TravellerShield Plus

Policy Wording

CHUBB®

TravellerShield Plus

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Benefit Schedule

Benefits	Maximum Sum Insured		
	Basic Plan	Standard Plan	Platinum Plan
Personal Accident Benefits			
Section 1 – Accidental Death and Disablement			
For Adult Insured Person (aged 18 years old to 69 years old)	S$150,000	S$200,000	S$500,000
For Adult Insured Person (aged 70 years old and above)	S$50,000	S$100,000	S$150,000
For Child Insured Person	S$25,000	S$50,000	S$100,000
Section 2 – Public Conveyance Double Cover			
For Adult Insured Person (aged 18 years old to 69 years old)	Not Covered	S$400,000	S$1,000,000
For Adult Insured Person (aged 70 years old and above)	Not Covered	Not Covered	Not Covered
For Child Insured Person	Not Covered	S$100,000	S$200,000
Overseas Medical Benefits			
Section 3 – Overseas Medical Expenses			
For Adult Insured Person (aged 18 years old to 69 years old)	S$200,000	S$750,000	S$1,500,000
For Adult Insured Person (aged 70 years old and above)	S$50,000	S$100,000	S$250,000
For Child Insured Person	S$100,000	S$300,000	S$300,000
Section 4 – Post Journey Medical Treatment			
For Adult Insured Person (aged 18 years old to 69 years old)	S$6,000	S$50,000	S$80,000
For Adult Insured Person (aged 70 years old and above)	S$3,000	S$15,000	S$15,000
For Child Insured Person	S$3,000	S$25,000	S$25,000
Section 5 – Accidental Emergency Dental Treatment			
Each Insured Person	S$2,000	S$10,000	S$15,000
Section 6 – Traditional Chinese Medicine Treatment			
Each Insured Person	S$300	S$500	S$750
Section 7 – Overseas Hospital Confinement Benefit			
Each Insured Person in respect of each full day of Hospital Confinement Overseas	S$200 per day; Maximum S$5,000	S$200 per day; Maximum S$30,000	S$200 per day; Maximum S$50,000
Section 8 – Overseas Hospital Confinement Benefit for ICU			
Each Insured Person in respect of each full day of Hospital Confinement in ICU Overseas	Not Covered	S$400 per day; Maximum S$5,600	S$400 per day; Maximum S$8,000
Section 9 – Hospital Confinement Benefit in Singapore			
Each Insured Person in respect of each full day of Hospital Confinement in Singapore	Not Covered	S$100 per day; Maximum S$1,500	S$100 per day; Maximum S$2,000
Section 10 – Hotel Extension			
Each Insured Person – Sub-limit up to S$100 per day for meals and/or transportation	Maximum S$800	Maximum S$1,500	Maximum S$2,000

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Overseas Assistance Benefits			
Section 11 – Chubb Assistance Emergency Medical Evacuation & Repatriation			
Each Insured Person	S$1,000,000	S$1,000,000	Unlimited
Section 12 – Medical & Travel Assistance Services			
Provided on referral and/or arrangement basis	Available	Available	Available
Section 13 – Repatriation of Mortal Remains			
Each Insured Person	S$50,000	S$100,000	S$100,000
Section 14 – Overseas Hospital Visit or Compassionate Travel			
Each Insured Person	S$10,000	S$15,000	S$20,000
Section 15 – Return of Minor Child(ren)			
Each Adult Insured Person	S$5,000	S$10,000	S$15,000
Section 16 – Emergency Mobile Phone Charges			
Each Insured Person	S$100	S$500	S$500
Liability Benefits			
Section 17 – Personal Liability			
Each Insured Person	S$500,000	S$1,000,000	S$1,000,000
Section 18 – Legal Expenses			
Each Insured Person	S$25,000	S$50,000	S$150,000
Travel Inconvenience Benefits			
Section 19 – Journey Cancellation			
Each Insured Person	S$5,000	S$15,000	S$20,000
Maximum limit for Family Plan	S$15,000	S$45,000	S$60,000
Section 20 – Loss of Advance Payment due to Insolvency or Bankruptcy of Travel Agency			
Each Insured Person	S$3,000	S$5,000	S$10,000
Maximum limit for Family Plan	S$12,000	S$20,000	S$40,000
Section 21 –Loss of Frequent Flyer Miles and/or Hotel Loyalty Points			
Each Insured Person	Not Covered	S$5,000	S$7,500
Maximum limit for Family Plan	Not Covered	S$15,000	S$22,500
Section 22 – Journey Postponement			
Each Insured Person	S$750	S$1,500	S$2,000
Maximum limit for Family Plan	S$2,250	S$4,500	S$6,000
Section 23 – Journey Curtailment			
Each Insured Person	S$5,000	S$15,000	S$20,000
Maximum limit for Family Plan	S$15,000	S$45,000	S$60,000
Section 24 – Travel Disruption			
Each Insured Person	S$1,000	S$2,000	S$2,500
Maximum limit for Family Plan	S$3,000	S$6,000	S$7,500
Section 25 – Travel Delay			
Each Insured Person	S$75 per 5 hours; Maximum S$600	S$50 per 3 hours; Maximum S$1,600	S$75 per 3 hours; Maximum S$2,400
Maximum limit for Travel Delay in Singapore	S$75 per 5 hours; Maximum S$150	S$50 per 3 hours; Maximum S$100	S$75 per 3 hours; Maximum S$150

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Section 26 – Flight Diversion			
Each Insured Person	S$120 per 6 hours; Maximum S$600	S$120 per 6 hours; Maximum S$1,200	S$120 per 6 hours; Maximum S$1,800
Section 27 – Hijack			
Each Insured Person	S$250 per 6 hours; Maximum S$5,000	S$250 per 6 hours; Maximum S$10,000	S$250 per 6 hours; Maximum S$15,000
Section 28 – Flight Overbooking or Travel Misconnection			
Each Insured Person	S$200	S$400	S$400
Section 29 – Loss of or Damage to Travel Documents			
Each Insured Person	S$3,000	S$5,000	S$5,000
Section 30 – Personal Property and Baggage			
Each Insured Person	S$3,000	S$5,000	S$8,000
Sub-limit per article including Mobile Device	S$500	S$750	S$1,000
Sub-limit for Portable Computer	S$1,000	S$1,000	S$1,000
Section 31 – Delayed Baggage			
Each Insured Person	S$200 per 6 hours; Maximum S$1,200	S$200 per 6 hours; Maximum S$1,600	S$200 per 6 hours; Maximum S$2,000
Maximum limit for Baggage Delay in Singapore	S$200; Minimum 6 hours of delay	S$200; Minimum 6 hours of delay	S$200; Minimum 6 hours of delay
Section 32 – Loss of Personal Money			
Each Insured Person	S$250	S$500	S$750
Section 33 – Jewellery Coverage			
Each Insured Person	Not Covered	S$800	S$1,000
Section 34 – Home Guard			
Each Insured Person	Optional	S$20,000	S$20,000
Section 35 – Golf and Sports Equipment Cover			
Golf and Sports Equipment	Optional	S$2,000	S$3,000
Hole-in-One	Optional	S$500	S$1,000
Section 36 – Automatic Policy Extension			
14 days if due to delay by Public Conveyance	Covered	Covered	Covered
30 days if due to Insured Person's Injury or Sickness	Covered	Covered	Covered
Section 37 – Terrorism Extension			
Each Insured Person	Covered	Covered	Covered
Section 38 – Passive War Extension			
Each Insured Person	Covered	Covered	Covered

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Section 39 – Kidnap/Hostage			
Each Insured Person	Not Covered	S$250 per 12 hours; Maximum S$5,000	S$250 per 12 hours; Maximum S$7,500
Section 40 – Rental Vehicle Excess			
Each Adult Insured Person	Optional	S$1,000	S$1,500
Section 41 – Additional Costs of Returning Rental Vehicle			
Each Adult Insured Person	Optional	S$500	S$1,000
Section 42 – Funeral Expenses			
Each Insured Person	Not covered	S$5,000	S$5,000
Section 43 – Child Education Grant			
Each Child of an Adult Insured Person	Not covered	S$5,000; Maximum S$50,000	S$10,000; Maximum S$50,000
Section 44 – Credit Card Indemnity			
Each Adult Insured Person	Not covered	S$2,000	S$3,000
Each Adult Insured Person (Double indemnity for DBS/POSB Cards)	Not covered	S$4,000	S$6,000
Section 45 – Adventurous Activities Cover			
In respect of activities listed in the policy	Optional	Covered	Covered
Section 46 – Pet Care			
Maximum limit	Optional	S$500	S$1,000
Optional Add-On Benefits for Basic Plan (With payment of additional premiums)			
Section 34 – Home Guard			
Each Insured Person	S$20,000	Included under Benefits above	
Section 35 – Golf and Sports Equipment Cover			
Golf and Sports Equipment	S$2,000	Included under Benefits above	
Hole-in-One	S$500		
Section 40 – Rental Vehicle Excess			
Each Adult Insured Person	S$1,000	Included under Benefits above	
Section 41 – Additional Costs of Returning Rental Vehicle			
Each Adult Insured Person	S$500	Included under Benefits above	
Section 45 – Adventurous Activities Cover			
In respect of activities listed in the policy	Covered	Included under Benefits above	
Section 46 – Pet Care			
Maximum limit	S$500	Included under Benefits above	

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Optional: Add-on (with payment of additional premium)	Basic Plan	Standard Plan	Platinum Plan
This section is applicable if You have purchased the Pre-Existing Medical Condition Benefit and the coverage is stated in Your Certificate of Insurance. It is only applicable for a Single Trip Policy, up to seventy-five (75) years old and to a maximum of thirty (30) days per Journey. **The sum insured limit We will pay for the respective sections extended under Section 47 – Pre-Existing Medical Condition Benefit as stated in the Benefit Schedule is the maximum sub-limit coverage payable due to Pre-Existing Medical Condition.**			
Section 47 – Pre-Existing Medical Condition Benefit	**Maximum Sum Insured on the sub-limit**		
The maximum limit payable for Sections 3, 11 and 13 combined due to Pre-Existing Medical Condition per Insured Person for any one (1) Journey, regardless of the number of events involved.			
For Adult Insured Person (aged 18 years old to 69 years old)	S$100,000	S$125,000	S$150,000
For Adult Insured Person (aged 70 years old to 75 years old)	S$50,000	S$75,000	S$100,000
For Child Insured Person	S$75,000	S$90,000	S$120,000
Overseas Medical Benefits			
Section 3 – Overseas Medical Expenses			
For Adult Insured Person (aged 18 years old to 69 years old)	S$100,000	S$125,000	S$150,000
For Adult Insured Person (aged 70 years old to 75 years old)	S$50,000	S$75,000	S$100,000
For Child Insured Person	S$75,000	S$90,000	S$120,000
Section 6 – Traditional Chinese Medicine Treatment			
Each Insured Person	S$300	S$500	S$750
Section 7 – Overseas Hospital Confinement Benefit			
Each Insured Person in respect of each full day of Hospital Confinement Overseas	S$200 per day; Maximum S$10,000	S$200 per day; Maximum S$30,000	S$200 per day; Maximum S$50,000
Section 8 – Overseas Hospital Confinement Benefit for ICU			
Each Insured Person in respect of each full day of Hospital Confinement in ICU Overseas	S$200 per day; Maximum S$2,000	S$200 per day; Maximum S$2,800	S$200 per day; Maximum S$4,000
Section 9 – Hospital Confinement Benefit in Singapore			
Each Insured Person in respect of each full day of Hospital Confinement in Singapore	S$100 per day; Maximum S$500	S$100 per day; Maximum S$1,500	S$100 per day; Maximum S$2,000
Overseas Assistance Benefits			
Section 11 – Chubb Assistance Emergency Medical Evacuation & Repatriation			
For Adult Insured Person (aged 18 years old to 69 years old)	S$100,000	S$125,000	S$150,000
For Adult Insured Person (aged 70 years old to 75 years old)	S$50,000	S$75,000	S$100,000
For Child Insured Person	S$75,000	S$90,000	S$120,000
Section 12 – Medical & Travel Assistance Services			
Provided on referral and/or arrangement basis	Available	Available	Available
Section 13 – Repatriation of Mortal Remains			
For Adult Insured Person (aged 18 years old to 69 years old)	S$50,000	S$100,000	S$100,000
For Adult Insured Person (aged 70 years old to 75 years old)	S$50,000	S$75,000	S$100,000
For Child Insured Person	S$50,000	S$90,000	S$100,000
Section 16 – Emergency Mobile Phone Charges			
Each Insured Person	S$100	S$500	S$500

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Travel Inconvenience Benefits (subject to 50% co-payment)			
Section 19 – Journey Cancellation			
Each Insured Person	S$5,000	S$10,000	S$15,000
Maximum limit for Family Plan	S$15,000	S$30,000	S$45,000
Section 22 – Journey Postponement			
Each Insured Person	S$750	S$1,500	S$2,000
Maximum limit for Family Plan	S$2,250	S$4,500	S$6,000
Section 23 – Journey Curtailment			
Each Insured Person	S$5,000	S$10,000	S$15,000
Maximum limit for Family Plan	S$15,000	S$30,000	S$45,000
Section 24 – Travel Disruption			
Each Insured Person	S$1,000	S$2,000	S$2,500
Maximum limit for Family Plan	S$3,000	S$6,000	S$7,500
Additional Benefits			
Section 36 – Automatic Policy Extension			
30 days if due to Insured Person's Pre-Existing Medical Condition	Covered	Covered	Covered

Important Notes:

1. The amounts listed above are the maximum coverage payable for each Benefit.
2. All Benefit items are on reimbursement basis where you will be reimbursed for the expenses incurred except for Benefit items 1, 2, 7, 8, 9, 12, 25, 26, 27, 28, 31, 36, 37, 38, 39, 43 and 45.
3. Pre-Existing Medical Condition will not be covered unless You have purchased the Pre-Existing Medical Condition Benefit and the coverage is stated in Your Certificate of Insurance. Please refer to the Policy Wording for the full specifications, conditions and exclusions.
4. Chubb Insurance Singapore Limited (hereinafter called the Company) hereby insures the Insured Person(s) named in the Certificate of Insurance, subject to the terms, conditions and exclusions contained herein.
5. This Policy shall commence on the Effective Date.

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Part 1 Interpretation

Section 1 – Definitions

In this Policy, unless otherwise defined or the context otherwise requires:

Accident means a sudden, unforeseen and fortuitous event, external to the body and Accidental shall have a corresponding meaning.

Accidental Death means death occurring:

(a) as a result of an Accidental Injury; and

(b) within three hundred and sixty-five (365) days of the Accident causing the injury.

Accidental Injury means a bodily injury resulting from an Accident which is not a Sickness and which:

(a) occurs at an identifiable time and place during the Period of Insurance; and

(b) may include a bodily injury caused by You being directly and unavoidably exposed to the elements as a result of an Accident.

Act 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, which the stated or non-stated 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) shall not be considered Act of Terrorism. Act of Terrorism shall also include any act, which is verified or recognised by the (relevant) government as an Act of Terrorism.

Adult means a person aged eighteen (18) years and above at the commencement of any Journey.

Annual Multi-Trip Policy means a Policy issued for the selected plan where You can make an unlimited number of Journeys to the selected Region of travel during the Period of Insurance.

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

Benefit Schedule means the document We send You which contains details of the cover provided to You by Us and which is incorporated and forms part of this Policy.

Biological Agent means any pathogenic (disease producing) microorganism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins) which cause illness and/or death in humans, animals or plants.

Cancellation Expenses means loss of deposits, advance payments for Journey or accommodation or other charges, which are either forfeited, deemed non-refundable or levied due to the cancellation of the Journey, resulting from a Specified Cause.

Certificate of Insurance means the document We send You which evidences the cover provided to You by Us and which is incorporated and forms part of this Policy.

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Chemical Agent means any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property.

Child(ren) means Your unmarried dependent Child or Child(ren) including step or legally adopted Child(ren) who is/are:

(a) at least one (1) month old; and

(b) below eighteen (18) years of age except in the case of Family Plan, the age is raised to twenty-three (23) years whilst they are full-time students at an accredited institution of higher learning and primarily dependent on You for maintenance and support.

Chinese Doctor means a legally licensed practitioner of traditional Chinese medicine (including an acupuncturist or bonesetter) duly registered and practicing within the scope of his or her licence pursuant to the laws of the country in which such practice is maintained. Chinese Doctor shall not include You or any of Your relatives unless otherwise approved by Us.

Chubb Assistance means our appointed service provider which can be contacted at +65 6322 2132.

Civil Commotion means a disturbance, commotion or disorder created by civilians usually against a governing body or the policies thereof.

Confined or **Confinement** means confinement in a Hospital for at least a day as a Resident In-Patient (other than for day surgery) upon the advice of and under the regular care and attendance of a Doctor. For this purpose, a Day of Confinement shall mean a period for which the Hospital charges for room and board.

Communicable Disease Outbreak means a disease that may be transmitted directly or indirectly by one person or animal to another by any means due to a virus, bacteria or other microorganism and that leads to:

(a) the imposition of quarantine or restriction in movement of people or animals by any national or international body or agency; or

(b) a travel advisory or warning being issued by a national or international body or agency.

Compulsory Quarantine means the Insured Person is quarantined in a facility appointed by the government authorities for at least one (1) full day until discharged. Compulsory Quarantine does not mean the closure of borders by a government or travel body, the enforcement of social distancing measures, a stay at home notice, or a period of isolation or social distancing required either before Your departure or at your destination Overseas.

Covered Expenses mean expenses for services provided and/or arranged by Chubb Assistance for the transportation, medical services and medical supplies necessarily incurred as a result of Your evacuation or the repatriation of Your mortal remains.

COVID-19 refers to the strain of Novel Coronavirus 2019 classified in February 2020 by the World Health Organisation (WHO) as "Coronavirus Disease 2019 (COVID-19)" or any mutation or variation thereof or any related strain, contracted and commencing whilst this Policy is in force and results, directly and independently of all other such causes.

Curtailment Expenses means

(a) loss of deposits, advance payments for Journey or accommodation or other charges, which are either forfeited, deemed non-refundable or levied due to the cancellation of the remaining of the Journey; and

(b) additional travel (limited to economy return air travel) and accommodation expenses resulting from a Specified Cause.

DBS/POSB Card means any card issued by DBS or POSB for the purpose of accessing or transacting on a DBS or POSB account, including but not limited to credit cards, debit cards, and ATM cards.

Domestic Helper means Your foreign domestic worker named in the Certificate of Insurance approved by Singapore's Ministry of Manpower for employment by You.

Dental Expenses mean reasonable and necessary charges incurred as a result of Accidental Injury to natural tooth/teeth for dental treatment, carried out by a Dentist, medically necessary to treat Your condition that has manifested whilst Overseas, including charges for medical supplies or services, not exceeding the usual level of charges for similar treatment, supplies or medical services in the locality where the expense is incurred and does not include charges that would not have been made if no insurance existed.

Dentist means a legally licensed dentist or dental surgeon duly registered and practising within the scope of his or her licence pursuant to the laws of the country in which such practice is maintained. Dentist shall not include You or any of Your relatives unless otherwise approved by Us.

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Doctor means a legally licensed doctor or surgeon duly registered and practising within the scope of his or her licence pursuant to the laws of the country in which such practice is maintained. Doctor shall not include You or any of Your relatives unless otherwise approved by Us.

Effective Date means the commencement date of the Period of Insurance.

Extreme Sports and Sporting Activities mean any sports or sporting activities that present a high level of inherent danger (i.e. Involves a high level of expertise, exceptional physical exertion, highly specialised gear or stunts) including but not limited to big wave surfing, canoeing down rapids, cliff jumping, horse jumping, ultra-marathons, biathlons, triathlons and stunt riding. It does not mean usual tourist activities that are accessible to the general public without restriction (other than height or general health or fitness warnings) and which are provided by a recognised local tour operator but always providing that You are acting under the guidance and supervision of qualified guides and/or instructors of the tour operators when carrying out such tourist activities.

Family Member means Your Partner, Child(ren), parent, parent-in-law, grandparent, grandparent-in-law, great grandparent, great grandparent-in-law, grandchild(ren), brother, sister, brother-in-law, sister-in-law, niece, nephew, and who has been enrolled in Your Family Plan. This also includes Your Domestic Helper enrolled in Your Family Plan.

Financial Default means the complete suspension of operations due to financial circumstances whether or not bankruptcy petition is filed; or partial suspension of operations following a filing of a bankruptcy petition.

Home Country means any country or territory of which You are a citizen or a permanent resident and excludes Singapore.

Hospital means a legally constituted establishment operated pursuant to the laws of the country in which it is based, which holds a licence as a hospital (if licensing is required in the state or government jurisdiction) and meets the following requirements:

(a) operates primarily for the reception, medical care and treatment of sick, ailing or injured persons as in-patients;

(b) provides full-time nursing service by and under the supervision of a staff of nurses;

(c) has a staff of one (1) or more Doctors available at all times; and

(d) maintains organised facilities for the medical diagnosis and treatment and provides (where appropriate) facilities for major surgery within the confines of the establishment or in facilities controlled by the establishment.

Hospital shall not include the following:

(a) a mental institution; an institution used primarily for the treatment of psychiatric disease including sub-normality; the psychiatric department of a hospital;

(b) a health hydro or nature cure clinic;

(c) a place for or a special unit of a hospital used primarily as a place for drug addicts or alcoholics; or

(d) a clinic, nursing, rest, rehabilitative, convalescent home, extended-care facility or similar establishment.

Immediate Family Member means Your Partner, parent, Child(ren) or sibling.

Insured Person(s) means the person(s) named in the Certificate of Insurance who satisfy the eligibility requirements and with respect to premium that has been paid or agreed to be paid, as follows:

(a) Single Trip Policy

If You have purchased a "Couple" Plan, the Insured Person(s) refer to You and Your Partner who are travelling together on the same Journey.

For a "Family" Plan, the Insured Person(s) are:

(i) You and/or Your Partner and/or any Family Member, and who satisfies the conditions set out in the Eligibility section under Part 2(a); and

(ii) any number of You and/or Your Partner's Child(ren), grandchild(ren), niece(s), nephew(s) or cousin(s) who is/are a Singapore Resident and aged one (1) month old and below eighteen (18) years of age or up to twenty-three (23) years of age whilst they are full-time students at an accredited institution of higher learning on the Effective Date.

The Child(ren), grandchild(ren), niece(s), nephew(s) or cousin(s) in a "Family Plan" must be accompanied by at least one (1) Adult for the Journey made during the Period of Insurance.

If You have purchased a "Family" Plan, all Insured Person(s) under this plan must be travelling together on the same Journey.

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(b) Annual Multi-Trip Policy

If You have purchased a "Couple" Plan, the Insured Person(s) refer to You and Your Partner. For a "Family" Plan, the "Family" shall comprise of:

(i) You;

(ii) Your Partner; and

(iii) Your Child(ren)

Child(ren) who is/are below twelve (12) years of age must be accompanied by at least one (1) Adult for any Journey made during the Period of Insurance.

Journey means a trip made during the Period of Insurance by You commencing from Singapore and which shall be deemed to commence:

(a) at the time You leave Your place of residence in Singapore to go directly to the departure point; or

(b) three (3) hours before the scheduled departure time of the carrier in which You have arranged to travel, whichever is later;

and shall be deemed to cease:

(a) at the time You return to Your place of residence in Singapore;

(b) three (3) hours after the scheduled arrival time of the carrier in which You travel; or

(c) the date on which the Policy is terminated, whichever is the earliest.

Loss of Hearing means total and irrecoverable loss of hearing which is beyond remedy by surgical or other treatment.

Loss of Limb means total functional disablement or loss by complete and permanent physical severance of a hand at or above the wrist or a foot at or above the ankle.

Loss of Sight means the entire and permanent loss of all sight in any eye rendering You absolutely blind in that eye and beyond remedy by surgical or other treatment.

Loss of Speech means total and irrecoverable loss of speech which is beyond remedy by surgical or other treatment.

Manual Work means work which involves You undertaking physical labour or manual operations or active personal participation in any of the following:

(a) underground work, mining work, military duties (other than for reservist training under the Section 14 of the Enlistment Act, Chapter 93 of Singapore), offshore work, construction work, or outside building or installation exceeding three (3) metres in height;

(b) work that involves heavy machinery, explosives or hazardous material;

(c) work as a diver, life guard, taxi driver, bus driver, or other commercial vehicle or heavy vehicle driver, dispatch rider or delivery person;

(d) work of a manual nature that involves specialist equipment and training, or work that presents risk or serious injury including but not limited to oil riggers, fishermen, crane operators or welders;

(e) work involved as a staff member in a bar, restaurant or hotel;

(f) working as a musician or singer;

(g) working as a fruit picker if the fruit picking involves operating machinery;

(h) working as a volunteer for a charitable organisation where You are being remunerated for the work done.

Medical Expenses mean usual, reasonable and customary Doctor's fees, hospitalisation fees, medical supplies, medications and mobility aids (such as specialised vehicle transportation due to medical reasons, crutches, wheelchairs, or walkers) all of which have been necessary and reasonably incurred in the medical or surgical treatment of Accidental Injury or Sickness as the case may be.

Mountaineering means the ascent or descent of a mountain ordinarily necessitating the use of specified equipment including but not limited to crampons, pickaxes, anchors, bolts, carabineers and lead-rope or top-rope anchoring equipment.

Natural Disasters mean extreme weather conditions (including but not limited to typhoons, hurricanes, cyclones or tornadoes), naturally occurring wildfires, floods, tsunamis, volcanic eruptions, earthquakes, landslides or other convulsion of nature or by consequences of any of the occurrences mentioned above.

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Nominated Account means the credit card account or designated DBS/POSB bank account, which is not a Medisave account.

Nuclear, Chemical or Biological Terrorism means the use of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous Chemical Agent and/or Biological Agent during the Period of Insurance by 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 or ideological purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Overseas mean anywhere outside Singapore, excluding Cuba.

Partner means Your spouse or de-facto partner with whom You have been living permanently with, for at least three (3) consecutive months or more prior to the Effective Date of Your Policy.

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

Permanent Disablement means disablement that results solely, directly and independently of all other causes from Accidental Injury and which occurs within three hundred and sixty-five (365) consecutive days of the Accident in which such Accidental Injury was sustained, and:

(a) falls into one of the categories listed in the Table of Compensation under Section 1 of Part 7; or

(b) is a disablement which, having lasted for a continuous and uninterrupted period of at least twelve (12) consecutive months, is at the expiry of that period, irrecoverable.

Permanent Total Disablement means disablement that results solely, directly or independently of all other causes from Accidental Injury and which occurs within three hundred and sixty- five (365) days of the Accident in which such Accidental Injury was sustained, which having lasted for a continuous and uninterrupted period of at least twelve (12) consecutive months will in all probability, entirely prevent You from engaging in gainful employment of any and every kind for the remainder of Your life and which is irrecoverable.

Policy means Your Policy Wording, Benefit Schedule and Certificate of Insurance describing the insurance contract between You and Us.

Policy Wording means this document.

Pre-Existing Medical Condition means any condition which:

(a) You received medical treatment, diagnosis, consultation or prescribed drugs or which symptoms or manifestations have existed whether treatment was actually received within twelve (12) months period preceding the commencement of a Journey;

(b) medical advice or treatment was recommended by a Doctor within twelve (12) months period preceding the commencement of a Journey; or

(c) You should reasonably be aware of within twelve (12) months period preceding the commencement of a Journey.

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

Region means:

Region 1: Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand, Vietnam and Cruise to nowhere.

Region 2: China, Hong Kong SAR, Macao SAR, Taiwan, South Korea, Australia, New Zealand, Japan, India, Sri Lanka, Mongolia, Timor-Leste and including Region 1.

Region 3: Worldwide including Nepal, North Korea, Tibet, Region 1 and 2 but excluding Cuba, USA and Canada.

Region 4: Worldwide excluding Cuba.

Rental Vehicle means a rented sedan, campervan, hatchback, station-wagon (including 4WD's) campervan, motorcycle (including scooter) with an engine capacity of less than 200cc or other non-commercial vehicle rented from a licensed motor vehicle rental/ hire company for the sole purpose of carrying an Insured Person on public roadways and shall not include any other vehicle or use.

Resident In-Patient means You who are Confined as a resident bed patient in a Hospital.

Riot means the act of any person taking part together with others in any disturbance of the public peace (whether or not in connection with a Strike or lock-out) or the action of any lawfully constituted governmental authority in suppressing or attempting to suppress any such disturbance or in minimising the consequences of such disturbance.

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Scheduled Departure Date means the date when You are scheduled to depart on a Journey as set out in Your travel ticket.

Sickness means an illness or a disease contracted or manifested whilst Overseas during the Journey which requires immediate treatment by a Doctor and which is not an Accidental Injury. For the avoidance of doubt, Sickness shall include any illness arising from COVID-19.

Singapore Resident means Singapore Citizen, Singapore Permanent Resident, a holder of a valid Work Permit, Employment Pass, Dependant's Pass, Long-Term Visit Pass, S Pass or Student Pass issued by the authorities in Singapore.

Single Trip Policy means a Policy issued for the selected plan where You can only make a single Journey to the selected travel destination(s) during the Period of Insurance, as stated in the Certificate of Insurance.

Strike means organised industrial action or any temporary stoppage of work by the concerted action of the Public Conveyance's employees as a result of an industrial or labour dispute.

Traditional Chinese Medicine Expenses mean the usual, reasonable and customary Chinese Doctor's fees which have been necessary and reasonably incurred for treatment of the Accidental Injury or Sickness as the case may be.

Travel Companion means a person who has travel bookings to accompany You on a Journey.

We/Our/Us means Chubb Insurance Singapore Limited.

You/Your means the Insured Person(s) named in the Certificate of Insurance.

Part 2 Eligibility

To be eligible for cover under this Policy:

(a) You and/or Your Partner and/or Family Member must be a Singapore Resident and:

  (i) at least eighteen (18) years old and above on the Effective Date for Single Trip Policy;

  (ii) between eighteen (18) years old and sixty-nine (69) years old (both ages inclusive) on the Effective date for Annual Multi-Trip Policy. If the Insured Person attains seventy (70) years old during the Journey, We will still provide cover throughout the duration of this Policy up to the end of the respective Period of Insurance from the time of commencement of the Journey;

(b) Your Child(ren) must be a Singapore Resident and the application for insurance must be made in the name of the Child(ren)'s parent or an adult authorised by the Child(ren)'s parent.

Part 3 Scope and Limits of Cover and Benefits

Section 1 – Scope of Coverage

The scope of coverage and benefits under this Policy will vary as follows:

1. Geographical Cover

(a) if Region 1 cover has been chosen, only Journeys to countries or territories defined under Region 1 will be covered under this Policy;

(b) if Region 2 cover has been chosen, only Journeys to countries or territories defined under Region 1 and Region 2 will be covered under this Policy;

(c) if Region 3 cover has been chosen, Journeys to all countries or territories Overseas excluding Cuba, USA and Canada will be covered under this Policy;

(d) if Region 4 cover has been chosen, Journeys to all countries or territories Overseas excluding Cuba will be covered under this Policy.

2. Benefits

Benefits will vary according to whether "Basic Plan", "Standard Plan" or "Platinum Plan" has been chosen.

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Section 2 – Commencement of Coverage

For both Single Trip Policy and Annual Multi-Trip Policy:

(a) Cover is effective upon issuance of the Policy or within thirty (30) days prior to the Scheduled Departure Date, whichever is later and shall cease on the commencement of the Journey for the following:

  (i) Section 19 – Journey Cancellation;

  (ii) Section 20 – Loss of Advance Payment due to Insolvency or Bankruptcy of Travel Agency;

  (iii) Section 21 – Loss of Frequent Flyer Miles and/or Hotel Loyalty Points;

  (iv) Section 22 – Journey Postponement; and

(b) For all other sections, cover is effective upon commencement of the Journey.

Section 3 – Limits of Coverage

For Single Trip Policy:

1. This Policy shall terminate on the earliest of the following events:
   (a) upon the expiry of Period of Insurance;
   (b) when You cease to satisfy any of the eligibility requirements; or
   (c) upon Your death.
2. You will only be covered for the Period of Insurance as stated in the Certificate of Insurance up to a maximum of one hundred and eighty (180) consecutive days for the Journey, and We shall not be liable in respect of any loss occurring from 12.01 a.m. on the one hundred and eighty-first (181st) day after the commencement of the Journey.
3. If You have purchased the optional add-on benefit under Section 47 - Pre-Existing Medical Condition Benefit, You will only be covered for any claims arising from Your Pre-Existing Medical Condition for the Period of Insurance as stated in the Certificate of Insurance for up to a maximum of thirty (30) consecutive days, and We shall not be liable in respect of any loss occurring from 12.01 a.m. on the thirty-first (31st) day after the commencement of the Journey.

For Annual Multi-Trip Policy:

1. Your Annual Multi-Trip Policy shall terminate on the earliest of the following events:
   (a) upon the expiry of Period of Insurance;
   (b) when You cease to satisfy any of the eligibility requirements; or
   (c) upon Your death.
2. You will only be covered for a maximum of ninety (90) consecutive days for any one (1) Journey, and We shall not be liable in respect of any loss occurring from 12.01 a.m. on the ninety-first (91st) day after commencement of any one (1) Journey.

Part 4 General Exclusions

1. We will not (under any sections) pay for claims arising directly or indirectly from:

(a) declared or undeclared war or any act of war, invasion, foreign enemy hostilities, civil war, rebellion, revolution, insurrection, military or usurped power.

(b) any nuclear reaction or contamination, ionising rays or radioactivity.

(c) any Nuclear, Chemical or Biological Terrorism.

(d) any mental and/or nervous disorder, self-inflicted injury or condition, suicide, attempted suicide, or provoked homicide or assault.

(e) any wilful or intentional acts by You whether sane or insane.

(f) You acting as a law enforcement officer, emergency medical or fire service personnel, civil defence personnel or military personnel of any country or international authority, whether full-time service or as a volunteer, other than for reservist training under Section 14 of the Enlistment Act, Chapter 93 of Singapore.

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(g) You participating in:

(i) Extreme Sports and Sporting Activities;

(ii) any professional competitions or sports in which You receive remunerations, sponsorships or any forms of financial rewards;

(iii) racing, other than on foot but this does not include ultra-marathons, biathlons and triathlons;

(iv) off-piste skiing;

(v) white water rafting grade 4 and above;

(vi) Mountaineering;

(vii) trekking (including mountain trekking) above three thousand (3,000) metres; or

(viii) scuba diving unless You hold a PADI certification (or similar recognised qualification) or when diving with a qualified instructor. In these situations, the maximum depth that this Policy covers is specified under Your PADI certification (or similar recognised qualification) but no deeper than thirty (30) metres and You must not be diving alone.

(h) any condition that 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.

(i) any condition that results from or is a complication of pregnancy, childbirth, miscarriage (except miscarriage due to Accidental Injury).

(j) intoxication by alcohol or drugs not prescribed by a Doctor.

(k) illegal acts (or omissions) of You or Your executors, administrators, legal heirs or personal representatives, loss resulting directly or indirectly from action taken by the government authorities including confiscation seizure, destruction and restriction.

(l) air travel other than as a fare-paying passenger on a fully licensed passenger carrying aircraft operated by an airline or an air charter company for the regular transportation of passengers.

(m) travel booked or undertaken against the advice of any Doctor or for the purpose of seeking medical attention.

(n) any Pre-Existing Medical Condition unless You have purchased the optional add-on under Section 47 – Pre-Existing Medical Condition Benefit and the coverage is shown in Your Certificate of Insurance.

(o) any government prohibition, regulation or intervention.

(p) any loss or expenses with respect to Cuba.

(q) You not taking all reasonable efforts or Your carelessness, negligence or recklessness in safeguarding Your property or avoiding any injury or minimising any claim under the Policy.

(r) You engaging in naval, military or air force service or operation or testing of any kind of conveyance or being engaged in Manual Work or whilst engaging in offshore activities including but not limited to diving, oil-rigging, mining or aerial photography or handling of explosive or loss of or damage to hired or leased equipment.

(s) any condition which results from or is a complication of venereal disease.

(t) any Communicable Disease Outbreak or any fear or threat of a Communicable Disease Outbreak unless expressly included at the date of inception or renewal of this Policy.

(u) any known event/foreseen circumstance, which means Riot, Strike, Civil Commotion or Natural Disaster that were publicised or reported by the media or through travel advice issued by a national or international body or agency before the Policy was taken up or before the trip was booked (in the case of an Annual Multi-Trip Policy).

2. Sanction Exclusions Applicable to this Policy

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit Us from providing insurance, including, but not limited to, the payment of claims. All other terms and conditions of the Policy remain unchanged.

Chubb Insurance Singapore Limited is a subsidiary/branch of a US company and Chubb Limited, a NYSE listed company. Consequently, Chubb Insurance Singapore Limited is subject to certain US laws and regulations in addition to EU, UN and Singapore sanctions restrictions which may prohibit it from providing cover or paying claims to certain individuals or entities or insuring certain types of activities related to certain countries such as Cuba.

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Part 5 Special Conditions

1. Cancellation

For Single Trip Policy, the premium payable shall apply to the entire Journey. We will not refund the premium once the Certificate of Insurance is issued.

For Annual Multi-Trip Policy, We may cancel this Policy at any time by giving seven (7) days' notice in writing delivered to You or mailed to Your last address or email address as shown in Our records stating when thereafter such cancellation shall 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 shall be without prejudice to any claim originating prior thereto.

You may cancel this Policy at any time by giving notice to Us provided no claim has arisen during the current Period of Insurance. In the event of such cancellation, We will apply a short rate refund as follows:

Cancellation of Policy	Refund %
Within 2 Months	60%
Within 3 Months	50%
Within 4 Months	40%
Within 5 Months	30%
Within 6 Months	25%
Over 6 Months	0%

Note:

There will be no refund if a claim has been made during the Period of Insurance.

2. Notification Requirements

If the Insured Person is admitted to Hospital, the Insured Person must inform Chubb Assistance as soon as practically possible.

The Insured Person must notify the tour, public transport or accommodation provider immediately upon finding out that a change or cancellation is required to the itinerary as practically possible.

3. Addition of Insured Person

No person shall be covered by this Policy unless such person is specifically named as an Insured Person and evidenced by a written endorsement to this Policy. Additional premium will be charged for each additional Insured Person included under this Policy before the commencement of the Period of Insurance.

4. Extension and Expansion of Coverage

Subject to Our prior approval, You may at any time prior to the commencement of a Journey, obtain an extension of the Period of Insurance or an expansion of the geographical coverage from "Region 1" to "Region 2", "Region 3" or "Region 4" or from "Region 2" to "Region 3" or "Region 4", or from "Region 3" to "Region 4", by notifying Us of the desired change and paying the appropriate additional premium.

If whilst You are on a Journey and due to unforeseen circumstances (which does not trigger Section 36 - Automatic Policy Extension under Part 7 Benefits) You require an extension of the Period of Insurance, We may at Our discretion, either approve or reject Your request. If We approve and agree to extend the Period of Insurance, Our approval shall be subject to an additional premium and Your confirmation that there is no known claim/event which may give rise to a potential claim under Your Policy prior to Your said request. We will also not be liable for any claim arising from, or in connection with any loss/event that had occurred prior to the extension of Period of Insurance.

An endorsement noting the change in Period of Insurance and/or geographical coverage shall be issued to You.

5. Group Policy

For a group of individual Insured Person(s) who are travelling on the same Journey, a group policy may be issued and all the Insured Person(s) must depart and return on the same day for that Journey.

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6. Overall Compensation Limit

For Insured Persons covered under a Group Policy under clause 4 of Part 5 Special Conditions, Our maximum liability in respect of all Insured Persons travelling in one aircraft or surface transport vehicle or vessel shall not exceed the conveyance limit of fifteen million Singapore dollars (S$15,000,000) or the total amount of all Benefits payable in respect of such Insured Persons, whichever is the lesser.

If the total amount of all claims for Insured Persons travelling in one (1) conveyance exceeds the conveyance limit, the Company's liability in respect of each of such Insured Persons will be a rateable proportion of the Benefits due in respect of that person.

Part 6 General Conditions

1. Change of Country of Residence

You must inform Us in writing if Your country of residence is no longer Singapore. For the purpose of this Policy, a change in Your country of residence means You are living or intending to live in a country other than Singapore for more than one hundred and eighty-two (182) days in the twelve (12) month period following the Policy Effective Date or the latest renewal date, whichever is later. Upon receipt of such information, We may terminate this Policy.

2. Coverage Validity

You will not be covered under this Policy if You live outside of Singapore for more than one hundred and eighty-two (182) days in the twelve (12) month period following the Policy Effective Date or the latest renewal date, whichever is later.

3. Payment Before Cover Warranty

The total premium due must be paid and actually received in full by Us (or the intermediary through whom this Policy was purchased) on or before the Policy Effective Date or the latest renewal date. Otherwise, there will be no cover under this Policy and no Benefits shall be payable by Us.

4. Entire Contract

This Policy, the Certificate of Insurance and any amendments or endorsements shall constitute the entire contract of insurance. No change to the terms and conditions of this Policy shall be valid unless approved in writing by Our authorised representative and such approval shall be endorsed hereon or attached hereto. No broker or agent has the authority to amend or to waive any of the terms and conditions of this Policy.

5. Renewal (Applicable to Annual Multi-Trip Policy only)

At Our sole discretion, We will send the renewal notification to You forty-five (45) days prior to the Policy expiry date and renew Your Policy for another one (1) year upon receiving Your confirmation to renew and payment of premium.

Unless We receive confirmation of Your intention to renew, and premium payment is received in full by Us before the expiry date, this Policy shall lapse automatically from the expiry date.

If We have received Your premium payment in full and You wish to cancel the Policy prior to the start of the renewal Period of Insurance, We will refund Your premium in full. Once Your premium has been refunded, Your Policy will lapse from the expiry date. We will not be liable for any claims made by You after the Policy expires.

We reserve the right to amend the premium, terms and conditions of Your Policy by giving You thirty (30) days' written notice of any change(s) to Your address or email address on file.

6. Duty of Disclosure

You must fully and faithfully disclose all facts which You know or should know. Otherwise, the Policy may be void.

The insurance cover under this Policy is based on the information submitted by You to Us in the application form. If You provided Us with any information that is incorrect, please notify Us immediately, otherwise You may receive no benefit in the event of a valid claim.

If the information which You subsequently provide Us differs materially from the information set out in the application form, We may offer cover on different terms or decline it altogether.

If we do not hear from You within fourteen (14) days from the date of issue of this Policy, We will take it that the information is complete and correct.

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7. Legal Action

No action shall be brought to recover on this Policy prior to the expiration of sixty (60) days after written proof of claim has been filed in accordance with the provisions of this Policy.

8. Misrepresentation

This Policy shall be void in the event of any misrepresentation, mis-description, non-disclosure or concealment of any circumstances by You which is material to or connected with:

(a) Your risk experience and claim history; and/or

(b) Your insurance record, including previous refusals to grant insurance coverage.

9. Consequences of Breach of Duty, Fraud or Misrepresentation

We may refuse to pay a claim either in whole or in part, if You:

(a) breach the duty of disclosure;

(b) make a misrepresentation to Us before or at the time Your Policy was entered into;

(c) breach a provision of Your Policy;

(d) make a fraudulent claim under any policy of insurance; or

(e) engage in any act or omission which under Your Policy You are required to notify Us of, but You failed to do so.

10. Due Diligence

You will exercise due diligence and precaution in doing all things to avoid or reduce any loss under this Policy.

11. Claims Procedure

11.1 If You or Your legal representative wishes to make a claim, You or they must:

(a) visit MyAccount at https://www.chubb.com/claims/sg-partner to complete the online submission; or

(b) contact Us at +65 6398 8797 for further enquiries on claims.

11.2 You or Your legal representative must submit the following:

(a) original receipts for any expenses incurred that are being claimed;

(b) all reports that have been made with or obtained from the police, a carrier or other authorities about the accident, loss or damage; and

(c) any other documentary evidence required by Us under Your Policy.

11.3 provide Us with the completed claim form and accompanying documents as soon as practicable, in any event within thirty (30) days of the incident taking place which gives rise to the claim; and

11.4 provide any documents or evidence required by Us to verify the claim at Your expense. Any medical examination required by Us (including post-mortem examinations where it is not prohibited by law) to verify the claim will be at Our expense.

11.5 Failure to notify Us within the time limit prescribed shall not invalidate the claim if it can be shown, to Our satisfaction, that it was not reasonably possible to give such proof within the prescribed time limit for an otherwise legitimate claim.

12. Payment of Claims

Any Benefits payable under this Policy shall be paid to You or Your estate in the event of Your death except under Part 7, Section 11 - Chubb Assistance Emergency Medical Evacuation & Repatriation or Section 13 - Repatriation of Mortal Remains.

The receipt of any Benefit payable under this Policy by You or Your estate in the event of Your death, shall in all cases be deemed final and complete discharge of all Our liability in respect of such Benefit. Payment of claims will be paid to Your Nominated Account unless otherwise approved by Us.

13. Termination for Non-Payment of Premium

This Policy shall be deemed void from the Effective Date of the latest renewal date if the premium is not paid.

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14. Right of Recovery

In the event a fraudulent claim is made by You or otherwise, and authorisation of payment and/or payment is made by Us or Chubb Assistance or an authorised representative of Chubb Assistance for a claim where there is no cover under this Policy due to fraud or otherwise, We or Chubb Assistance or an authorised representative of Chubb Assistance reserves the right to recover from You or Your estate the full sum which We or Chubb Assistance or an authorised representative of Chubb Assistance had paid or had committed to on Your behalf.

15. No Multiple Policies

You can only be covered under one (1) travel insurance policy underwritten by Us for the same Journey. If the Insured Person is covered under more than one (1) such policy, the Company will consider the Insured Person to be covered under the policy with the highest benefits.

16. Compliance with Policy Provisions

Failure to comply with any of the provisions contained in this Policy shall invalidate all claims hereunder.

17. Other Insurances and Refund or Reimbursement from Any Other Source

Except as otherwise provided in this Policy, if You have or should have any other insurance providing cover for the same loss, damage or liability, We shall not be liable to pay except for any excess beyond the amount which has been payable under the Policy or policies had this insurance not been effected.

For the avoidance of doubt, in the event You become entitled to a refund of or reimbursement of all or part of Your loss from any other source for the events covered under this Policy, We will only be liable for the amount that is not recoverable from such other source.

18. Subrogation

In the event of any payment made by Us under one (1) or more sections of this Policy, We will be subrogated to all Your rights of recovery against any person or organisation. You shall provide Us with reasonable assistance including but not limited to, executing and delivering any instruments and/or documents. You shall take no actions which may prejudice Our subrogation rights.

19. Notice of Trust or Assignment and Third Party Rights

We shall not be bounded or be affected by any notice of any trust, charge, lien, assignment or other dealing with or in relation to this Policy.

A person who is not a party to this Policy contract shall have no right under the Contracts (Rights of Third Parties) Act (Cap.53B) to enforce any of its terms.

20. Dispute

Any disputes You have with Us arising out of or in connection with the coverage available under this Policy shall be referred to the Financial Industry Disputes Resolution Centre Ltd (FIDREC) for adjudication. Any determination by FIDREC in respect of any dispute shall be final and binding on You and Us.

If any dispute or disagreement cannot be referred to or resolved by FIDREC, the dispute or disagreement must be referred to and finally resolved by arbitration under the Arbitration Act (Cap. 10) and any statutory modification or re-enactment thereof then in force, and administered by the Singapore International Arbitration Centre ("SIAC") in accordance with the Arbitration Rules of the SIAC for the time being in force, which rules are deemed to be incorporated by reference in this clause. The seat of the arbitration shall be Singapore, the Tribunal shall consist of one (1) arbitrator, and the language of the arbitration shall be English. In no case shall You seek to recover on Your Policy before the expiration of sixty (60) days after written proof of claim has been submitted to Us in accordance with the provisions of Your Policy.

21. Governing Law

Your Policy is governed by the laws of Singapore.

22. Interest

No amounts payable by Us under this Policy shall carry interest.

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23. Currency

All payments by You to Us and by Us to You or someone else under Your Policy must be in Singapore currency.

24. Clerical Error

A clerical error by Us will not make an invalid insurance policy valid, nor a valid insurance policy invalid.

25. Personal Data Protection Consent

You are deemed to give consent and authorisation to Us to collect, use, disclose, and/or process Your personal data or information supplied to Us without further notification to You confidentially with Our affiliated companies, third party service providers, business partners and/or other parties, which may be sited outside Singapore, for the purposes stated in Chubb's Purpose Statement, including administering policies taken out with Us, handling claims and customer services. Copies of Our Purpose Statement and Data Protection Policy can be found at www.chubb.com/sg-privacy and You are deemed to have read the same.

If You have consented for Us to contact You in order to perform marketing related activities, please be advised that You can withdraw Your consent by writing to Us to notify Us of Your instruction. Upon Your written request, We shall, without charge, cease to use Your personal information for purposes other than those directly related to Your Policy.

You may write to Our Data Protection Officer at 138 Market Street #11-01 CapitaGreen Singapore 048946 for any request to withdraw Your consent, access to and/or correction of any information supplied to Us and We may reserve the right to charge a reasonable fee to offset the administrative costs in complying with access requests.

26. Policy Owners' Protection Scheme

Your 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 or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

27. Modification

We reserve the right to modify the terms and conditions of Your Policy within the Period of Insurance by giving You prior notice of at least thirty (30) days, and such modification shall be applicable from the Effective Date or the latest renewal date as stated in Our written notice to Your address or email address on file.

No modification of Your Policy shall be valid unless approved in writing by Our authorised representative, and such approval shall be evidenced by way of an endorsement to Your Policy issued by Us. No broker or agent has the authority to modify or to waive any of the terms and conditions of Your Policy.

28. Awareness of Circumstances

At the time of effecting this Policy, the Insured Person must not be aware or ought to know of any circumstances, facts or risks related to Insured Person's Journey which may give rise to a claim under this Policy. In such case, no claim will be payable.

Part 7 Benefits

Section 1 – Accidental Death and Disablement

If during the Period of Insurance, while You are on a Journey, You sustain Accidental Injury which results in Accidental Death or Permanent Disablement within three hundred and sixty-five (365) days from the date of the Accident, We will pay You or Your estate the compensation according to the scale stated in the Table of Compensation below, up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

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Table of Compensation		% of the Sum Insured
1.	Accidental Death	100%
2.	Permanent Total Disablement	100%
3.	Total and irrecoverable Loss of Speech and Hearing	100%
4.	Total and irrecoverable Loss of Sight in: (i) both eyes (ii) one eye	 100% 50%
5.	Loss of Limb(s): (i) two or more limbs (ii) one limb	 100% 50%
6.	Total and irrecoverable Loss of Speech	50%
7.	Total and irrecoverable Loss of Hearing in: (i) both ears (ii) one ear	 50% 15%

Note:

If the Insured Person suffers Accidental Injury that results in more than one of the outcomes described in item 1 to 7 above, the maximum We will pay is one hundred percent (100%) of the sum insured in this section.

The occurrence of any specific loss for which indemnity is payable under this section shall at once terminate all insurance under the Policy, but such termination shall be without prejudice to any other claim originating from the Accident causing such loss.

No payment will be made for any loss caused by or resulting from Sickness under this section.

Where a claim under Section 1 - Accidental Death and Disablement and Section 2 - Public Conveyance Double Cover results from the same occurrence, this Policy will only pay for the claim under either section, but not both.

Section 2 – Public Conveyance Double Cover

If during the Period of Insurance, while You are on a Journey, You are involved in an Accident on a Public Conveyance as a fare-paying passenger that within three hundred and sixty-five (365) days of its happening is the sole cause of Your death, the amount payable shall be double the sum insured provided under Section 1, subject to the terms and conditions of this Policy.

This Benefit is not applicable to You if You are aged seventy (70) years and above.

Where a claim under Section 1 - Accidental Death and Disablement and Section 2 - Public Conveyance Double Cover results from the same occurrence, this Policy will only pay for the claim under either Section, but not both.

Section 3 – Overseas Medical Expenses

If during the Period of Insurance, while You are on a Journey, You incur Medical Expenses as a direct result of Accidental Injury or Sickness, We will reimburse You in respect of such expenses up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

Additional Condition

We have the option of returning You to Singapore, if the cost of the Overseas Medical Expenses and/or additional expenses are likely to exceed the cost of returning You to Singapore, subject always to medical advice provided by Chubb Assistance. We also have the option of evacuating You to the nearest Hospital in another country if the necessary medical treatment and/or facility is not available in the immediate vicinity. If We return You to Singapore, the maximum sum insured under Section 4 - Post Journey Medical Treatment shall apply.

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Additional Exclusions

In addition to Part 4 – General Exclusions, We will not pay under Section 3 – Overseas Medical Expenses for any of the following:

(a) any further expenses incurred by You if We wish to return You to Singapore but You refuse (where in the opinion of the treating Doctor and Chubb Assistance, You are fit to travel);

(b) any expenses relating to any treatment for Accidental Injury or Sickness where such treatment was first sought more than sixty (60) days from the time the Accidental Injury or Sickness was first sustained;

(c) any expenses incurred for prostheses, contact lenses, spectacles, hearing aids, dentures, or medical equipment unless prescribed by a Doctor for the treatment of Accidental Injury or Sickness;

(d) any expenses incurred in relation to treatment by a Chinese Doctor or a Dentist; or

(e) any expenses relating to specialist treatment not prescribed or referred by a Doctor in general practice.

Section 4 – Post Journey Medical Treatment

If during the Period of Insurance, while You are on a Journey, You sustain Accidental Injury or Sickness and:

(a) if You have been treated by a Doctor Overseas or You are immediately Confined in a Hospital upon returning to Singapore, You may continue to seek medical treatment from a Doctor in Singapore up to thirty (30) consecutive days from the date of Your return to Singapore, and We will reimburse You up to the maximum sum insured specified in the Benefit Schedule based on Your selected plan for Medical Expenses necessarily incurred in Singapore, subject to the terms and conditions of this Policy;

(b) if You have not been treated by a Doctor Overseas, You may seek medical treatment from a Doctor in Singapore within seventy-two (72) consecutive hours from the time of Your return to Singapore, and We will reimburse You in respect of such expenses incurred within thirty (30) consecutive days from the date of Your return to Singapore, up to the maximum sum insured specified in the Benefit Schedule based on Your selected plan for Medical Expenses necessarily incurred in Singapore, subject to the terms and conditions of this Policy.

Additional Exclusions

In addition to Part 4 – General Exclusions, We will not pay under Section 4 – Post Journey Medical Treatment for any of the following:

(a) any expenses relating to any treatment for Accidental Injury or Sickness where such treatment was first sought more than sixty (60) days from the time the Accidental Injury or Sickness was first sustained;

(b) any expenses incurred for prostheses, contact lenses, spectacles, hearing aids, dentures or medical equipment unless prescribed by a Doctor for the treatment of Accidental Injury or Sickness;

(c) any expenses incurred in relation to treatment by a Chinese Doctor or a Dentist;

(d) any expenses relating to any specialist treatment not prescribed or referred by a Doctor in general practice; or

(e) claims relating directly or indirectly to a Pre-Existing Medical Condition.

Section 5 – Accidental Emergency Dental Treatment

If during the Period of Insurance, while You are on a Journey, You incur Dental Expenses as a direct result of Accidental Injury, We will reimburse You in respect of such expenses up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

We will also pay for necessary Dental Expenses incurred after You return to Singapore to restore sound and natural teeth or a fractured jaw carried out at the direction of a Dentist or Doctor as a result of Accidental Injury suffered by You Overseas during the Journey as follows:

(a) if You obtained emergency dental treatment Overseas, We will pay for the cost of dental treatment which is a continuation in Singapore of such Overseas dental treatment so long as it is incurred not more than thirty (30) days after returning to Singapore.

(b) if You did not first obtain emergency dental treatment Overseas, You must seek dental treatment by a Dentist or Doctor in Singapore within seventy-two (72) consecutive hours from the time of Your return to Singapore. We will further pay for related dental treatment incurred in Singapore within thirty (30) days from the date of Your return to Singapore.

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Additional Exclusion

In addition to Part 4 - General Exclusions, We will not pay under Section 5 - Accidental Emergency Dental Treatment for any expenses relating to any treatment for Accidental Injury where such treatment was first sought more than sixty (60) days from the time the Accidental Injury was first sustained.

Section 6 - Traditional Chinese Medicine Treatment

If during the Period of Insurance, while You are on a Journey, You incur Traditional Chinese Medicine ('TCM') Expenses Overseas as a direct result of Accidental Injury or Sickness which has been treated by a Chinese Doctor, We will reimburse You in respect of such expenses up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

We will also reimburse You the cost of treatment by a Chinese Doctor necessarily incurred after You return to Singapore as a result of Accidental Injury or Sickness suffered by You Overseas during the Journey as follows:

(a) if You obtained medical treatment Overseas, We will pay for the cost of TCM treatment which is a continuation in Singapore of such Overseas medical treatment so long as it is incurred within thirty (30) days from the date of Your return to Singapore.

(b) if You did not first obtain medical treatment Overseas, You must seek treatment by a Chinese Doctor in Singapore within seventy-two (72) consecutive hours of Your return to Singapore. We will further pay for related TCM treatment incurred in Singapore within thirty (30) days from the date of Your return to Singapore.

Additional Exclusion

In addition to Part 4 - General Exclusions, We will not pay under Section 6 - Traditional Chinese Medicine Treatment for any expenses relating to any treatment for Accidental Injury or Sickness where such treatment was first sought more than sixty (60) days from the time the Accidental Injury or Sickness was first sustained.

Section 7 - Overseas Hospital Confinement Benefit

If during the Period of Insurance, while You are on a Journey, You are necessarily Confined in a Hospital Overseas as a result of Accidental Injury or Sickness, We will pay You the relevant Benefit up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

The daily Benefit amount shall be paid for each Day of Confinement from the first day of Confinement and up to the maximum sum insured specified in the Benefit Schedule.

For this purpose, each Day of Confinement shall be counted towards the total number of days of Confinement, notwithstanding that such days do not run consecutively.

Provided further that this Benefit shall be payable only if the following conditions are met:

(a) Confinement must occur within thirty (30) days of the Sickness or Accident causing the relevant Accidental Injury; and

(b) Confinement must be considered medically necessary by a Doctor in his professional capacity.

The Benefit payable under this Section is only for Overseas Hospital Confinement and no Benefit will be payable under Section 8 for the period that a Benefit is paid under Section 7.

Section 8 - Overseas Hospital Confinement Benefit for ICU

If during the Period of Insurance, while You are on a Journey, You are necessarily Confined in an Intensive Care Unit (ICU) in a Hospital Overseas as a result of Accidental Injury or Sickness, We will pay You the relevant Benefit up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

The daily Benefit amount shall be paid for each Day of Confinement from the first day of Confinement and up to the maximum sum insured specified in the Benefit Schedule.

For this purpose, each Day of Confinement shall be counted towards the total number of days of Confinement, notwithstanding that such days do not run consecutively.

Provided further that this Benefit shall be payable only if the following conditions are met:

(a) Confinement must occur within thirty (30) days of the Sickness or Accident causing the relevant Accidental Injury; and

(b) Confinement must be considered medically necessary by a Doctor in his professional capacity.

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The Benefit payable under this section is only for Overseas Hospital Confinement in an Intensive Care Unit (ICU) and no Benefit will be payable under Section 7 for the period that a Benefit is paid under Section 8.

Additional Exclusions

In addition to Part 4 - General Exclusions, We will not pay under Section 7 - Overseas Hospital Confinement Benefit and Section 8 - Overseas Hospital Confinement Benefit for ICU for any of the following:

(a) any expenses relating to any treatment or aid obtained in Singapore; or

(b) any expenses relating to Confinement for any surgery or medical treatment, which in the opinion of a Doctor, could reasonably have been delayed until You return to Singapore.

Section 9 - Hospital Confinement Benefit in Singapore

If during the Period of Insurance, while You are on a Journey, and as a result of Accidental Injury or Sickness, You are immediately hospitalised within twenty-four (24) hours upon return to Singapore, We will pay You the relevant Benefit up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

The daily Benefit amount shall be paid for each Day of Confinement from the first day of Confinement and up to the maximum sum insured specified in the Benefit Schedule.

For this purpose, each Day of Confinement shall be counted towards the total number of days of Confinement, notwithstanding that such days do not run consecutively.

Provided further that this Benefit shall be payable only if the following conditions are met:

(a) Confinement must occur within thirty (30) days of the Sickness or Accident causing the relevant Accidental Injury and;

(b) Confinement must be considered medically necessary by a Doctor in his professional capacity.

Section 10 - Hotel Extension

If during the Period of Insurance, while You are on a Journey, as a direct result of Accidental Injury or Sickness, You are Confined in a Hospital Overseas for more than five (5) consecutive days and Your medical condition forbids evacuation upon the written advice of a Doctor, We will provide coverage for one (1) of Your Travel Companions for additional accommodation expenses incurred to remain behind and take care of You, up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

We will also reimburse Your Travel Companion for meals and transportation expenses up to the sub-limit specified in the Benefit Schedule.

This Benefit is only payable on the written advice of a Doctor that You cannot continue Your Journey solely by reason of the Accidental Injury or Sickness and acceptance by Chubb Assistance of Your inability to continue Your Journey.

Section 11 - Chubb Assistance Emergency Medical Evacuation & Repatriation

If during the Period of Insurance, and while You are on a Journey, You:

(a) suffer an Accidental Injury or Sickness as diagnosed by a Doctor designated by Chubb Assistance; and

(b) the necessary medical treatment is not available, either at the nearest Hospital where You were transported to or in the immediate vicinity thereof, after suffering the Accidental Injury or Sickness,

We may, based on the advice of a Doctor that You are medically fit to be evacuated, determine in our sole discretion, that You, should be evacuated to another location for the necessary medical treatment.

Chubb Assistance or its authorised representative shall arrange for the evacuation within a reasonable timeframe and utilise the best suited means based on the medical severity of Your condition, including but not limited to, 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 Chubb Assistance, or its authorised representative, and will be based solely upon medical necessity. You may in appropriate circumstances be returned to Singapore by scheduled commercial flight (on economy air travel) or any other appropriate means of transportation if deemed medically necessary by Us. We will also pay for additional transportation costs to and from the airport for purpose of repatriation after medical evacuation.

We shall pay directly to Chubb Assistance the Covered Expenses, up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

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If due to reasons beyond Your control, You are unable to notify Chubb Assistance to make the necessary evacuation arrangements, We shall, if satisfied that the evacuation was due to the necessary medical treatment not being available, either at the nearest Hospital where You were transported to or in the immediate vicinity thereof, reimburse You for expenses incurred in relation to the evacuation, up to the amount which Chubb Assistance would have incurred for services provided under the same circumstances, subject to the terms and conditions of this Policy.

Additional Exclusions

In addition to Part 4 - General Exclusions, We will not pay under Section 11 - Chubb Assistance Emergency Medical Evacuation & Repatriation for any of the following:

(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;

(b) any expenses incurred for services not approved and arranged by Chubb Assistance or its authorised representative, except as otherwise mentioned in Section 11 - Chubb Assistance Emergency Medical Evacuation & Repatriation;

(c) any treatment performed or ordered by a person who is not a Doctor; or

(d) any expenses incurred in relation to treatment that can be reasonably delayed until You return to Singapore.

Section 12 - Medical & Travel Assistance Services

The services provided under this section are by way of referral and arrangement only, and all expenses including telecommunication charges incurred are to be borne by You:

1. Medical Assistance Services

(a) Telephone Medical Advice

(b) Medical Service Provider Referral

(c) Arrangement of Hospital Admission

(d) Monitoring of Medical Condition during hospitalisation

2. Travel Assistance Services

(a) Embassy/Interpreter Referral

(b) Lost Baggage Assistance

(c) Lost Passport Assistance

(d) Legal Referral

(e) Loss Reporting Assistance

(f) Emergency Reservation for Airline and Hotel

Refer to Part 8 - Chubb Assistance for the full Scope of Services provided.

Section 13 - Repatriation of Mortal Remains

If during the Period of Insurance, while You are on a Journey, You suffer death as a result of an Accidental Injury or Sickness, Chubb Assistance, or its authorised representative shall make the necessary arrangements for the return of Your mortal remains to Singapore or Your Home Country. We shall pay directly to Chubb Assistance the Covered Expenses for such repatriation and We shall reimburse to Your estate the expenses actually incurred Overseas for services and supplies by a mortician or undertaker, including the cost of embalming and cremation if so elected, subject to the terms and conditions of this Policy. All payments made by Us shall not exceed the maximum sum insured specified in the Benefit Schedule.

Additional Exclusions

In addition to Part 4 - General Exclusions, We will not pay under Section 13 - Repatriation of Mortal Remains for any of the following:

(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 the Journey; and/or

(b) any expenses incurred for the transportation of Your remains not approved and arranged by Chubb Assistance or its authorised representative.

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Section 14 – Overseas Hospital Visit or Compassionate Travel

If during the Period of Insurance, while You are on a Journey, You are Confined in a Hospital Overseas as a result of Accidental Injury or Sickness for more than five (5) consecutive days and Your medical condition forbids evacuation and no Adult Family Member is with You, We will reimburse You for hotel accommodation and travel (economy return air travel) expenses necessarily incurred for one (1) Family Member, relative, or friend, who on written advice of a Doctor, is required to visit and stay with You until You are medically fit to be discharged, up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

If, during the Period of Insurance, while You are on a Journey, You sustain Accidental Injury or Sickness which results in death and no Adult Family Member is with You, We will pay for hotel accommodation and travel (economy return air travel) expenses necessarily incurred for one (1) Family Member, relative or friend to assist in the final arrangements in the event of Your death, up to the maximum sum insured specified in the Benefit Schedule subject to the terms and conditions of this Policy.

Section 15 – Return of Minor Child(ren)

If during the Period of Insurance, while You are on a Journey, You are Confined in a Hospital Overseas and there is no other Adult to accompany Your Child(ren) home, We will reimburse You for hotel accommodation and travel (economy return air travel) expenses necessarily incurred for one (1) Family Member, relative, or friend residing in Singapore to accompany Your Child(ren) back to Singapore, up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

Section 16 – Emergency Mobile Phone Charges

If during the Period of Insurance, while You are on a Journey, You suffer Accidental Injury or Sickness and incur charges for personal mobile phone or standard land line used for the sole purpose of engaging the services of Chubb Assistance, or an authorised representative of Chubb Assistance, during a medical emergency, and for which an Overseas Medical Expense claim has been paid under Section 3 – Overseas Medical Expenses or Section 6 – Traditional Chinese Medicine Treatment, We will reimburse You in respect of Emergency Mobile Phone Charges up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

Additional Condition

Charges incurred must be supported by an itemised statement of charges.

Additional Exclusion

In addition to Part 4 – General Exclusions, We will not pay under Section 16 – Emergency Mobile Phone Charges for any public telephone charges using an international calling card.

Section 17 – Personal Liability

If during the Period of Insurance, while You are on a Journey, You commit an act of negligence which results in You becoming legally liable to pay compensation for:

(a) death or Accidental Injury to any third party; or

(b) Accidental Property Damage to any third party.

We will pay up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

Additional Definition

Property Damage means any physical damage to, destruction of, or loss of use of tangible property.

Additional Exclusions

In addition to Part 4 – General Exclusions, We will not pay under Section 17 – Personal Liability for any of the following:

(a) any Property Damage to the property of or Accidental Injury to any person who is Your relative or employee or deemed by law to be Your employee;

(b) Property Damage to property belonging to or held in trust by You, or while in Your custody or control;

(c) any liability assumed under contract;

(d) liability arising out of any wilful, malicious or unlawful act or omission on Your part;

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(e) liability arising from the negligent supervision or vicarious liability for the acts of a minor in connection with the ownership, possession or use of vehicles, aircraft, firearms or animals;

(f) liability arising out of past or present business, trade or professional activities, including the rendering of or failure to render business, trade or professional services;

(g) any criminal proceedings taken against You whether You are actually convicted or not;

(h) liability arising out of the transmission of Communicable Disease Outbreak by You;

(i) the possession or use of any controlled substance/drugs unless prescribed by a Doctor;

(j) sexual molestation, corporal punishment, physical or mental abuse; or

(k) pollution which includes the alleged or potential introduction of substance which makes the environment impure or harmful.

Section 18 – Legal Expenses

If, during the Period of Insurance, whilst You are on the Journey, You incur legal expenses as a result of false arrest or wrongful detention by any government or public authority, We will reimburse You up to the maximum of the relevant Benefit amount specified in the Certificate of Insurance, subject to the terms and conditions of this Policy.

Additional Condition

All legal expenses and representation must be approved by Us or Chubb Assistance or an authorised representative of Chubb Assistance.

Section 19 – Journey Cancellation

If You are forced to cancel any part of Your Journey as the direct and necessary result of any Specified Cause occurring within thirty (30) days prior to the Scheduled Departure Date, We will reimburse You in respect of Cancellation Expenses up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy. This coverage is effective only if this Policy is purchased before You become aware of any circumstances which could lead to the disruption of Your Journey.

Where a claim under Section 19 – Journey Cancellation, Section 20 – Loss of Advance Payment due to Insolvency or Bankruptcy of Travel Agency, Section 21 – Loss of Frequent Flyer Miles and/or Hotel Loyalty Points and Section 22 – Journey Postponement results from the same occurrence, this Policy will pay for the claim under one (1) Section only.

Specified Cause means:

(a) death of the Insured Person or his/her Family Member or Travel Companion;

(b) Accidental Injury or Sickness of the Insured Person which the Doctor certified as being life-threatening rendering him/her unfit for travel;

(c) Accidental Injury or Sickness of Your Family Member or Travel Companion which the Doctor certified as being life-threatening and which resulted in You cancelling Your Journey;

(d) Compulsory Quarantine of the Insured Person or his/her Travel Companion ordered by a government or local authority due to positive diagnosis from an infectious disease;

(e) the Insured Person's home being seriously damaged and becoming uninhabitable following burglary, fire, flood, typhoon, earthquake or landslide, which requires the Insured Person's continued presence;

(f) the Insured Person or his/her Travel Companion being called as a witness in the Court of Law in Singapore;

(g) the Involuntary Loss of Employment of the Insured Person;

(h) unexpected outbreaks of Strike, industrial action, Riot, Civil Commotion not assuming the proportions of or amounting to an uprising, military or usurped power at the planned Overseas destination which prevent the Insured Person from commencing with the scheduled Journey;

(i) Natural Disaster occurring at the planned Overseas destination which prevent the Insured Person from commencing with the scheduled Journey; or

(j) closure of airport or airspace which prevents the Insured Person from commencing with the scheduled Journey. For causes (h) to (j), the events mentioned must be accompanied with travel advice from relevant authority.

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Additional Definitions

Involuntary Loss of Employment means unemployment resulting from retrenchment or being made redundant by Your employer, and does not include loss of employment as a result of Your misconduct and voluntarily resignation. Involuntary Loss of Employment shall be deemed to start on the day after Your last day as a Full-time Employee, as specified on the formal notification of retrenchment from Your employer.

Full-time Employee means a person who has been in employment and is required by his/her contract of service to work a minimum of thirty-five (35) hours a week, excluding self-employment and part-time employment.

Section 20 – Loss of Advance Payment due to Insolvency or Bankruptcy of Travel Agency

If You are forced to cancel the Journey as the direct and necessary result of Financial Default (meaning full suspension of operations due to financial circumstances resulting from insolvency or following a filing of bankruptcy) by a Registered Travel Agent in Singapore, We will pay You in respect of Loss of advance payment for travel and/or accommodation expenses due to insolvency or bankruptcy of the travel agency up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy. This coverage is effective only if this Policy is purchased before You become aware of any circumstances which could lead to the disruption of Your Journey.

You must have bought this Policy more than three (3) days prior to the commencement of the Journey.

In a Single Trip Policy, once the Trip is cancelled and an Insured Person makes a claim under this Section, this Policy will immediately terminate upon such cancellation of the Journey.

Where a claim under Section 19 - Journey Cancellation, Section 20 - Loss of Advance Payment due to Insolvency or Bankruptcy of Travel Agency, Section 21 - Loss of Frequent Flyer Miles and/or Hotel Loyalty Points and Section 22 - Journey Postponement results from the same occurrence, this Policy will pay for the claim under one (1) Section only.

Additional Definition

Registered Travel Agent means Licensee or Trade Specific Agents that is subject to Section 7(4) Travel Agents Act (Chapter 334). Licensee means a non-Trade Specific Agent or Trade Specific Agents registered in Singapore.

Section 21 – Loss of Frequent Flyer Miles and/or Hotel Loyalty Points

If, during the Period of Insurance, You purchased an airline ticket or other travel and/or accommodation expenses using frequent flyer miles and/or similar reward points and the airline ticket (and/or other travel and/or accommodation expenses) are subsequently cancelled as a result of any Specified Cause (as defined in Section 19) and the loss of such points cannot be recovered from any other sources, We will indemnify You the retail price for that ticket (and/or other travel and/or accommodation expense) at the time it was issued up to the Benefit amount specified in the Certificate of Insurance subject to the terms and conditions of this Policy, provided only if this Policy is purchased before You become aware of any circumstances which could lead to the disruption of Your Journey.

Where a claim under Section 19 - Journey Cancellation, Section 20 - Loss of Advance Payment due to Insolvency or Bankruptcy of Travel Agency, Section 21 - Loss of Frequent Flyer Miles and/or Hotel Loyalty Points and Section 22 - Journey Postponement results from the same occurrence, this Policy will pay for the claim under one (1) Section only.

Section 22 – Journey Postponement

If You are forced to postpone Your Journey as the direct and necessary result of any Specified Cause (as defined in Section 19) occurring within thirty (30) days prior to the Scheduled Departure Date, We will reimburse You in respect of Postponement Expenses up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy. This coverage is effective only if this Policy is purchased before You become aware of any circumstances which could lead to the disruption of Your Journey.

Additional Definition

Postponement Expenses mean the resulting administrative charges incurred to postpone the Journey:

(a) which full payment was made by You;

(b) for which You are legally liable for; and

(c) which are not recoverable from any other source.

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Where a claim under Section 19 - Journey Cancellation, Section 20 - Loss of Advance Payment due to Insolvency or Bankruptcy of Travel Agency, Section 21 - Loss of Frequent Flyer Miles and/or Hotel Loyalty Points and Section 22 - Journey Postponement results from the same occurrence, this Policy will pay for the claim under either one (1) Section only.

Section 23 - Journey Curtailment

If during the Period of Insurance, while You are on a Journey, You are forced to curtail or alter the itinerary of any part of a planned Journey during the course of that Journey, as the direct and necessary result of any Specified Cause (as defined in Section 19), We will pay You in respect of Curtailment Expenses incurred up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy. This coverage is effective only if this Policy is purchased before You became aware of any circumstances which could lead to the disruption of Your Journey.

Where a claim under Section 23 - Journey Curtailment, Section 24 - Travel Disruption, Section 25 - Travel Delay, Section 26 - Flight Diversion and Section 27 - Hijack results from the same occurrence, this Policy will pay for the claim under one (1) Section only.

Additional Exclusions

In addition to Part 4 - General Exclusions, We will not pay under Section 19 - Journey Cancellation, Section 21 - Loss of Frequent Flyer and/or Hotel Loyalty Points, Section 22 - Journey Postponement, Section 23 - Journey Curtailment for any of the following:

(a) any change of plans on Your part or that of any other person to travel;

(b) You, Your Family Member or Travel Companion's financial circumstances or any contractual or business obligation;

(c) Financial Default (whether full or partial suspension of operations due to financial circumstances following a filing of bankruptcy) or failure to provide promised services by the person, agency, tour operator or organisation with whom You made Your travel arrangements;

(d) any loss that is covered by any other existing insurance scheme, government programme or which will be paid or refunded by a hotel, carrier, or travel agency or any other provider of travel and/or accommodation; or

(e) compensation for any air miles or holiday points You have used to pay for the Overseas Journey in part or in full.

Section 24 - Travel Disruption

If during the Period of Insurance, while You are on a Journey, You are forced to change any part of a planned Journey during the course of that Journey, as the direct and necessary result of any of the following reasons:

(a) death of the Insured Person or Travel Companion;

(b) Accidental Injury or Sickness of the Insured Person or Travel Companion which the Doctor certified as being life-threatening rendering him/her unfit for travel;

(c) Compulsory Quarantine of the Insured Person or his/her Travel Companion ordered by a government or local authority due to positive diagnosis from an infectious disease;

(d) unexpected outbreaks of Strike, industrial action, Riot, Civil Commotion not assuming the proportions of or amounting to an uprising, military or usurped power at the planned Overseas destination which prevent the Insured Person from commencing with the scheduled Journey;

(e) Natural Disaster occurring at the planned Overseas destination which prevent the Insured Person from commencing with the scheduled Journey;

(f) closure of airport or airspace which prevents the Insured Person from commencing with the scheduled Journey; or

(g) hijacking of the aircraft in which the Insured Person is on board as a passenger.

We will reimburse You the reasonable additional travel (on economy return air travel) and accommodation expenses necessarily and unavoidably incurred by You which are not recoverable from any other sources incurred up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

Where a claim under Section 23 - Journey Curtailment, Section 24 - Travel Disruption, Section 25 - Travel Delay, Section 26 - Flight Diversion and Section 27 - Hijack results from the same occurrence, this Policy will pay for the claim under one (1) Section only.

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Section 25 – Travel Delay

If during the Period of Insurance, while You are on a Journey, the departure of the Public Conveyance in which You had arranged to travel is delayed for at least:

(a) **For the Basic Plan:** Five (5) consecutive hours at any single location Overseas arising from an unforeseen event beyond Your control; or

(b) **For the Standard / Platinum Plan:** Three (3) consecutive hours at any single location Overseas arising from an unforeseen event beyond Your control,

We will pay You the relevant Benefit as follows:

(a) **For the Basic Plan:** For every full five (5) consecutive hours of delay (the delay calculated from actual departure time of the Public Conveyance and the scheduled departure time specified in the travel itinerary), up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy; or

(b) **For the Standard / Platinum Plan:** For every full three (3) consecutive hours of delay (the delay calculated from actual departure time of the Public Conveyance and the scheduled departure time specified in the travel itinerary), up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

In the event after You have checked-in in Singapore, the delay in Singapore is caused by an unforeseen event beyond Your control which could lead to disruption of Your Journey, We will pay You the relevant Benefit:

(a) **For the Basic Plan:** after five (5) consecutive hours of delay up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy; or

(b) **For the Standard Plan / Platinum Plan:** after three (3) consecutive hours of delay up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

The delay must be verified in writing by the operator(s) of the Public Conveyance or their handling agent(s) as well as the number of hours delayed and the reason for the delay.

Additional Condition

This Policy must be purchased before You become aware of any circumstance which could lead to disruption of Your Journey.

Additional Exclusions

In addition to Part 4 - General Exclusions, We will not pay under Section 25 - Travel Delay for any of the following:

(a) Your failure to check-in according to the itinerary supplied to You;

(b) Strike or industrial action existing on the date You applied for cover under this Policy; or

(c) Your late arrival at the airport or port after check-in or boarding time (except if the late arrival is due to Strike or industrial action).

Where a claim under Section 23 – Journey Curtailment, Section 24 – Travel Disruption, Section 25 – Travel Delay, Section 26 – Flight Diversion and Section 27 - Hijack results from the same occurrence, this Policy will pay for the claim under one (1) Section only.

Section 26 – Flight Diversion

If during the Period of Insurance, while You are on a Journey, the aircraft in which You are travelling on is diverted for at least six (6) consecutive hours at any single location from the time specified in the itinerary supplied to You due to:

(a) Natural Disaster or adverse weather conditions;

(b) emergency medical treatment for a fellow passenger;

(c) diversion of the aircraft as a result of mechanical or structural defect; or

(d) any event leading to airspace restriction or airport closure.

We will pay You the relevant Benefit for every full six (6) consecutive hours of diversion (the diversion being calculated from the actual arrival time of the aircraft from the scheduled arrival time specified in the itinerary) up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of the Policy.

The delay must be verified in writing by the operator(s) of the aircraft or their handling agent(s) as well as the number of hours delayed and the reason for the delay.

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Additional Condition

Where a claim under Section 23 – Journey Curtailment, Section 24 – Travel Disruption, Section 25 – Travel Delay, Section 26 – Flight Diversion and Section 27 - Hijack results from the same occurrence, this Policy will pay for the claim under one (1) Section only.

Section 27 – Hijack

If during the Period of Insurance, while You are on a Journey, You are detained on a Public Conveyance due to it being hijacked, We will pay You the relevant Benefit for every full six (6) hours of Hijack, up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

Additional Condition

Any claim under Section 27 – Hijack, must be accompanied by a police report or a report issued by the carrier confirming that You were a victim of the Hijack and the duration of such Hijack.

Additional Definition

Hijack means any seizure or exercise of control by force or violence or threat of force or violence and with wrongful intent of a Public Conveyance.

Where a claim under Section 23 – Journey Curtailment, Section 24 – Travel Disruption, Section 25 – Travel Delay, Section 26 – Flight Diversion and Section 27 - Hijack results from the same occurrence, this Policy will pay for the claim under one (1) Section only.

Section 28 – Flight Overbooking or Travel Misconnection

If during the Period of Insurance, while You are on a Journey, Your confirmed onward travel connection Overseas is missed at the transfer point due to overbooking, any event leading to airspace restriction or airport closure or the late arrival of Your incoming confirmed connecting scheduled Public Conveyance and no onward transportation is available to You within six (6) consecutive hours of Your actual arrival time, We will pay You the relevant Benefit after six (6) consecutive hours of misconnection (the misconnection being calculated from Your actual arrival time to Your actual departure time) up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

The travel misconnection details must be verified in writing by the operator(s) of the Public Conveyance or their handling agent(s) as well as the reason for the travel misconnection, the scheduled and actual time of arrival and the scheduled and actual departure time of the next available Public Conveyance.

Additional Exclusion

In addition to Part 4 – General Exclusions, We will not pay under Section 28 – Flight Overbooking or Travel Misconnection if We have paid a claim under Section 25 – Travel Delay.

Section 29 – Loss of or Damage to Travel Documents

If during the Period of Insurance, while You are on a Journey, You sustain loss of or damage to Your Travel Documents due to robbery, theft or burglary or any attempt thereof, We will reimburse You in respect of such loss up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

Additional Conditions

(a) The loss must be reported to the police or relevant authority having jurisdiction where the loss occurred, within twenty-four (24) hours after the incident. Any claim must be accompanied by a copy of a police report or a report issued by the relevant authority evidencing such loss.

(b) You must take every possible safeguard to ensure the security of Your Travel Documents.

Additional Definition

Travel Documents mean documents or identification required for Your Journey including but not limited to passport, visas or travel tickets.

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Section 30 – Personal Property and Baggage

If during the Period of Insurance, while You are on a Journey, You sustain Accidental physical loss of or damage to Personal Property and Baggage, We will pay You in respect of such loss up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

Additional Conditions

(a) We will only pay up to the maximum sum insured specified in the Benefit Schedule for any one (1) article, a pair or a set of articles or each Portable Computer.

(b) The loss or damage of each article must be accompanied by proof of purchase such as but not limited to receipts, bank statements or credit card statements. If no proof of purchase is provided, We may decline the claim or accept it at a reduced value.

(c) We may make payment subject to due allowance of wear and tear and depreciation or at Our option replace or repair such articles.

(d) The loss or damage must be reported to the police or relevant authority having jurisdiction where the loss or damage occurred within twenty-four (24) hours from the incident. Any claim for indemnity under this section must be accompanied by a copy of a police report or a report issued by the relevant authority evidencing such loss.

(e) We will only pay up to the maximum of one (1) Mobile Device and one (1) Portable Computer per Insured Person.

(f) We will only pay for loss or damage of You and/or Your Child(ren)'s checked-in baggage that is tagged under Your and/or Your Child(ren)'s name by the airline or service provider. Any 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 claim made under Section 30 –Personal Property and Baggage must be accompanied by proof of compensation received from the airline or service provider or where such compensation is denied, proof of such denial.

(g) The indemnity for loss or damage should not be higher than the original purchase price.

Additional Definitions

Personal Property and Baggage mean personal goods belonging to You which are taken on the Journey or acquired by You and carried on Your person or hand-carried or check-in as accompanied baggage with the carrier during the Journey.

Mobile Device means handheld devices like mobile phones, tablets, netbooks, and the like equipment, excluding Portable Computers.

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

Public Place means any place the public has access to.

Additional Exclusions

In addition to Part 4 – General Exclusions, We will not pay under Section 30 – Personal Property and Baggage for any of the following:

(a) Loss or damage of baggage caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process or while actually being worked upon or resulting therefrom;

(b) Loss or damage of baggage caused by mechanical or electrical breakdown or derangement or damage sustained due to any process initiated by You to repair, clean or alter any baggage;

(c) Loss or damage of baggage 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;

(d) Loss or damage of property from confiscation or retention by customs or other officials;

(e) Loss or damage of property as a result of Your failure to take due and reasonable care and precautions to safeguard and secure such property;

(f) Loss or damage of watches and Portable Computers not carried as hand carried baggage or kept under Your supervision;

(g) Loss of data recorded on tapes, cards, discs, or otherwise, including the cost of reproducing the data;

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(h) Damage or breakages of fragile or brittle articles;

(i) Loss or damage not reported to either the police or relevant authority having jurisdiction where the loss or damage occurred within twenty-four (24) hours of the discovery of such loss or damage;

(j) Loss or damage of property whilst in the custody of an airline or other carrier, unless reported immediately on discovery and, in the case of an airline, a property irregularity report is obtained;

(k) Loss of or damage to property left unattended in a Public Place; or

(l) Loss of or damage to property left unattended in any motor vehicle (unless stored in the locked boot or compartment).

PROPERTY NOT COVERED

We will not pay for damage to or loss of any of the following:

(a) animals;

(b) motor vehicles, aircraft, and other conveyances or equipment or parts pertaining to such conveyance;

(c) artificial limbs, false teeth, any type of eyeglasses, contact lenses or corneal lenses;

(d) tickets, except for administrative fees required to reissue tickets;

(e) coupons, negotiable instruments, title deeds, manuscripts, money, stamps, stocks and bonds, postal or money orders, securities of any kind;

(f) property shipped as freight, or shipped prior to the Scheduled Departure Date;

(g) cards; including but not limited to credit card(s), cash card, identity card, EZ-Link card, driving licence;

(h) contraband;

(i) business goods or samples/prototypes or equipment of any kind or any products/components meant for trade;

(j) hired or leased equipment;

(k) any consumable and/or any perishable item(s);

(l) computers (including software and accessories) other than Portable Computers;

(m) Jewellery (as defined in Section 33);

(n) Golf and Sports Equipment (as defined in Section 35);

(o) cash or cash equivalents, bank note(s), casino chip(s), voucher(s);

(p) musical instrument, household effect(s) antique(s), artefact(s), painting(s), object(s) of art, gem, stone(s); or

(q) derangement or breakage of fragile or brittle articles.

Where a claim under Section 30 - Personal Property and Baggage and Section 35 - Golf and Sports Equipment Cover results from the same occurrence, this Policy will only pay for the claim under either Section, but not both.

Section 31 - Delayed Baggage

If during the Period of Insurance, while You are on a Journey, all Your checked-in baggage is delayed by a Public Conveyance operator and is not delivered to You within six (6) hours of Your arrival at the scheduled destination Overseas, We will pay You the relevant Benefit for every full six (6) consecutive hours of delay up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

In the event the checked-in baggage is delayed after six (6) consecutive hours upon returning to Singapore, We will pay You the relevant Benefit for the baggage delay, up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

The delay must be verified in writing by the operator(s) of the Public Conveyance or their handling agent(s) as well as the number of hours delayed and the reason for the delay.

Additional Conditions

(a) We will pay for one (1) piece of delayed baggage per Insured Person.

(b) Regardless of the number of Insured Person inconvenienced by one (1) piece of delayed baggage, We will pay for one (1) Insured Person only.

(c) If the baggage is later proved to be permanently lost, We shall review the claim under Section 30 - Property and Baggage, and recover the paid amount under Section 31 - Delayed Baggage.

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Section 32 – Loss of Personal Money

If during the Period of Insurance, while You are on a Journey, You sustain loss of Your Money due to robbery, theft or burglary or any attempt thereof, We will pay You in respect of such loss up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

Additional Conditions

(a) The loss must be reported to the police or relevant authority having jurisdiction where the loss occurred, within twenty-four (24) hours after the incident. Any claim must be accompanied by a copy of a police report or a report issued by the relevant authority evidencing such loss.

(b) You must take every possible safeguard to ensure the security of Your Money.

Additional Definition

Money means coins, bank notes, postal money orders or travellers' cheques.

Additional Exclusions

In addition to Part 4 - General Exclusions, We will not pay under Section 32 - Loss of Personal Money for any of the following:

(a) Devaluation of currency or shortage due to errors or omissions during any transactions involving money;

(b) Loss due to confiscation or detention by customs or any other authority;

(c) Loss not reported to either the police or relevant authority having jurisdiction where the loss occurred within twenty-four (24) hours of the discovery of such loss; or

(d) Loss of postal money orders or travellers' cheques not immediately reported to the local branch or agent of the issuing authority.

Section 33 – Jewellery Coverage

If during the Period of Insurance, while You are on a Journey, You sustain loss or damage of Your Jewellery due to robbery, theft or burglary or any attempt thereof, We will reimburse You in respect of such loss up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

Additional Definition

Jewellery means objects such as rings, bracelets, brooches, necklaces, bangles, ear rings, lockets that are worn on Your body at the time of the theft or robbery or any attempt thereof as decoration which have inclusions of precious metals including but not limited to gold and silver with precious stone or semi-precious stones.

Additional Conditions

(a) All Jewellery must be owned and worn by the Insured Person and not hired by, loaned or entrusted to him/her.

(b) Receipt of Jewellery or proof of purchase must be submitted.

(c) The loss or damage must be reported to the police or relevant authority having jurisdiction where the loss or damage occurred within twenty-four (24) hours from the incident. Any claims for indemnity under this section must be accompanied by a copy of a police report or a report issued by the relevant authority evidencing such loss.

Section 34 – Home Guard

If during the Period of Insurance, while You are on a Journey, and Your home is vacant, We will reimburse You for loss of or damage to Home Contents kept in Your place of residence, arising out of fire or theft accompanied by actual, forcible and violent entry to the home while You have travelled outside of Singapore during the Journey up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

Additional Conditions

(a) In settling claims for theft or total destruction, the basis of settlement will be replacement in the same form without deduction for wear and tear or depreciation except in respect of wearing apparel and household items.

(b) In the event of loss of or damage to any Home Contents forming part of a pair or set, Our liability shall not exceed a proportionate part of the value to the pair or set.

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Additional Definition

Home Contents mean movable furniture and furnishing, kitchen utensils, domestic appliances, audio and video equipment, clothing and other movable personal belongings of You and Your Immediate Family Members permanently residing with the Adult Insured Person.

Additional Exclusions

In addition to Part 4 - General Exclusions, We will not pay under Section 34 - Home Guard for any of the following:

(a) in respect of shortage due to error, omission, exchange, or depreciation in value;

(b) theft during or after the occurrence of fire;

(c) escape of water or oil from any washing machine, dishwasher or fixed domestic water or heating installation if Your place of residence is unoccupied;

(d) the burning of property through the order of any public authority; or

(e) perishable items.

We will not pay:

(a) more than two thousand Singapore dollars (S$2,000) in respect of platinum, gold and silver articles, watches, Jewellery, precious stones and furs collectively; or

(b) more than one thousand Singapore dollars (S$1,000) for any one (1) article, pair or set of articles.

Section 35 – Golf and Sports Equipment Cover

1. Golf and Sports Equipment

If during the Period of Insurance, while You are on a Journey, You sustain loss of or damage to Your Golf Equipment and/or Sports Equipment due to robbery, theft, burglary or any attempt thereof, We will reimburse You in respect of such loss up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

Additional Definition

Golf Equipment means golf clubs, golf bag, golf shoes and non-motorised golf trolley.

Sports Equipment means any item of sports effects that is intended to be used whilst taking part in its related sport activity.

Additional Conditions

(a) All Golf and Sports Equipment must be owned by You and not hired by, loaned or entrusted to You.

(b) We may make payment subject to due allowance of wear and tear and depreciation or at Our option replace or repair such items.

(c) The loss or damage must be reported to the police or relevant authority having jurisdiction where the loss or damage occurred within twenty-four (24) hours of such loss or damage. Any claims for indemnity under this section must be accompanied by a copy of a police report or a report issued by the relevant authority evidencing such loss.

Additional Exclusions

In addition to Part 4 - General Exclusions, We will not pay under Section 35.1 - Golf and Sports Equipment for any of the following:

(a) loss or damage occurring during the use of the Golf and Sports Equipment;

(b) loss or damage of Golf and Sports Equipment caused by wear and tear, gradual deterioration, destruction by moths, vermin, inherent vice;

(c) loss or damage arising from confiscation or retention of the Golf and Sports Equipment by customs or other officials; or

(d) loss or damage as a result of Your failure to take due and reasonable care and precautions to safeguard and secure the Golf and Sports Equipment.

2. Hole-in-One

If during the Period of Insurance, while You are on a Journey, You score a Hole-In-One, We will reimburse You for the Hospitality Expenses incurred up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

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Additional Definition

Hospitality Expenses mean customary food and beverages purchased at the golf club house for the purpose of celebrating the Hole-in-One scored by You.

Additional Condition

Any claims for reimbursement must be accompanied by a copy of the certificate for the Hole-In-One issued by the club and original receipts supporting the Hospitality Expenses.

Where a claim under Section 30 - Personal Property and Baggage and Section 35 - Golf and Sports Equipment Cover results from the same occurrence, this Policy will only pay for the claim under either Section, but not both.

Section 36 - Automatic Policy Extension

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

(a) You suffering from an Accidental Injury or Sickness, which renders You unfit for travel by a Doctor designated by Chubb Assistance at the Doctor's absolute discretion;

(b) You being Confined in a Hospital Overseas at the expiry of the Period of Insurance; or

(c) The scheduled Public Conveyance in which You are travelling is unavoidably delayed due to Strike or industrial actions, adverse weather conditions 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 without additional premium up to thirty (30) days for events (a) and (b) above and up to fourteen (14) days for event (c) above, subject to the terms and conditions of this Policy.

Section 37 - Terrorism Extension

In the event of a claim arising directly from any Act of Terrorism, this Policy is extended to cover You while You are on a Journey under all Sections except Section 19 - Journey Cancellation, Section 20 - Loss of Advance Payment due to Insolvency or Bankruptcy of Travel Agency, Section 21 - Loss of Frequent Flyer Miles and/or Hotel Loyalty Points and Section 22 - Journey Postponement up to the maximum sum insured specified in the Benefit Schedule for the said Sections, provided that there is no liability when such Act of Terrorism involves the use of Biological Agents, Chemical Agents or Nuclear devices, subject to the terms and conditions of this Policy.

Additional Conditions

(a) For Insured Persons covered under a Group Policy under clause 4 of Part 5 of Special Conditions, Our maximum liability in respect of all Insured Persons shall not exceed five million Singapore dollars (S$5,000,000) per event involving Act of Terrorism regardless of any mode of conveyance, subject to the Limit of Benefit(s) Payable in respect of each Insured Person, whichever is lower.

(b) Where You are insured under more than one (1) policy with Us covering Act of Terrorism, Our maximum liability for any and all claims arising directly or indirectly from any Act of Terrorism will be limited to one (1) policy only (with the highest limit on Act of Terrorism where applicable). All other terms, conditions and exclusions of this Policy continue to apply.

Section 38 - Passive War Extension

Notwithstanding anything to the contrary contained herein, this Policy is hereby extended to include bodily injury (which, for the avoidance of doubt includes dismemberment, Sickness and/or disability) or death or disablement covered under a Policy, directly or indirectly caused or contributed to by passive involvement in war, invasion, civil war, Riot, Strike, Civil Commotion or sea mines; provided, however, that this extension does not cover death or disablement sustained while the Insured Person is actively engaged in, or taking part in, naval, military or air force service or operations within an active war zone, or is actively participating in Riot or Civil Commotion, subject to the terms and conditions of this Policy.

Additional Conditions

(a) There is no cover in respect of passive war risks after thirty (30) days following the outbreak of war or the manifestation of any other peril excluded under the war exclusion clause during the Insured Person's visit to such country.

(b) Where the Insured Person is insured under more than one (1) policy with the Company covering Passive War Extension, Our maximum liability for any and all claims arising directly or indirectly from Passive War Extension will be limited to one (1) policy only (with the highest limit on Passive War Extension where applicable).

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Section 39 – Kidnap/Hostage (Applicable to Standard Plan and Platinum Plan only)

If during the Period of Insurance, while You are on a Journey, You are kidnapped or wrongly confined, abducted or restrained by criminal force, We will pay You the relevant Benefit for every twelve (12) consecutive hours that the kidnap/hostage continues, up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

Additional Condition

The kidnap/hostage must be reported to the police having jurisdiction at the place of loss no more than twenty-four (24) hours after the incident. Any claims under Section 39 – Kidnap/Hostage must be accompanied by a police report and We must be satisfied with the contents thereof before being liable to pay the Benefit under this Section.

Additional Exclusion

In addition to Part 4 – General Exclusions, We will not pay under Section 39 - Kidnap/Hostage for the following: Kidnapping of You by You or Your Family Member(s) whether acting alone or in collusion with others.

Section 40 – Rental Vehicle Excess

If during the Period of Insurance, while You are on a Journey, You become legally liable to pay a Rental Vehicle excess as a result of an Accidental collision involving, or theft of, a Rental Vehicle whilst in Your control, We will reimburse You for the excess up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

Additional Conditions

(a) You are either a named driver or co-driver of the Rental Vehicle and the Rental Vehicle must be hired from a licensed rental agency.

(b) As part of the hiring arrangement You must take up all comprehensive motor insurance against loss of or damage to the Rental Vehicle during the rental period.

(c) You must comply with all requirements of the rental agency under the hiring agreement and of the insurer under such insurance, as well as the laws, rules and regulations of the country.

Additional Exclusions

In addition to Part 4 – General Exclusions, We will not pay under Section 40 – Rental Vehicle Excess for any of the following:

(a) loss or damage arising from operation of the Rental Vehicle in violation of the terms of the rental agreement or the Rental Vehicle insurance policy, 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.

(b) loss or damage arising from wear and tear, gradual deterioration, damage from insects or vermin, inherent vice, latent defect or damage.

Section 41 – Additional Costs of Returning Rental Vehicle

If during the Period of Insurance, while You are on a Journey, You rent or hire a vehicle and are unable to return the Rental Vehicle to the hire depot at the scheduled destination due to your Injury or Sickness, We will reimburse You for the reasonable costs incurred for returning the Rental Vehicle to the nearest hire depot up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

Additional Conditions

(a) You are either a named driver or co-driver of the Rental Vehicle, and the Rental Vehicle must be hired from a licensed rental agency.

(b) As part of the hiring arrangement, You must take up all comprehensive motor insurance against loss of or damage to the Rental Vehicle during the rental period.

(c) You must comply with all requirements of the rental agency under the hiring agreement and of the insurer under such insurance, as well as the laws, rules and regulations of the country.

Section 42 – Funeral Expenses (Applicable to Standard Plan and Platinum Plan only)

If during the Period of Insurance, while You are on a Journey, You sustain Accidental Injury which results in Your death within three hundred and sixty-five (365) days from the date of the Accident, We will reimburse Your estate the reasonable costs incurred for the funeral expenses up to a maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

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Section 43 – Child Education Grant (Applicable to Standard Plan and Platinum Plan only)

If during the Period of Insurance, while You are on a Journey, You sustain Accidental Injury which results in death under Section 1 – Accidental Death and Disablement or Section 2 – Public Conveyance Double Cover, and You have surviving Child(ren), We will pay the relevant Benefit for each Child up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

Section 44 – Credit Card Indemnity (Applicable to Standard Plan and Platinum Plan only)

For cards other than DBS/POSB Cards: If during the Period of Insurance, while You are on a Journey, You sustain financial loss as a direct result of a credit, charge or bankers card being lost or stolen and being subsequently used fraudulently by any person other than You, We will pay You for such loss up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

For DBS/POSB Cards: If during the Period of Insurance, while You are on a Journey, You sustain financial loss as a direct result of a DBS/POSB Card, being lost or stolen and being subsequently used fraudulently by any person other than You, We will pay You double the Credit Card Indemnity as stated in the Benefit Schedule and for such loss up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

Additional Conditions

(a) The loss must be reported to the card company(s) within six (6) hours after the incident. Any claim must be accompanied by a copy of the report issued by the card company(s) evidencing such loss.

(b) You must take every possible safeguard to ensure the security of Your credit, charge or bankers card(s).

(c) The loss must be reported to either the police or relevant authority having jurisdiction where the loss occurred within twenty-four (24) hours of the discovery of such loss.

(d) You must provide a letter from Your card company(s) that has issued Your credit, charge or bankers cards which confirms that the relevant credit, charge or bankers card has been used fraudulently by a person other than You.

Section 45 – Adventurous Activities Cover

In addition to Part 4 – General Exclusions (g), this Policy is extended to cover the Insured Person in respect of death or Accidental Injury which may be sustained resulting from engaging in or practising for:

(a) Bungee jumping;

(b) Sky diving;

(c) Paragliding;

(d) Helicopter rides for sightseeing;

(e) Hot air ballooning;

(f) Jet skiing;

(g) Mountaineering at mountains below the height of three thousand (3,000) metres above sea level;

(h) Skiing or snowboarding all within official approved areas of a ski resort;

(i) Canoeing or white water rafting with a qualified guide and below Grade 4 (of International Scale of River Difficulty); or

(j) Underwater activities involving artificial breathing apparatus for diving up to a maximum depth of thirty (30) metres with a qualified diving instructor or a qualified divemaster and with recognised diving certification;

provided that the above activities are done for leisure purposes and under the guidance and supervision of qualified guides and/or instructors of the tour operators. All other terms, conditions and exclusions of this Policy shall apply.

Section 46 – Pet Care

If during the Period of Insurance, while You are on a Journey, You are being prevented from completing the return leg of a Journey due to unforeseen circumstances that are out of Your control, We will reimburse You the additional cost of putting the pet in a pet's boarding home, up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

Additional Condition

Your pet, a dog or cat, must be licensed by the Animal & Veterinary Service.

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Optional: Add-On (with payment of additional premium)

This section is applicable if You have purchased the Pre-Existing Medical Condition Benefit and the coverage is stated in Your Certificate of Insurance. It is only applicable for a Single Trip Policy, up to seventy-five (75) years old and to a maximum of thirty (30) days per Journey.

Section 47 – Pre-Existing Medical Condition Benefit

If during the Period of Insurance, a claim arises from a Pre-Existing Medical Condition as a direct result of Accidental Injury or Sickness, We will either reimburse You the incurred expenses or pay directly to Chubb Assistance on our behalf the Covered Expenses for Benefits covered under this Section, up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

We will also pay You in respect of the expenses incurred up to the maximum sum insured for Sections 19, 22, 23 and 24 and a Co-payment will apply as specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

The table below summarises the maximum limit payable for Sections 3, 11 and 13 combined due to Pre-Existing Medical Condition per Insured Person for any one (1) Journey, regardless of the number of events involved.

Maximum limit for Sections 3, 11 and 13 combined	Basic Plan	Standard Plan	Platinum Plan
For Adult Insured Person (aged 18 years old to 69 years old)	S$100,000	S$125,000	S$150,000
For Adult Insured Person (aged 70 to 75 years old)	S$50,000	S$75,000	S$100,000
For Child Insured Person	S$75,000	S$90,000	S$120,000

The sum insured limit We will pay for the respective sections extended under Section 47 – Pre-Existing Medical Condition Benefit as stated in the Benefit Schedule is the maximum sub-limit coverage payable due to Pre-Existing Medical Condition.

Additional Definitions

Co-payment means the portion of the claim amount that is payable by You which is a fixed percentage as specified in the Benefit Schedule.

Terminal Illness means the conclusive diagnosis of an illness that is expected to result in the death of You within twelve (12) months. This diagnosis must be supported by a specialist and confirmed by Our appointed doctor.

Additional Exclusions

In addition to Section 3 – Overseas Medical Expenses and Section 6 – Traditional Chinese Medicine Treatment, We will not pay under Section 47 – Pre-Existing Medical Condition Benefit for any of the following:

(a) any expenses incurred in relation to Section 4 – Post Journey Medical Treatment; or

(b) Terminal Illness diagnosis before the Journey commences.

Part 8 Chubb Assistance – Scope of Services (Tel. No. +65 6322 2132)

The services provided under Sections A to C of this Part 8 are by way of referral and arrangement only, and all expenses actually incurred are to be borne by You. Where expenses are incurred in relation to the services under Section D, these will be borne by Us. The services under Section E are provided upon the specified terms and conditions. These services are available only when You are on a Journey.

Section A – Pre-Trip Assistance

1. **Visa Information Services**

   Chubb Assistance will provide information concerning visa requirements for foreign countries worldwide.

2. **Inoculation Information Services**

   Chubb Assistance will provide information concerning inoculation requirements for foreign countries worldwide.

3. **Weather Forecast Information Services**

   Chubb Assistance will provide information concerning weather and temperatures for foreign countries worldwide.

4. **Foreign Exchange Rate Information Services**

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Chubb Assistance will provide information concerning exchange rates of major currencies against the Singapore dollar.

Section B – Travel Assistance

1. Embassy Referral

Chubb Assistance will provide the address, telephone number and hours of opening of the nearest appropriate consulate and embassy worldwide.

2. Legal Firm Referral

Chubb Assistance will provide the address, telephone number and hours of opening of the nearest appropriate legal firm.

3. Lost Baggage Assistance

Chubb Assistance will assist if You have lost Your luggage whilst travelling Overseas by contacting the appropriate authorities involved and providing directions for recovery.

4. Lost Passport Assistance

Chubb Assistance will assist if You have lost Your passport whilst travelling Overseas by contacting the appropriate authorities involved and providing directions for recovery.

5. Interpreter Referral

Chubb Assistance will assist You by providing the address, telephone number and hours of operating of interpreters worldwide.

6. Emergency Reservation for Airline and Hotel

Chubb Assistance will assist You in an emergency with travel and accommodation booking and ticketing while travelling Overseas.

7. Loss Reporting Assistance

Chubb Assistance will provide the relevant advice should You lose Your credit card while travelling Overseas.

Section C – Medical Assistance

1. Telephone Medical Advice

Chubb Assistance will arrange for the provision of medical advice to You over the telephone.

2. Medical Service Provider Referral

Chubb Assistance will provide You with information about physicians, Hospitals, clinics, Dentists and dental clinics worldwide.

Section D – Medical Arrangements

1. Arrangement of Hospital Admission

Chubb Assistance will assist You with Hospital admission if Your medical condition is of such gravity as to require hospitalisation.

2. Monitoring of medical condition during hospitalisation

Chubb Assistance will monitor Your medical condition during hospitalisation.

Section E – Medical Emergencies

1. Arrangement of Hotel Accommodation Expenses

Refer to Section 3, 10, 14 and 15 of Part 7.

2. Arrangement of Emergency Medical Evacuation & Repatriation

Refer to Section 11 of Part 7.

3. Arrangement of Repatriation of Mortal Remains

Refer to Section 13 of Part 7.

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