

## Travel Insurance

### CITI PURCHASING CARD, CITI TRAVEL ACCOUNT AND CITI TRAVEL LODGE CARD ACCOUNT

This is the group insurance policy (Master Policy No. P1651158) held by Citibank Singapore Ltd ("Citibank") as Policyholder for the benefit of Citi Purchasing Card, Citi Travel Account and Citi Travel Lodge Cardholders ("Cardholders") and their Insured Persons. When Citibank pays the agreed premium, AXA Insurance Pte Ltd ("AXA") agrees to insure Insured Persons during their Insured Journey against loss covered by this insurance subject to the terms, exclusions and conditions contained herein or endorsed hereon. AXA is the underwriter of this Policy.

It is agreed that Insured Persons will have the right to submit claims on their own behalf to AXA subject to the terms, conditions and exclusions as stated in this Master Policy.

Benefits		Sum Insured per person (SGD)		
		Main Traveller	Spouse	Dependant
<b>Section 1</b>	<b>Personal Accident</b> (A) Accidental Death and/or Permanent Disablement (B) Burial Expenses (C) Simple and Other Fractures	S\$1,000,000 S\$5,000 S\$3,000	S\$500,000 S\$5,000 S\$3,000	S\$250,000 S\$5,000 S\$3,000
<b>Section 2</b>	<b>Medical Expenses</b> Includes treatment by a licensed Chinese physician or chiropractor (Maximum \$200 per trip)	S\$25,000	-	-
<b>Section 3</b>	<b>Emergency Medical Assistance And Evacuation</b> (A) Emergency Medical Assistance And Evacuation (B) Emergency Medical Repatriation (C) Local Burial / Repatriation of Mortal Remains back to Singapore	S\$50,000	-	-
<b>Section 4</b>	<b>Personal Property &amp; Baggage, Money And Travel Documents</b> - Up to \$500 for any one article or pair or set of articles - Up to \$250 in the aggregate for laptop and/or handheld computer - Up to \$250 in the aggregate for jewellery and objects of art - Up to \$250 in the aggregate for loss of money and travel documents	S\$850	-	-
<b>Section 5</b>	<b>Travel Delay</b> (Minimum 6 consecutive hours of delay)	S\$250	-	-
<b>Section 6</b>	<b>Baggage Delay</b> (Minimum 6 consecutive hours of delay)	S\$250	-	-

#### General Definitions

- Accident/Accidental** means an unexpected and fortuitous event that solely and independently results in Bodily Injury and which excludes any medical condition, illness, disease, sickness or infection.
- Bodily Injury** means damage or harm caused to the body by an external force sustained during the Insured Journey and which is caused solely by an Accident.
- Common Carrier** means any land, sea, rail or air conveyance (such as bus, ferry, hovercraft, hydrofoil, ship, train, tram or underground train) operated under license by the respective country for the transportation of fare paying passengers that has fixed and established routes only. This excludes rental vehicles, taxis and all modes of transportation that are chartered or arranged as part of a tour, even if the services are regularly scheduled.
- Concessionary Fare means**
  - Discounted tickets offered by the Common Carrier.
  - Travel tickets offered on a special promotion, including free air tickets given together with purchased air tickets, the cost of which is charged to the Citi Purchasing Card, Citi Travel Account and/or Citi Travel Lodge Card Account, provided the purchased tickets and free tickets are issued in the name of the Insured Person.
- Dental Treatment** means reasonable and medically necessary treatment carried out by a qualified and licensed dentist to restore sound and natural teeth, such treatment being made necessary directly by an Accident.
- Dependants** means the legal children of the Main Traveller who, during the Insured Journey are aged from 2 to 18 years old or up to 25 years old if still studying full-time in a recognised tertiary institution.
- Full and Total Fare** means 100% of travel fare payable on standard and Concessionary Fare.
- Illness** means sudden and unforeseen sickness commencing and manifesting itself during the Insured Journey which results in Medical Expenses necessarily incurred and shall exclude any Pre-existing Medical Condition.
- Insured Journey means**

In the event that a two-way ticket is sold, the insurance cover commences 3 hours before the Insured Person leaves Singapore as the original point of departure for a business trip and shall cease on whichever of the following occurs first:

  - The expiry of the Period of Insurance of this Policy;
  - The Insured Person's return to his permanent place of residence or normal place of employment in Singapore;
  - Within 3 hours upon arrival in Singapore;
  - The maximum duration of any one Insured Journey but not exceeding 92 days.

For a two-way ticket sold, this policy is extended to cover personal deviation for leisure which is combined with (whether before, during or immediately after) the business trip outside Singapore.

In the event that a one-way ticket is sold, cover ceases as soon as the Insured Person reaches his overseas home, hotel, office or other place directly, but in any event cover ceases within 4 days of arrival at the final airport as shown on the travel ticket.

10 **Insured Person(s)** include(s):

- (a) Main Traveller;
- (b) the legal Spouse and/or Dependents of the Main Traveller if:
  - i. They travel together with the Main Traveller for the entire Insured Journey; and
  - ii. Their Full and Total Fare are charged to Cardholder's Citi Purchasing Card, Citi Travel Account or Citi Travel Lodge Card.

11 **Main Traveller(s)** must be between 18 and 75 years old and is either:

- (a) Cardholder who has charged the Full and Total Fare of his/her business trip to his/her Citi Purchasing Card, Citi Travel Account or Citi Travel Lodge Card; or
- (b) Cardholder's employees who have charged the Full and Total Fare of their business trip to Cardholder's Citi Purchasing Card, Citi Travel Account or Citi Travel Lodge Card; or
- (c) Employees of corporate clients of Travel Agent who have transacted the Full and Total Fare of their business trip through the Travel Agent.

12 **Medical Expenses** means expenses necessarily and reasonably incurred during the Insured Journey for Bodily Injury or Illness paid to a Physician and/or hospital for medical, surgical, x-ray or nursing treatment, including the cost of medical supplies and ambulance hire and for Dental Treatment.

Specialist treatment must be prescribed or referred by a Physician in order for expenses to be reimbursed under this Policy and shall not exceed the usual level of charges for similar treatment, medical services or supplies in the location where the expenses were incurred had this insurance not existed.

13 **Money** means legal tender currency notes.

14 **Physician** means a general practitioner and/or specialist, legally qualified by a medical degree in western medicine and duly licensed by the relevant medical board to provide medical treatment and who, in rendering treatment, is practicing within the scope of his licensing and training in the geographical area of practice. The attending Physician cannot be the Insured Person or a family member, business partner, relative, agent, employer or employee of the Insured Person.

15 **Hospital** means an establishment licensed in the geographical area in which it is located as a medical institution for the care and treatment of sick and injured persons as bed-paying patients, and that:

- (a) provides facilities for diagnosis, treatment and minor or major Surgery;
- (b) provides 24 hours nursing services by registered graduate nurses;
- (c) is supervised by a full-time staff of Physicians at all times; and
- (d) is not primarily a clinic, a mental institution, a place for custodial care, for alcoholics or drug addicts, a spa or hydroclinic, a convalescent home or a home for the aged.

16 **Pre-existing Medical Condition** means any Bodily Injury or Illness which:

- (a) the Insured Person has received medical treatment, diagnosis, consultation or prescribed drugs within 12 months prior to the Insured Journey; or
- (b) symptoms or manifestations have existed whether treatment was actually received within 12 months prior to the Insured Journey; or
- (c) a reasonable person in the circumstances would be expected to be aware of within 12 months prior to the Insured Journey.

17 **Spouse** means the legal spouse of the Main Traveller who is aged from 18 to 75 years old.

18 **Travel Agent** means a travel agency who is an approved applicant under Citi Travel Lodge Card programme.

19 **We/Our/Us/Insurer** means AXA Insurance Pte Ltd

## Section 1 PERSONAL ACCIDENT

### (A) ACCIDENTAL DEATH AND/OR PERMANENT DISABLEMENT

- Main Traveller - Up to S\$1,000,000
- Spouse - Up to S\$500,000
- Each Dependant - Up to S\$250,000

If the Insured Person suffers an Accidental Bodily Injury during an Insured Journey which directly and independently of all other causes results in death or Permanent Disablement, We will pay the compensation according to the Scale of Compensation table below:

### Scale of Compensation

Benefits		% Sum Insured under this benefit
1	Death by Accident	100%
2	Permanent Total Disablement - Loss of two limbs - Loss of both hands or of all fingers and both thumbs - Total and permanent loss of sight of both eyes - Total paralysis - Injuries resulting in being permanently bedridden - Any other Bodily Injury causing permanent total disablement - Loss of hand at wrist - Loss of arm - at shoulder; between shoulder and elbow; at and below elbow - Loss of leg - at hip; between knee and hip; below knee	100%
3	Loss of - four fingers and thumb of one hand - four fingers of one hand	50% 40%
4	Loss of thumb - both phalanges - one phalanx	25% 10%
5	Loss of index finger - three phalanges - two phalanges - one phalanx	15% 10% 5%
6	Loss of middle finger - three phalanges - two phalanges - one phalanx	10% 7% 3%
7	Loss of ring finger - three phalanges - two phalanges - one phalanx	10% 7% 3%
8	Loss of little finger - three phalanges - two phalanges - one phalanx	10% 7% 3%
9	Loss of metacarpals - first and second (additional) - third, fourth or fifth (additional)	3% 2%
10	Loss of toes - All - great, both phalanges - great, one phalanx or any other toes	15% 5% 2%
11	Loss of hearing - both ears - one ear	75% 20%
12	Loss of Speech	50%
13	Loss of - sight of one eye, except perception of light - lens of one eye	50% 50%

### Special provisions applicable to Section 1(A):

- 1 No benefits will be payable:
  - (a) unless such death or disablement occurs within 12 months from the date of the Bodily Injury.
  - (b) except on proof to us that the disablement has continued for 12 months from the date of Bodily Injury and in all probability will continue for the remainder of the Insured Person's life.
- 2 In the event of any other unspecified form of permanent partial disablement, We will adopt a percentage which is in the opinion of Our medical advisers is not inconsistent with the foregoing and without regard to the Insured Person's occupation.

### What we will not cover under this Section:

- In addition to the General Exclusions, We will not pay for claims in respect of:
- 1 Loss of a limb or an organ which is wholly or partially useless prior to the Bodily Injury.
  - 2 Any nervous conditions, mental conditions, psychiatric disorder, alcoholism or drug addiction, rest cures, sanatoria or special nursing care.
  - 3 Bodily Injury arising from a gradually operating cause.

**Permanent Total Disablement** means absolute disablement for 12 calendar months and at the end of that time being beyond hope of improvement. Permanent total loss of use of member shall be treated as loss of member.

**(B) BURIAL EXPENSES**

- Main Traveller - S\$5,000
- Spouse - S\$5,000
- Each Dependant - S\$5,000

If the Insured Person suffers a Bodily Injury during an Insured Journey, which directly and independently of all other causes, results in death, We will pay the Sum Insured for funeral and burial expenses in Singapore.

**(C) SIMPLE AND OTHER FRACTURES**

- Main Traveller - Up to S\$3,000
- Spouse - Up to S\$3,000
- Each Dependant - Up to S\$3,000

If the Insured Person suffers a Bodily Injury during an Insured Journey which directly and independently of all other causes, results in a simple fracture of the nature as described below within twelve (12) months from the date of Accident, We will pay a percentage of the Sum Insured provided that:

- This benefit shall not be payable to the Insured Person who has been diagnosed as having osteoporosis prior to the date he was first covered under this policy;
- If the Insured Person is diagnosed as having osteoporosis after the date he was first covered under this policy, the benefit is only payable for the first occasion on which the fracture is sustained and not for subsequent incidents.

Nature of Fracture	% Sum Insured under this benefit
Neck, skull or spine (full break)	100%
Hip	75%
Jaw, pelvis, leg, ankle or knee (other fracture)	50%
Cheekbone, shoulder or hairline fracture of skull or spine	30%
Arm, elbow, wrist or ribs (other fracture)	25%
Leg, ankle or knee (simple fracture)	20%
Nose or collar bone	20%
Arm, elbow, wrist or ribs (simple fracture)	10%
Finger, thumb, foot, hand or toe	7.5%

**Section 2 MEDICAL EXPENSES**

Main Traveller below 70 years old – Up to S\$25,000

Main Traveller from 70 years old – Up to S\$1,000

We will reimburse the Main Traveller’s Medical Expenses (including for Dental Treatment) that are necessarily incurred outside Singapore and within 30 days of sustaining the Bodily Injury or Illness whilst on the Insured Journey. We will reimburse up to \$625 of the benefit limit under Section 2 for Medical Expenses (including for Dental Treatment) that are necessarily incurred for follow-up treatment in Singapore for Bodily Injury or Illness sustained whilst overseas. The time limit for seeking medical treatment is as follows

- a) If medical treatment had already been sought whilst overseas, the Main Traveller has up to 30 days from the date of return to Singapore to continue medical treatment in Singapore; or
- b) If prior medical treatment has not been sought whilst overseas, the Main Traveller has up to 5 days from the date of return to Singapore to seek medical treatment and up to 14 days from the date of that first treatment in Singapore, provided always that the date of return to Singapore is still within the Insured Journey.

Our maximum liability for treatment by a licensed Chinese physician or a licensed chiropractor is S\$200 per Insured Journey.

**What we will not cover under this Section:**

In addition to the General Exclusions, We will not pay for claims in respect of:

- 1 Treatment which was only first sought 7 days after sustaining the Bodily Injury or Illness.
- 2 Prostheses, contact or corneal lenses, spectacles, hearing aids, dentures or other medical equipment unless prescribed by a Physician for the treatment of the Bodily Injury or Illness.
- 3 Routine medical examination, cosmetic surgery, routine dental treatment and elective surgical procedures.
- 4 Nervous or mental conditions, psychiatric disorder, alcoholism or drug addiction, rest cures, sanitarium or special nursing care.
- 5 Bodily Injury arising from a gradually operating cause.
- 6 Meals and other incidental expenses except those incurred whilst hospitalised for medical treatment.
- 7 Medical treatment obtained in Singapore.

**Section 3 EMERGENCY MEDICAL ASSISTANCE AND EVACUATION**

Main Traveller – Up to S\$50,000

If the Main Traveller is in need of emergency medical assistance during an Insured Journey, provided that such trip is not taken against medical advice and/or for the purpose of obtaining any medical treatment abroad, the following services under Section 3 are available directly from AXA Assistance Services (AAS) upon his/her telephone notification at the following 24-hour Hotline:

Providing the following information:

- (a) Full name of the Main Traveller, dates of Insured Journey, NRIC /Employment Pass number and Policy number.
- (b) The name of the place and telephone number where the AAS can reach the Main Traveller or his/her representative.
- (c) A brief description of the emergency and the nature of help required.

**(A) EMERGENCY MEDICAL ASSISTANCE AND EVACUATION**

If the Main Traveller suffers Illness or Bodily Injury during the Insured Journey and the AAS medical team certifies it medically necessary to transfer him/her to another location for medical treatment, AAS will arrange for the evacuation by the most appropriate means, based on the medical severity of his/her condition.

All decisions as to the means of transportation and the final destination will be made by AAS and will be based solely on medical necessity. The costs for emergency medical evacuation will be borne by AAS and include expenses incurred for the transportation and medical services.

**(B) EMERGENCY MEDICAL REPATRIATION**

If AAS medical team certifies that the Main Traveller’s medical condition allows him/her to be repatriated back to Singapore as a regular passenger after the treatment overseas, AAS will arrange and pay for the repatriation under medical supervision to Singapore by a scheduled airline or an appropriate means of transport and any supplementary cost of transportation to and from the airport, provided that:

1. The Main Traveller’s original travel ticket is not valid for such repatriation.
2. He/She surrenders any unused portion of the travel ticket to AAS.
3. Any decision on the repatriation is made jointly and exclusively by both the attending Physician and AAS medical team.

**(C) LOCAL BURIAL / REPATRIATION OF MORTAL REMAINS BACK TO SINGAPORE**

If the Main Traveller dies whilst on an Insured Journey, AAS will arrange for:

1. The cost of transporting the mortal remains to Singapore; or
2. The cost of transporting the mortal remains to an alternative destination besides Singapore (on the request of his/her personal representative); or
3. The cost of local burial in the country that he/she is in at the time of death.

Our maximum liability for (C2) or (C3) is the equivalent cost of transporting the mortal remains to Singapore. AAS will also pay the associated reasonable cost of a basic casket, embalment and cremation if so elected but exclude expenses related to religious ceremony or rites.

**What we will not cover under this Section:**

In addition to the General Exclusions, We will not pay for claims in respect of:

1. Medical evacuation or repatriation that is not approved or arranged by AAS or its authorised representatives, unless We decide that such expenses were necessarily incurred as AAS could not be contacted during the Emergency. In such event, We reserve the rights to only reimburse the expenses incurred for the services that AAS would have provided under the same circumstances.
2. Any event occurring or treatment received when the Main Traveller is in Singapore.
3. Any expense if the Main Traveller is not suffering from a serious medical condition or if the treatment can be reasonably delayed until his/her return to Singapore, or any treatment or expenses related to childbirth, pregnancy that endangers the life of the mother and/or unborn child in the event of childbirth, miscarriage or pregnancy after 6 months therefore.
4. Any treatment performed or ordered by a person who is not a Physician/Chinese physician.
5. The cost of burial and any other expenses incurred in Singapore.

**Section 4 PERSONAL PROPERTY & BAGGAGE, MONEY AND TRAVEL DOCUMENTS**

Main Traveller – Up to S\$850

We will reimburse the Main Traveller for the loss of or damage to his/her baggage (including clothing and personal effects worn or carried on him/her, trunks, suitcases and the like receptacles, cash, cheques, travel tickets and passports) taken with or purchased during the Insured Journey.

In the event that the Main Traveller purchases a comparable replacement for the lost article, We will pay the replacement cost provided the lost article is not more than one year old at the date of loss.

If the Main Traveller cannot prove the age of the lost article, or if the article is more than one year old, or if the article is not replaced, We will deal with the claim on the basis of original purchase value of the article less depreciation, or the cost of repair, whichever is the lesser.

If any article is proven to be beyond economical repair, a claim will be dealt with under this policy as if the article had been lost. For any article that forms part of a pair or set, Our maximum liability will be a proportionate part of the value of the pair or set.

Our maximum liability is:

- (a) S\$500 for any one article or pair or set of articles.
- (b) S\$250 in total for laptop or handheld computers.

- (c) S\$250 in total for jewelry or objects of art.
- (d) S\$250 in total for loss of money and/or travel documents.

Such losses must be reported to the local police at the place of loss within 24 hours after the incident and a written statement from the police must be obtained to substantiate the claim.

For loss or damage to checked-in baggage, compensation must first be sought from the Common Carrier. We will only pay for the loss in excess of compensation provided by the Common Carrier, subject to submission of proof of compensation received from the Common Carrier or where such compensation is denied, proof of such denial.

**What we will not cover under this Section:**

In addition to the General Exclusions, We will not pay for claims in respect of:

- 1 Baggage or personal property that are not owned by the Main Traveller.
- 2 Animals, motor vehicles (including the accessories), bicycles and any other conveyances, household furniture, musical instruments, sports & camping equipment, antiques, curios, precious metal or stones, stamps, any documents and securities of any kind, dentures or bridges for teeth and fragile articles such as glass and porcelain items.
- 3 Perishables and consumables such as cosmetics, toiletries and contact lenses.
- 4 Business goods or samples or equipment of any kind.
- 5 Normal wear and tear, mechanical or electrical breakdown, or damage sustained due to any process initiated by a Main Traveller to repair, clean or alter the article.
- 6 Reproducing data whether recorded on tapes, cards, and discs or otherwise.
- 7 Loss of credit cards, any type of identity cards or employment passes, driving licenses or any cards or vouchers having a stored value.
- 8 Any article that is left unattended in a public place.
- 9 Baggage that is sent in advance, mailed or shipped separately.
- 10 Any article that is on loan, on rental or on hire.
- 11 Any willful acts, omission, negligence or carelessness of the Main Traveller.

**Section 5 TRAVEL DELAY**

Main Traveller – Up to S\$250

If the departure of the Common Carrier in which the Main Traveller has a confirmed booking is delayed for at least 6 hours from the time specified in the itinerary supplied, We will pay S\$250 for the full 6 hours delay. Any claims in respect of travel delay must be accompanied by the itinerary supplied to the Cardholder and a written confirmation from the Common Carrier of the number of hours of delay.

**What we will not cover under this Section:**

In addition to the General Exclusions, We will not pay for claims in respect of:

- 1 Failure to check in according to the itinerary supplied.
- 2 Failure to obtain written confirmation from the operators of the Common Carrier on the number of hours of delay.
- 3 The Main Traveller's late arrival at the airport or port after check-in or booking-in-time
- 4 Unexplained and mysterious disappearance of the baggage or personal effects.
- 5 Any event which is publicly known at the time of booking the Insured Journey.

**Section 6 BAGGAGE DELAY**

Main Traveller – Up to S\$250

We will reimburse the Main Traveller up to S\$250 for emergency purchase of daily necessities and the like, if his/her checked-in baggage is certified by the Common Carrier to have been delayed for at least 6 hours from the time of arrival at destination abroad as specified in the itinerary supplied.

Any claims must be accompanied by evidence of official receipts at such scheduled destination in respect of emergency purchase of essential clothing and basic necessities. This benefit is not payable if the baggage is delayed upon the Main Traveller's return to Singapore or Home Country.

Claims cannot be made under both Sections 4 and 6 for the same event.

**EXTENSIONS**

This Policy is extended to cover the following, subject to the terms and conditions of the Policy:

- (A) RIOT, STRIKE, CIVIL COMMOTION, HIJACK, MURDER, ASSAULT**  
Death or Bodily Injury sustained by the Insured Person which is the result of any riot, strike, civil commotion, hijack, murder or assault provided that such event did not arise as a result of or in connection with the Insured Person's collaboration or provocation of such act.
- (B) SUFFOCATION BY SMOKE, POISONOUS FUMES, GAS AND DROWNING**  
Death or Bodily Injury sustained by the Insured Person which is the result of suffocation by smoke, poisonous fumes, gas or drowning,

provided that such event did not arise as a result of an Insured Person's willful and intentional act.

**(C) EXPOSURE**

Death of the Insured Person after being unavoidably exposed to the natural elements as a direct result of an Accident.

**(D) DISAPPEARANCE**

In the event the Insured Person disappears following the sinking or wrecking of the Common Carrier in which he or she was travelling in, and after one year his body has not been found and it is reasonable to believe that such Insured Person has died as a result of Bodily Injury, We will pay the death benefit under Section 1, provided that if the Insured Person is subsequently found to be living, any sum paid shall be immediately refunded to Us.

**(E) MOTORCYCLING**

Death or Bodily Injury sustained by the Insured Person while motorcycling (whether as rider or pillion-rider) provided that at time of the Accident, the Insured Person was wearing a safety helmet, and not engaging in or practising for racing and hill climbing contests and reliability trials and speed or duration testing.

**(F) TERRORISM**

Death or Bodily Injury sustained by the Insured Person which is the result of Terrorism including losses caused by terrorist attacks using nuclear, chemical and/or biological substances.

**GENERAL EXCLUSIONS**

We will not pay under any section of this policy for the loss or liability directly or indirectly arising as a result of:

1. Any Pre-Existing Medical Condition, including congenital conditions.
2. Travelling against medical advice or where the trip is made for the purpose of obtaining medical treatment.
3. Pregnancy, childbirth, abortion, miscarriage and any Bodily Injury or Illness related to such conditions.
4. Sexually transmitted infections, AIDS, HIV infections and AIDS related infections.
5. Surgery or medical treatment, that in the opinion of the attending Physician can reasonably be delayed until his/her return to Singapore.
6. Any form of cosmetic (aesthetic) treatment or plastic surgery or any treatment related to previous cosmetic treatment.
7. Suicide or attempted suicide, intentional self-injury; mental and nervous disorders including insanity.
8. Willful or illegal acts.
9. Under the influence or effects of alcohol or drugs unless properly prescribed by a Physician and taken as prescribed.
10. Action taken by any government authority including confiscation, seizure, destruction and restriction.
11. Taking part in flying or other aerial activities except as a fare-paying passenger in a licensed passenger-carrying aircraft. This exclusion does not apply to any leisure hot air balloon ride, leisure parachuting, leisure sky-diving, leisure bungee jumping and leisure snow/ice sports.
12. Any sports that are played in a professional capacity or in competition involving prize money, donations, sponsorship or reward of any kind.
13. Participation in the following activities:
  - (a) Extreme sports which present a high level of inherent danger (that is, involving exceptional speed and height, high level of expertise, exceptional physical exertion or highly specialised gear or stunts) e.g. big wave surfing, canoeing down rapids, cliff jumping, horse jumping, racing or motor rallies, off-piste skiing, potholing, ultra marathons and triathlons. This exclusion does not apply to sporting activities that are open to the general public and organised by recognised local tour operators with qualified guides.
  - (b) Mountaineering requiring the use of specific climbing equipment and ropes.
  - (c) Hiking or trekking above 3500 meters sea level, including expedition to generally inaccessible and remote areas of a country or areas previously unexplored.
14. Participation in underwater activities which require the use of artificial breathing apparatus. This exclusion does not apply to leisure scuba diving with a qualified diving instructor and diving no deeper than thirty (30) meters; or if the Insured Person holds a PADI certification (or equivalent qualification) and diving with a buddy who holds a PADI certification.

15. Any Bodily Injury which arises in the course of the Insured Person's occupation if his/her occupation falls within the following descriptions:-
  - (a) Full time military, air force and navy personnel, police and civil defence personnel;
  - (b) Air crew, ship crew, motor racer, entertainer, armed security guard;
  - (c) Manual worker regardless of whether any machinery or tools are used e.g. construction worker or kitchen help;
  - (d) Off-shore rig worker, diver, firefighter, fisherman;
  - (e) Working onboard sea vessel or aircraft e.g. air crew, ship crew, shipyard worker;
  - (f) Working at heights above 30 feet e.g. painting and roofing activities, working on the scaffolding;
  - (g) Underground worker, in tunnel or quarry;
  - (h) Any Occupation dealing with explosives or hazardous substances.
16. Travelling to a country where its government authority or the Singapore government advised against non-essential travel relating to any hostile event, disease outbreak, impending natural disasters or any other events of similar nature. This exclusion does not apply if the Insured Journey has already commenced prior to the issuance of such travel advisory.
17. Travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, North Korea, Sudan or Syria.
18. Direct participation in any terrorist acts.
19. War, invasion, act of foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power.
20. Ionising radiations, or contamination by radioactivity from any irradiated nuclear fuel, or from any nuclear waste from the combustion of nuclear fuel; Radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or of its nuclear component.
21. Consequential loss or damage of any kind.

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## GENERAL CONDITIONS

### 1. Entire Contract and Endorsements

This Policy shall be read together and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Certificate of Insurance shall bear such meaning wherever it may appear.

### 2. Compliance with Policy Conditions

The due observance and fulfillment of all the terms and conditions of this Policy by the Insured Person or anyone acting on his behalf insofar as they relate to anything to be done or complied with by the Insured Person or anyone acting on his behalf shall be a condition precedent to any liability by Us to make any payment under this Policy.

### 3. Reasonable Care

The Insured Person shall act in a prudent manner and exercise reasonable care for the safety and supervision of his/her property as if uninsured and to prevent loss, damage, accident, Bodily Injury or Illness.

### 4. Fraudulent Claims

If the Insured Person makes a dishonest, fraudulent or intentionally exaggerated claim or make a false declaration or statement to support his/her claim, We may cancel his insurance cover or refuse to pay him/her.

### 5. Claims

- (a) If anything happens that might lead to a claim, the Insured Person must:
  - Notify **AXA Insurance Pte Ltd** in writing within 30 days of the expiry of the Insured Journey.
  - Provide the necessary documents including receipts (including where necessary translation) as evidence.
  - In the case of loss of or damage to baggage or loss of money, promptly notify in writing to the police, hotel and transportation operator within 24 hours and obtained a report at the place of loss.
- (b) The Insured Person must not admit liability or give undertakings that are binding upon them.
- (c) If the Insured Person makes a claim, We may:
  - Request for a medical examination at his expense in support of claims relating to Bodily Injury.
  - Arrange for a post-mortem examination at Our expense.
- (d) All payments of claims will be made in Singapore dollars.

### 6. Subrogation

In the event of any payment under this Policy, We shall be subrogated to the Insured Person's rights of recovery against any person or organisation. The Insured Person shall do whatever is necessary to secure such rights and take no action after the loss to prejudice such rights.

### 7. Duplication of Cover

If there is any other insurance covering the same loss, damage or liability We will pay only Our rateable proportion. This however, will not be applicable to benefits under Section 1.

### 8. Cancellation

This Policy may be cancelled by Us or Citibank Singapore Limited by giving 90 days notice by registered letter to the respective parties at each party's last known address.

### 9. Governing Law

Any interpretation, dispute or legal proceedings relating to this Policy shall be subject to the jurisdiction of the Laws in Singapore.

### 10. Arbitration

All disputes or differences relating to the amount to be paid under this Policy (liability being otherwise admitted) shall be referred to arbitration in accordance with the Arbitration Act or any statutory re-enactment thereof and the making of an award shall be a condition precedent to our liability.

### 11. Our Maximum Liability

- (a) Our maximum liability to an Insured Person covered under one or more policies issued by Us to Citibank Singapore Limited shall not exceed S\$1,000,000 per life.
- (b) In the event more than one Insured Person covered under this Policy is involved in the same Accident, Our maximum liability in respect of all Insured Persons shall not exceed S\$20,000,000 per event ("the Aggregate Limit").
- (c) If Our maximum liability should exceed S\$20,000,000 per event, the Aggregate Limit per event will be apportioned among the Insured Persons, but the sum shall not be greater than the maximum sum insured of each Insured Person.

### 12. Sanction and Limitation Clause

Under no circumstances shall this insurance contract be deemed to provide cover and no liability be incurred to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us to any sanction, prohibition, or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America or Singapore.

### 13. Illegality Clause

Under no circumstances shall this insurance policy be deemed to provide cover and no liability be incurred to pay or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would cause us to be in breach of, or expose us to any prohibition, or restriction under the laws or regulations of Singapore.