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 GST Reg No. 199903512M
 Co. Reg No. 199903512M

Complimentary Travel Insurance

Citibank PremierMiles Visa and Citibank PremierMiles Mastercard

(Applicable for trips commencing 1 February 2021)

This document sets out the terms of cover provided by AXA Insurance Pte Ltd (“AXA”) under Master Policy No. P1880683 for the benefit of Citibank PremierMiles Visa and Citibank PremierMiles Mastercard Cardmembers (“Cardmembers”), their legal spouse and Children.

In consideration of the payment of premium by Citibank Singapore Pte Ltd (“Citibank”), the Policyholder, to AXA, the Policyholder agrees that the benefits under this group insurance:

- are provided free of charge to Cardmembers, their legal spouse and Children;
- can be changed or discontinued following a joint decision by Citibank and AXA; and
- are made available based on the terms of coverage with AXA, as reproduced below.

The Cardmembers will have the right to make claims on their own with AXA, as Insured Persons of this Policy within the relevant terms, conditions and exclusions as set out herein.

PART 1 : SCHEDULE OF BENEFITS

| BENEFITS | Max Limit Payable |
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| SECTION 1 : ACCIDENTAL DEATH AND/OR PERMANENT DISABLEMENT IN COMMON CARRIER | |
| <ul style="list-style-type: none"> ▪ Principal or Supplementary Cardmember ▪ Accompanying Legal Spouse ▪ Accompanying Children | <p>S\$ 1,000,000</p> <p>S\$ 1,000,000</p> <p>S\$ 50,000</p> |
| SECTION 2 : MEDICAL BENEFITS | |
| 2(a) Medical Expenses (including Dental Treatment) <ul style="list-style-type: none"> ▪ Principal or Supplementary Cardmember ▪ Accompanying Legal Spouse ▪ Accompanying Children | <p>S\$ 40,000</p> <p>S\$ 40,000</p> <p>S\$ 20,000</p> |
| 2(b) Emergency Medical Evacuation and Repatriation <ul style="list-style-type: none"> ▪ Principal or Supplementary Cardmember ▪ Accompanying Legal Spouse ▪ Accompanying Children | <p>S\$ 100,000</p> <p>S\$ 100,000</p> <p>S\$ 100,000</p> |
| 2(c) Direct Repatriation of Mortal Remains <ul style="list-style-type: none"> ▪ Principal or Supplementary Cardmember ▪ Accompanying Legal Spouse ▪ Accompanying Children | <p>S\$ 50,000</p> <p>S\$ 50,000</p> <p>S\$ 50,000</p> |
| SECTION 3 : TRAVEL INCONVENIENCES (APPLICABLE FOR INSURED CARDMEMBER ONLY) | |
| 3(a) Loss of Personal Baggage (pays up to S\$500 per article) | S\$ 1,000 |
| 3(b) Baggage Delay (pays S\$100 per 8 consecutive hours of delay) | S\$ 600 |
| 3(c) Flight Delay (pays S\$100 per 8 consecutive hours of delay) | S\$ 500 |
| 3(d) Trip Cancellation | S\$ 500 |
| 3(e) Trip Interruption (pays for min 5 days of Overseas Hospitalization) | S\$ 500 |

PART 2 – POLICY DEFINITIONS

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| Accident or Accidental | A sudden and unforeseen event that solely and independently results in Injury, disablement or death and which is not caused by any Illness or naturally occurring medical conditions or degenerative process. |
| AAS | AXA Assistance Singapore (incorporated in Singapore as IPA Singapore Pte Ltd and with Company registration No. 199400412K) which We have appointed to assist the Insured Person with the various benefit arrangements covered under this Policy. |
| Citi Card | An active Citibank PremierMiles Visa and Citibank PremierMiles Mastercard account issued by Citibank Singapore Pte Ltd. |
| Children | The Insured Person’s unmarried dependant children ordinarily residing with the Insured Person: (a) who are below 18 years old; or (b) up to 25 years if enrolled or still studying full-time or awaiting enrolment as a full time student in a recognised tertiary institution. |
| Chinese Physician | A registered practitioner in Chinese medicine who is licensed and practicing within the scope of his license according to the laws of the country in which such practice is maintained. The Chinese Physician cannot be the Insured Person, his/her business partner or agent, employer or employee, the Travel Companion or a person related to the Insured Person by blood, marriage or adoption. |
| Chiropractor | A registered practitioner in chiropractic medicine who is licensed and practicing within the scope of his license according to the laws of the country in which such practice is maintained. The Chiropractor cannot be the Insured Person, his/her business partner or agent, employer or employee, the Travel Companion or a person related to the Insured Person by blood, marriage or adoption. |
| Common Carrier | 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 any mode of transportation that is chartered or arranged as part of a tour, even if the services are regularly scheduled. |
| Common Air Carrier | (a) Any fixed-wing aircraft operated by a commercial airline or air charter company which is duly licensed for the regular transportation of fare-paying passengers; and (b) Any helicopter operated by an airline which is duly licensed for the regular transportation of fare-paying travellers and operating only between established commercial airports or licensed commercial heliports. |

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| <p>Covered Trip</p> | <p>A Round Trip or a portion thereof, which fulfills the following conditions:</p> <ul style="list-style-type: none"> (a) where the Full Fare has been charged to the Cardmember's Citi Card account, or (b) where the travel ticket has been acquired with points earned by a rewards program associated only with the Citi Card, or (c) where the travel ticket has been partially acquired with points earned by a rewards program associated only with the Citi Card and with the balance of the fare charged only to the Cardmember's Citi Card account. <p>For the avoidance of doubt, in the event that any portion of the Round Trip does not fulfil the conditions mentioned above, that portion of the Round Trip shall not be covered under this Policy.</p> <p>A Covered Trip shall be deemed to have commenced 3 hours before the Insured Person leaves Singapore as the original point of departure and shall cease on the earliest of any of these events:</p> <ul style="list-style-type: none"> (a) the expiry of the period specified in the Policy; (b) the Insured Person's return to his permanent place of residence in Singapore; (c) within 3 hours upon arrival into Singapore; (d) the completion of any one Covered Trip, where the Covered Trip forms a part of a Round Trip; (e) the 93rd day of any one Round Trip. |
| <p>Doctor</p> | <p>A legally qualified practitioner by a medical degree in western medicine and licensed to provide medical treatment and is practicing within the scope of his licensing and training in the geographical area of practice. The attending Doctor cannot be the Insured Person, his/her business partner or agent, employer or employee, the Travel Companion or a person related to the Insured Person by blood, marriage or adoption.</p> |
| <p>Extreme Sports</p> | <p>Any sports activity that presents a high level of inherent danger (that is, involving exceptional speed and height, high level of expertise, exceptional physical exertion or highly specialised gear or stunts) including but not limited to big wave surfing, canoeing down rapids (Grade 4 and above), cliff jumping, horse jumping, racing or motor rallies, off-piste skiing, potholing, ultra-marathons, biathlons, triathlons and stunt riding.</p> <p>This does not include sporting activities that are:</p> <ul style="list-style-type: none"> (a) available to the public without restriction (other than general health and fitness warnings); and (b) provided by a licensed local tour operator; and (c) participated under the supervision of qualified guides; and (d) carried out while the Insured Person is wearing the recommended safety gear and complying with safety procedures. |
| <p>Full Fare</p> | <p>The fare associated with a Round Trip travel ticket and which is charged entirely or in instalments to the Cardmember's Citi Card account.</p> |
| <p>Hospital</p> | <p>An establishment duly licensed for the treatment of sick and injured persons as bed-paying patients, and that:</p> <ul style="list-style-type: none"> (a) Provides facilities for diagnosis, treatment and minor or major surgery; (b) Provides twenty-four (24) hours nursing services by registered nurses; and (c) Is supervised by full-time staff of Doctors at all times; and <p>is not primarily a clinic, a mental institution, a place for custodial care or facility for alcoholics or drug addicts, a spa, or hydroclinic or a nursing or convalescent home or a home for the aged, or such similar establishment.</p> |

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| Hospitalised | Being confined in a Hospital as a registered in-patient under the care of a Doctor because of medical necessity (and not merely for nursing, convalescence, rehabilitation or extended care) for no less than continuous 24-hour period or for which room and board has been charged. |
| Illness | A physical condition marked by a pathological deviation from the normal healthy state, as verified by a Doctor, commencing and manifesting itself during the Covered Trip and within the Period of Insurance and shall exclude any Pre-existing Condition. |
| Injury | Bodily injury sustained during the Covered Trip during the Period of Insurance and is caused by an Accident. |
| Insured Person | <p>(a) A person who is at least 21 years old and up to 75 years old at the commencement of the Covered Trip, who is covered under this Policy and a Cardmember of a valid Citi Card account as:</p> <ul style="list-style-type: none"> ▪ The principal or supplementary cardholder of a Citi Card issued in his/her name (hereinafter called Insured Cardmember), or ▪ The legal spouse of the Insured Cardmember traveling together on the same trip and with the Full Fare also charged to the Citi Card. <p>(b) The Child(ren) of the Insured Cardmember who is traveling together on the same Covered Trip with the Insured Cardmember, and the Full fare wherever applicable, for such child is also charged to the Citi Card.</p> <p>Citibank shall have the sole discretion to decide whether the Cardmember whose Citi Card account has been suspended shall be regarded an Insured Cardmember of a valid Citi Card account.</p> |
| Loss of Fingers or Toes | Loss of use or complete severance through or above the metacarpophalangeal joints or metatarsophalangeal joints. |
| Loss of Hearing | Permanent irrecoverable loss of hearing where: <ul style="list-style-type: none"> ▪ If a dB = Hearing loss at 500 Hertz ▪ If b dB = Hearing loss at 1000 Hertz ▪ If c dB = Hearing loss at 2000 Hertz ▪ If d dB = Hearing loss at 4000 Hertz ▪ $1/6$ of $(a+2b+2c+d)$ is above 80dB. |
| Loss of Limb | Loss by physical severance of a hand at or above the wrist or of a foot at or above the ankle. |
| Loss of Sight | The entire irrecoverable loss of sight, and which is beyond remedy by any form of medical treatment. |
| Loss of Speech | The disability in articulating any 3 of the 4 sounds which contribute to the speech such as the Labial sounds, the Alveololabial sounds, the Palatal sounds and the Velar sounds or total loss of vocal cord or damage of speech centre in the brain resulting in Aphasia. |
| Medical Expenses | Expenses necessarily and reasonably incurred for medical or surgical treatment of bodily Injury or Illness covered by this Policy. All treatments including specialist treatment must be prescribed by a Doctor and shall not exceed the usual level of charges for similar treatment or medical supplies in the location where the expenses are incurred had this insurance not existed. |

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| Pandemic or Pandemic Illness | An infectious disease, including Covid-19, that is declared by the World Health Organisation and/or the Singapore government as a Pandemic. The infectious disease is referred to as a Pandemic Illness. For the avoidance of doubt, Covid-19 is defined as an infectious disease named by the World Health Organisation as “COVID-19” and caused by the severe acute respiratory syndrome SARS-COV-2 and falls within the above definition of a Pandemic. |
| Pre-Existing Condition | Any Injury or Illness for which the Insured Person has: (a) received medical advice, treatment, diagnosis, consultation or prescribed drugs within 365 days preceding the Covered Trip; or (b) for which medical advice or treatment was recommended by a Doctor within 365 days preceding the Insured Person’s Covered Trip. |
| Permanent | Lasting 365 consecutive days from the date of Accident and at the expiry of that period being beyond hope of improvement. |
| Policyholder | Citibank Singapore Ltd and named as such in the Policy Schedule and who makes a declaration on behalf of all persons insured under this Policy. |
| Public Place | Any place to which the public has access to, including but not limited to shops, airports, trains stations, bus stations, streets, hotel foyers and grounds, restaurants, beaches, public toilets and any other place to which the public has access. |
| Physiotherapist | A person who is legally qualified by an accredited qualification in physiotherapy and who is registered to practice as a Physiotherapist within the scope of his/her licensing and training in the geographical area of practice. The Physiotherapist cannot be the Insured Person, his/her business partner or agent, employer or employee, the Travel Companion or a person related to the Insured Person by blood, marriage or adoption. |
| Relative | The Insured Person’s legal spouse, Children, parents, parents-in-law, siblings, grandparents, grandparents-in-law and grandchildren. |
| Round Trip | A trip taken by an Insured Person departing from and returning to Singapore, as shown by an Insured Person’s travel ticket. |
| Serious Injury or Serious Illness | Whenever applied to the Insured Person, is one who is certified by the Doctor as being unfit to travel. When applied to the Relative of the Insured Person, it will mean Injury or Illness certified by the attending Doctor as life threatening. |
| Total Permanent Disablement | (a) Total disability of a permanent nature that prevents the Insured Person from employment of any and every kind; and (b) Lasting a continuous and uninterrupted period of at least 365 days and at the expiry of that period being beyond hope of improvement. |
| Travel Companion | The person(s) booked to accompany an Insured Person on the entire Covered Trip outside Singapore. |
| We/Our/Us | AXA Insurance Pte. Ltd. |

PART II – BENEFITS

SECTION 1 – ACCIDENTAL DEATH & PERMANENT DISABLEMENT IN COMMON CARRIER

Whilst the Policy is in force and if the Insured Person, traveling (including boarding or alighting) as a fare paying passenger in a Common Carrier on a Covered Trip outside Singapore, suffers Injury caused by an Accident which results in death and/or permanent disablement as specified below, within 182 days from the date of Accident, We will pay the Insured Person the relevant Sum Insured specified in the Scale of Compensation below:

| Scale of Compensation | | Proportion of the Sum Insured |
|-----------------------|--|-------------------------------|
| 1 | Accidental death | 100% |
| 2 | Permanent Total Disablement | 100% |
| 3 | Permanent Loss of or Loss of Use of two Limbs | 100% |
| 4 | Permanent Loss of or Loss of Use of one limb | 100% |
| 5 | Permanent Loss of Sight of both eyes | 100% |
| 6 | Permanent Loss of the following and not both as a result of the same Injury: | |
| | a) Loss of or Loss of Use of Sight of one eye | 50% |
| | b) Loss of or Loss of Use of the Lens of one eye | 50% |
| 7 | Permanent Loss of or Loss of Use of one limb and Sight of one eye | 100% |
| 8 | Permanent Loss of speech and hearing | 100% |
| 9 | Permanent and incurable insanity | 100% |
| 10 | Permanent Loss of hearing: | |
| | a) Both ears | 75% |
| | b) One ear | 25% |
| 11 | Permanent Loss of speech | 50% |
| 12 | Permanent Loss of or Loss of Use of four fingers and thumb of: | |
| | a) Right hand | 70% |
| | b) Left hand | 50% |
| 13 | Permanent Loss of or Loss of Use of four fingers of: | |
| | a) Right hand | 40% |
| | b) Left hand | 30% |
| 14 | Permanent Loss of or Loss of Use of one thumb of: | |
| | a) Both right phalanges | 30% |
| | b) One right phalanx | 15% |
| | c) Both left phalanges | 20% |
| | d) One left phalanx | 10% |
| 15 | Permanent Loss of or Loss of Use of fingers of: | |
| | a) Three right phalanges | 10% |
| | b) Two right phalanges | 7.5% |
| | c) One right phalanx | 5% |
| | d) Three left phalanges | 7.5% |
| | e) Two right phalanges | 5% |
| | f) One left phalanx | 2% |
| 16 | Permanent Loss of or Loss of Use of toes of: | |
| | a) All – one foot | 15% |
| | b) Great toe – two phalanges | 5% |
| | c) Great toe – one phalanx | 3% |
| | d) Other than great toe, each toe | 1% |
| 17 | Fractured leg or patella with established non-union | 10% |

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| 18 | Shortening of leg by at least 5cm | 7.5% |
| 15 | Third Degree Burns | |
| | <u>Area</u> <u>Damage as % of Total Body Surface Area</u> | |
| | Head Equal to or greater than 2% but less than 5% | 50% |
| | Equal to or greater than 5% but less than 8% | 75% |
| | Equal to or greater than 8% | 100% |
| | Body Equal to or greater than 10% but less than 15% | 50% |
| Equal to or greater than 15% but less than 20% | 75% | |
| Equal to or greater than 20% | 100% | |

Special Conditions applicable to Section 1: -

- (a) The total compensation payable in respect of disabilities due to the same Injury is the total sum of the various percentages. For the avoidance of doubt, such total compensation payable shall not exceed 100% of the Sum Insured as specified in the Policy Schedule and thereafter We shall bear no further liability under the Policy in respect of the same Insured Person for any other Injury sustained.
- (b) In cases where the Insured Person is left-handed, the compensation payable under items 12 to 14 shall be reversed whereby the greater compensation shall apply to the left hand and parts thereof.

SECTION 2 – MEDICAL COVER

2(a) MEDICAL EXPENSES (INCLUDING DENTAL TREATMENT)

Whilst the Policy is in force and if the Insured Person sustains Injury or Illness whilst on a Covered Trip that directly results in treatment administered by a Doctor, We will reimburse the Insured Person, the Medical Expenses up to the specified limit.

Our maximum liability for Medical Expenses incurred whilst on a Covered Trip outside Singapore for:

- Treatment by a Chiropractor or Physiotherapist is S\$200 per Accident; and
- TCM treatment by a Chinese Physician is S\$200 per Accident.

This section also covers medical treatment in Singapore for Injury or Illness which the Insured Person had sustained whilst on the Covered Trip outside Singapore. The time limit for seeking such medical treatment is as follows:

1. If prior medical treatment has not been sought during the Covered Trip outside Singapore, the Insured Person must seek medical treatment in Singapore within 3 days of his/her return to Singapore. From the date of first treatment in Singapore, the Insured Person has up to 21 days to continue with the follow-up medical treatment in Singapore or up to 5% of the maximum applicable limit under Section 2(a), whichever occurs first.
2. If medical treatment had already been sought during the Covered Trip outside Singapore, the Insured Person has up to 21 days upon return to Singapore to continue medical treatment in Singapore or 5% of the maximum applicable limit under Section 2(a), whichever occurs first.

The maximum amount payable under Section 2(a) for an Insured Person who is aged 70 years and above is up to 2.5% of the maximum applicable limit.

If the Insured Person is entitled to a refund of all or part of the Medical Expenses from any other source, We will only pay the amount of Medical Expenses over and above the refunded amount up to the applicable limit.

For the purpose of this insurance, ‘**Dental Treatment**’ shall mean a treatment that is medically necessary to restore sound and natural teeth due solely to an Accident and is carried out by a qualified and licensed dentist.

2(b) EMERGENCY MEDICAL EVACUATION AND REPATRIATION

Whilst the Policy is in force and if the Insured Person suffers Injury or Illness whilst on a Covered Trip outside Singapore 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.

If AAS medical team certifies that the Insured Person's medical condition allows for repatriation back to Singapore as a regular passenger on a Common Carrier after the treatment whilst on a Covered Trip, AAS will arrange and pay for:

- The repatriation to Singapore under medical supervision by appropriate means of transport; and
- Any supplementary cost of transportation to and from the airport.

Provided that:

1. All decisions pertaining to the means of transportation and the final destination shall be made by AAS and will be based solely on medical necessity. All costs for emergency medical evacuation will be borne by AAS;
2. The Insured Person surrenders any unused portion of his/her travel ticket to AAS;
3. Any decision on the repatriation is made exclusively by both the attending Doctor and AAS medical team.

2(c) DIRECT REPATRIATION OF MORTAL REMAINS

Whilst the Policy is in force and if the Insured Person suffers death whilst on a Covered Trip, AAS will arrange and pay for:

- The cost of transporting the mortal remains back to Singapore or to an alternative destination (if upon the request of the personal representative); or
- The cost of local burial in the country that he/she was visiting.

Our maximum liability under Section 2(c) is the cost of transporting the mortal remains to Singapore.

AAS will also pay the associated reasonable costs of a basic casket, embalment and cremation (if so elected) excluding expenses related to any religious ceremony or rites.

Additional exclusions applicable to Sections 2(b) and 2(c):

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

1. Medical evacuation or repatriation that is not approved or arranged by AAS or its authorised representatives, unless such expenses were necessarily incurred as AAS could not be contacted during the Emergency. In such event, We will only reimburse the expenses incurred for the services that AAS would have provided under the same circumstances.
2. Any event or treatment occurring when the Insured Person is in Singapore.
3. The cost of burial and any other expenses incurred in Singapore.
4. Any expenses already included in the cost of the Covered Trip.

SECTION 3 – TRAVEL INCONVENIENCES

The benefits under Section 3 are applicable only to the Insured Cardmember and will not apply to the legal spouse or Children even if they are traveling together with the Insured Cardmember on the same Covered Trip.

3(a) LOSS OF PERSONAL BAGGAGE

Whilst the Policy is in force and if the Insured Cardmember sustains loss of or damage to personal baggage taken on the Covered Trip outside of Singapore arising from circumstances beyond the control of the Insured Cardmember at the planned destination, We will reimburse the Insured Cardmember up to S\$1,000 for the loss.

Personal Baggage includes clothing and personal effects worn or carried on the Insured Cardmember in suitcases and like receptacles. All items must be owned by or in the custody of the Insured Cardmember.

Our maximum liability is S\$500 in respect of any one article or pair or set of articles. A pair or set of items is treated as one item (e.g. a pair of shoes, a camera and its standard accompanying lens and accessories).

Our maximum liability is S\$1,000 for Laptop Computer subject to a limit of 1 unit of Laptop Computer per Covered Trip.

At Our sole discretion, We may settle any claim by payment, repair or replacement based on their value at the time of loss and subject to wear and tear and depreciation. Electronic items that are purchased less than 1 year from the date of Accident will not be subject to depreciation if the Insured Cardmember is able to produce the original receipts or warranty cards at the point of claim.

Provided that:

1. Each loss must be reported to the police or relevant authority such as hotel and airline management having jurisdiction at the place of the loss within 24 hours from the incident. Any claim must be substantiated by written documentation from such authorities.
2. The Insured Cardmember must take every possible precaution for the safety of his/her personal effects and baggage to ensure that they are not left unattended in a Public Place.
3. If the Insured Cardmember is able to prove that an article is beyond economical repair, a claim will be dealt with as if the article had been lost.

'Laptop Computer' shall mean the complete laptop computer including accessories that come as standard equipment with the laptop. Any handheld computers, tablets or similar devices are excluded from this category.

Additional exclusions applicable to Section 3(a)

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

- (a) The following classes of property: animals, any vehicles with a motor (including their accessories), snow skis, perishables and consumables, household items, artifacts, paintings, objects of art, computers (including handheld computers), jewellery or gem stones, watches, contact or corneal lenses, musical instruments, bridges for tooth or dentures.
- (b) Wear and tear, gradual deterioration, moths, vermin or inherent damage.
- (c) Articles that are insured under any other insurance policy, or reimbursed by any other carrier, hotel or any other party.
- (d) Articles that are sent in advanced, mailed or shipped separately.
- (e) Business goods or samples or equipment of any kind.
- (f) Data recorded on tapes, cards, discs or otherwise.
- (g) Money or any cards, coupons or stamps with monetary value, any documents, identity cards and driving licenses, travel documents.
- (h) Fragile or brittle articles such as wine, glass bowls and fine china.
- (i) Mysterious disappearance.

N.B. This Policy will only pay for claims from either Section 3(a) or 3(b) for the same event but not from both.

3(b) BAGGAGE DELAY

Whilst the Policy is in force and if the Insured Cardmember's checked-in baggage whilst in the custody of the Common Carrier arrived late at the baggage pick-up point of the scheduled destination outside Singapore on a Covered Trip, We will pay S\$100 for every full 8 consecutive hours of delay up to the maximum applicable limit.

The number of hours of delay must be verified in writing by the Common Carrier.

For the avoidance of doubt, this benefit is calculated independently of the number of pieces of baggage owned by the Insured Cardmember and the Insured Cardmember may only make one claim under this Section 3(b) for any one event.

N.B. This Policy will only pay for claims from either Section 3(a) or 3(b) for the same event but not from both.

3(c) FLIGHT DELAY

Whilst the Policy is in force and if the scheduled Common Air Carrier in which the Insured Cardmember is scheduled to travel in is delayed for at least 8 consecutive hours from the scheduled departure time whilst on the Covered Trip outside Singapore, We will pay S\$100 for every full 8 consecutive hours of delay up to a maximum of S\$500.

Additional exclusions applicable to Section 3(c)

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

1. Delay arising from the fault of the Insured Cardmember.
2. Failure to obtain verification in writing from the Common Air Carrier on the number of hours of delay.
3. Delay arising from known circumstances on the date the Covered Trip is arranged.
4. Delay arising from any onward connecting flight.

3(d) TRIP CANCELLATION

Whilst the Policy is in force and if the Insured Cardmember has to unavoidably cancel the Covered Trip due to any of these events occurring within 30 days (except for item (c) below) before the date of departure:

- (a) death or Serious Injury or Serious Illness of the Insured Cardmember, Relative or Travel Companion;
- (b) compulsory quarantine of the Insured Cardmember, Relative or Travel Companion;
- (c) unexpected strike, riot or civil commotion beyond the control of the Insured Cardmember at the planned destination;
- (d) serious damage to the Insured Cardmember's principal residence due to fire or flood or theft by forcible entry within 1 week before the departure date and which requires the Insured Cardmember to be present at the premises on the departure date;
- (e) witness summons or jury service.

We will reimburse the Insured Cardmember up to \$500 for the air travel fare and/or accommodation expenses that the Insured Cardmember has paid in advance and which are not recoverable from any other source.

Coverage is effective only if the expenses are incurred before the Insured Cardmember becomes aware of any circumstances that could lead to the disruption of the Covered Trip.

Additional exclusions applicable to Section 3(d)

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

1. Expenses incurred or payments made after the Period of Insurance.
2. Loss that is caused by government regulations or control.
3. Any reward points or holiday points that the Insured Cardmember has used to pay for any part of the Covered Trip which may be unrecoverable.

3(e) TRIP INTERRUPTION

Whilst the Policy is in force and if the Insured Cardmember is Hospitalised whilst on a Covered Trip outside Singapore for more than 5 consecutive days, We will reimburse the Insured Cardmember up to \$500 for the unused portion for any loss of travel (economy airfare, rail road or sea transport fare) and/or accommodation expenses paid in advance which is not recoverable from any other source.

PART III : GENERAL PROVISIONS

1. Strike, Riot or Civil Commotion

This Policy is extended to cover the Insured Person against Accidental death or Injury as a result of strike, riot or civil commotion whilst on the Covered Trip outside Singapore provided that such event did not arise from the Insured Person's collaboration or provocation of such act or if such act could reasonably have been avoided by the Insured Person.

2. Unprovoked Hijack, Murder and Assault

This Policy is extended to cover the Insured Person against Accidental death or Injury as a result of Hijack, murder or assault whilst on the Covered Trip outside Singapore provided that such event did not arise from the Insured Person's collaboration or provocation of such act.

For the purpose of this insurance, '**Hijack**' shall mean any seizure or exercise of control by force or violence or threat of force or violence and with wrongful intent, of the Common Carrier or Common air Carrier.

3. Suffocation by smoke, poisonous fumes, gas and drowning

This Policy is extended to cover the Insured Person against Accidental death or Injury as a result of suffocation by smoke, poisonous fumes, gas or drowning whilst on the Covered Trip outside Singapore, provided that such event did not arise from an Insured Person's willful and intentional act.

4. Exposure

This Policy is extended to cover the Insured Person against death as a result of him/her being unavoidably exposed to the natural elements due solely to an Accident whilst on the Covered Trip outside Singapore.

5. Disappearance

If the Insured Person disappears whilst on the Covered Trip outside Singapore following the sinking or wrecking of the Common Carrier which he/she was travelling in and after one year, the body has not been found and it is reasonable to believe that such Insured Person has suffered death due to an Accident, 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.

PART IV : GENERAL EXCLUSIONS

(APPLICABLE TO ALL SECTIONS OF THIS POLICY)

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

1. Any Pre-Existing Medical Condition, including congenital conditions.
2. Travelling against medical advice or where the Covered Trip is made for the purpose of obtaining medical treatment.
3. Pregnancy, childbirth, abortion, miscarriage and any Injury or Illness related to such conditions.

4. Sexually transmitted infections, AIDS, HIV infections and AIDS related infections.
5. Any portion of a Round trip where the travel fare that is settled via any other mode of payment other than the Citi Card issued in the name of the Insured Cardmember.
6. Suicide or attempted suicide; intentional self-injury; mental and nervous or all types of sleep disorders, including but not limited to insanity.
7. Any willful, illegal or unlawful intentional act by the Insured Person.
8. Failure of the Insured Person to take reasonable precaution to safeguard his/her property or to avoid or minimize claims under this Policy.
9. Under the influence or effects of alcohol or drugs unless properly prescribed by a Doctor and taken as prescribed.
10. Action taken by any government authority including confiscation, seizure, destruction by customs and restriction.
11. Flying except as a fare-paying passenger in a licensed commercial aircraft.
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.
This exclusion does not apply to any of the following leisure activities - parachuting, sky diving, bungee jumping, rock climbing, hang-gliding, non-competitive winter sports;
 - (b) Mountaineering that entails the use of specific climbing equipment such as crampons, pickaxes, anchors, bolts, carabineers and top-rope anchors;
 - (c) Hiking or trekking above 3500 meters sea level;
 - (d) Expedition to generally inaccessible and remote areas of a country;
 - (e) Outdoor rock climbing or abseiling;
 - (f) Racing other than on foot.
14. Participation in underwater activities which require the use of artificial breathing apparatus.
This exclusion does not apply to leisure scuba diving where:
 - diving no deeper than 30 meters under the supervision of a qualified diving instructor; or
 - the Insured Person holds a PADI certification (or the equivalent) and diving with a buddy with an equivalent certification.
15. Any Injury which arises in the course of the Insured Person's occupation or if the occupation falls involves the following activities: -
 - (a) Engaging in naval, military, airforce, police and civil defence services or operations,
 - (b) Motor racer, entertainer, armed security guard;
 - (c) Manual worker regardless of whether any machinery or tools are used (eg. construction worker and kitchen help);
 - (d) Off-shore rig worker, diver, firefighter, fisherman;
 - (e) Working onboard sea vessel or aircraft (eg. air crew, ship crew, shipyard worker);
 - (f) Working at heights above 30 feet (eg. roofing activities, working on the scaffolding or gondola);
 - (g) Underground worker, in a mine, a tunnel or quarry;

- (h) Dealing with explosives or hazardous substances.
16. Travelling to a country where the Singapore government has issued a travel advisory against non-essential travel. This exclusion does not apply if the Insured Person has already commenced the trip 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, Syria or Venezuela.
 18. War, invasion, act of foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power.
 19. Ionising radiations or contamination by radioactivity from any irradiated nuclear fuel; Radioactive toxic explosives.
 20. Consequential loss or damage of any kind.
 21. This insurance does not cover any claims arising from any infectious disease which is announced as a Pandemic by the Singapore Government or the World Health Organisation (WHO). In the event of an announcement of a Pandemic by the Singapore Government only, such notification shall take precedence and shall be deemed that a Pandemic has been announced. The cover for the infectious disease shall cease from the date of such notification. This cover shall be restored on the termination date of such Pandemic on notification from AXA website.
 22. **Electronic Data Exclusion**
This Policy does not insure, loss, damage, destruction, distortion, erasure, corruption or alteration of ELECTRONIC DATA from any cause whatsoever (including but not limited to COMPUTER VIRUS) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

'Electronic Data' shall mean facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software, and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.

'Computer Virus' shall mean a set of corrupting, harmful or otherwise unauthorized instructions or code including a set of maliciously introduced unauthorized instructions or code, programme or otherwise, those propagate themselves through a computer system or network of whatsoever nature. Computer Virus includes but is not limited to 'Trojan Horse' 'worms' and 'time or logic bombs'.

PART V : GENERAL CONDITIONS (APPLICABLE TO ALL SECTIONS OF THIS POLICY)

The Policyholder and all persons covered under this Policy must comply with the following conditions to have the full protection of the Policy.

1. Entire Contract and Endorsements

This Policy, the Policy Schedule and any endorsements shall constitute the entire contract of insurance. In the event of a conflict, the terms, conditions or provisions of the Policy Schedule shall prevail. No change to the terms and conditions of this Policy shall be valid unless approved in writing by Us.

2. Duty of Disclosure

Any fraud, mis-statement or concealment in respect of this insurance or of any claim hereunder shall render this Policy null and void and any benefit due hereunder shall be or become forfeited.

3. Compliance with Policy Provisions

The due observance and fulfillment of the terms and conditions of this Policy in respect of anything to be done or complied with shall be conditions precedent to Our liability. Failure to comply with any of the provisions contained in this Policy will invalidate all claims made under this Policy.

4. 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, Injury or Illness.

5. Known Circumstances or Events

Your cover is only valid if You purchase this Policy and/or trip (in the case of an Annual Multi-Trip Plan) before You become aware of any possible situations that may lead to any claim on this Policy (e.g. Hospitalisation of a Family Member, having received a terminal prognosis of a Family Member or any risk related to Your travel destination(s)).

6. Aggregate Limit of Liability

The total compensation payable in respect of Section 1 under this Policy shall be limited to S\$5,000,000 whilst a number of Insured Persons are together on any one occurrence.

In the event the aggregate compensation should exceed S\$5,000,000 the amount will be apportioned among the Insured Persons, but the sum shall not be greater than the maximum Sum Insured of each Insured Person.

7. Duplication of Cover

If an Insured Person is covered under more than one travel insurance policy underwritten by Us for the same trip, coverage will only be effective for the Policy which provides the highest benefit level.

8. Governing Law

This Policy shall be governed by and interpreted in accordance with Singapore Law.

9. Arbitration

Any disputes arising out of this Policy shall first be referred to the Financial Industry Disputes Resolution Centre Ltd (FIDREC). If the dispute cannot be resolved by FIDREC, it shall be referred to arbitration in Singapore in accordance with the Arbitration Rules of the Singapore International Arbitration Centre ("SIAC Rules") for the time being in force, which rules are deemed to be incorporated by reference in this clause. The tribunal shall consist of one (1) arbitrator to be jointly appointed by Us and the Policyholder.

10. Contracts (Rights of Third Parties) Act

A Person who is not a party to this Policy shall have no right under the Contracts (Rights of Third Parties) Act to enforce any of its terms and conditions of this Policy.

11. Currency

Premiums and benefits payable under this Policy are in Singapore Dollars.

12. Policy Renewal

This Policy shall continue to be in force until the end of the Period of Insurance. This Policy may be renewed for consecutive periods by the payment of the premium prior to the expiry of the period of insurance.

13. Cancellation

- (a) The Policyholder may cancel the Policy by giving Us 30 days' notice in writing in which case We will retain the customary 15% of the premium in respect of the unexpired period of the Policy. No refund will be made once a claim has been paid under this Policy.
- (b) We may cancel this Policy by giving Citibank 30 days' notice in writing. After cancellation of the Policy, the proportionate part of any premium received in respect of the unexpired period of the Policy will be refunded to Citibank.

14. Sanction 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.

15. 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.

PART VII: CLAIMS PROCEDURE

1. Prior Losses

- (a) If an Insured Person commences a Round Trip prior to the commencement date of this Policy and such Round Trip satisfies the following conditions:
 - where the Full Fare has been charged to the Cardmember's Citi Card account, or
 - where the travel ticket has been acquired with points earned by a rewards program associated only with the Citi Card, or
 - where the travel ticket has been partially acquired with points earned by a rewards program associated only with the Citi Card and with the balance of the fare charged only to the Cardmember's Citi Card account,and thereafter sustains any loss as described in the Schedule of Benefits for the same Accident in the current Period of Insurance, We will pay for the loss incurred up to the maximum applicable limits as provided in the Schedule of Benefits, as if such Round Trip was a Covered Trip.
- (b) In the event that this Policy is not renewed and an Insured Person commences the Covered Trip prior to the Policy's expiry date, and thereafter sustains loss beyond the period of cover for the same Accident, We will not pay for any loss incurred after the expiry of this Policy.

2. Notice of Claims

- (a) Any occurrence or loss which may give rise to a claim under the Policy should be reported to Us in writing within thirty (30) days of the completion of the Covered Trip. Any notice given by the Insured Person or

the authorized representative with information sufficient to identify the Insured Person will be deemed to be notice to Us.

- (b) In the event that this Policy is not renewed, We will not pay for any claim(s) submitted after the expiry of the Policy, by any Insured Persons, even if the claim(s) was in respect of a loss which arose or was incurred during the Policy pursuant to a Covered Trip.

3. Fraudulent Claims

If a claim under this Policy is made with the knowledge of the claim to be dishonest or intentionally exaggerated or fraudulent in any way, or if any false declaration or statement to support the claim is given, We will not pay the claim and reserve the right to lodge a report with any relevant authorities about any dishonest claim.

4. Proof of Loss

If any Injury, Accident, loss or damage or theft happens, the Insured Person must:

- (a) Make a report within 24 hours of the incident, to the police or the relevant authorities at the place of loss. Any claim must be accompanied by written documentation from such authorities.
- (b) Take all reasonable steps to recover missing property.
- (c) Give written notification to Us within 30 days upon completion of the Covered Trip.
- (d) Give Us the receipts, invoices or boarding passes and/or photocopy of passport and any other relevant documents. Failure to furnish such proof within the time required shall not invalidate the claim if it was not reasonably possible to give proof within such time, provided such proof is furnished as soon as reasonably possible and not later than 180 days from the time proof is otherwise required. Where the claim is in respect of disappearance, proof must be given not later than 180 days from the expiry of one year from the date of disappearance.
- (e) Send to Us immediately any writ, summons or other documents in connection with the claim.
- (f) Not without Our written consent in writing to repudiate liability, negotiate or make admission, offer promise or make payment in connection with any occurrence or claim to which the Policy applies.

5. Payment of claims

All benefits payable under this Policy shall be paid to such person as instructed by the Policyholder and agreed by Us. For emergency medical evacuation assistance and repatriation of mortal remains, We will be paying the benefits directly to the assistance service provider as appointed by Us.

Any claims paid under this Policy will be deemed as full and shall effectively discharge Our liability. We will not have to make any further payments for the same claim.

6. Subrogation

We have the rights to proceed at Our expense in the name of the Policyholder and/or the Insured Person against any third party who may be responsible for an occurrence of an event giving rise to a claim under this Policy.