

Smart Voyage

Schedule of Benefits

Section	Benefits	Maximum Limit Payable (\$\$)		
		Platinum Plan	Deluxe Plan	Classic Plan
PERSONAL ACCIDENT				
1	Accidental Death & Total Permanent Disablement			
	Adult up to 70 years old	\$500,000	\$300,000	\$200,000
	Adult above 70 years old	\$250,000	\$150,000	\$100,000
	Child	\$125,000	\$75,000	\$50,000
2	Double Public Transport Coverage			
	Adult up to 70 years old	\$1,000,000	\$600,000	\$400,000
	Adult above 70 years old	\$500,000	\$300,000	\$200,000
	Child	\$250,000	\$150,000	\$100,000
MEDICAL EXPENSES				
3	Medical Expenses (Incurred Overseas)			
	Adult up to 70 years old	\$2,000,000	\$450,000	\$250,000
	Adult above 70 years old	\$200,000	\$200,000	\$100,000
	Child	\$200,000	\$200,000	\$100,000
4	Overseas Hospital Allowance (\$200 per day)	\$55,000	\$32,000	\$16,000
5	Hospital Visit Benefit	\$12,000	\$8,000	\$4,000
6	Compassionate Visit	\$12,000	\$8,000	\$4,000
7	Child Care Benefit	\$12,000	\$8,000	\$4,000
8	Medical Expenses (Incurred in Singapore)			
	Adult up to 70 years old	\$15,000	\$10,000	\$6,000
	Adult above 70 years old	\$15,000	\$10,000	\$6,000
	Child	\$15,000	\$10,000	\$6,000
9	Treatment by Chinese Physician	\$1,000	\$1,000	\$500
10	Hospital Income in Singapore	\$2,000 (\$200 per day)	\$1,500 (\$150 per day)	\$500 (\$100 per day)
EMERGENCY MEDICAL ASSISTANCE & EVACUATION				
11	Emergency Medical Evacuation	Unlimited	Unlimited	\$600,000
12	Emergency Medical Repatriation	Unlimited	Unlimited	\$150,000
13	Local Burial / Repatriation of Mortal Remains back to Singapore	\$50,000	\$40,000	\$20,000
TRAVEL INCONVENIENCE				
14	Baggage and Personal Effects (\$500 per article limit)	\$6,000	\$6,000	\$4,000
14A	Laptop Computer, Wireless Handheld Device And Mobile Phone (Sub-limit of Section 14) Limited to one Laptop Computer and/or one mobile phone	\$1,000	\$1,000	\$1,000

15	Purchase of Essential Items	\$200	\$200	\$200
16	Baggage Delay (\$200 for every 6 hours of delay)	\$1,800	\$1,600	\$1,200
17	Loss of Money & Travel Documents	\$5,000	\$2,000	\$2,000
18	Fraudulent Use of Lost Credit Card	\$3,000	\$1,200	\$600
19	Personal Liability	\$1,000,000	\$1,000,000	\$600,000
20	Loss of Deposit due to Trip Cancellation	\$15,000	\$10,000	\$5,000
21	Trip Postponement	\$2,000	\$1,200	\$750
22	Replacement of Traveller	\$500	\$500	\$250
23	Financial Collapse of Travel Agency	\$1,000	\$1,000	\$500
24	Travel Delay (\$100 for every 6 hours of delay)	\$1,000	\$1,000	\$1,000
25	Travel Diversion	\$2,000 (\$200 for every 6 hours of delay)	\$1,000 (\$100 for every 6 hours of delay)	\$500 (\$100 for every 6 hours of delay)
26	Trip Curtailment	\$16,000	\$12,000	\$6,000
27	Overbooked Flight (\$100 for every 6 hours)	\$300	\$200	\$100
28	Flight Misconnection (Time Excess: 4 consecutive hours)	\$200	\$200	\$200
29	Rental Vehicle Excess	\$1,200	\$600	\$400
30	Emergency Phone Charges	\$300	\$300	\$120
31	Loss of Sport Equipment (including ski equipment)	\$1,000	\$600	\$300
32	Pet Care (\$50 for every 8 hours of delay)	\$600	\$300	\$150
33	Bail Bond Liability	\$150,000	\$75,000	\$25,000
TRAVEL SECURITY				
34	Hijacking (\$100 for every 6 hours of detention)	\$20,000	\$5,000	\$5,000
35	Hostage & Kidnap Benefit (\$100 for every 24 hours of detention)	\$10,000	\$8,000	\$6,000
36	Home Care Benefit	\$10,000	\$4,000	\$2,000
37	Full Terrorism Cover	Covered	Covered	Covered
GOLF BENEFITS				
38	Golf Equipment	\$2,000	\$750	\$500
39	Hired Golf Equipment	\$300	\$300	\$200
40	Hole-in-One Celebration	\$600	\$150	\$100
Automatic Extension of Policy Period				
<p>a. Up to 30 days if You are Hospitalised whilst Overseas upon the advice of a Physician.</p> <p>b. Up to 3 days if the Public Transport in which You are travelling in is unavoidably delayed through no act or omission of Yours and results in You not completing Your trip when the Period of Insurance expires.</p>				
Geographical Coverage				
<p>ASEAN: Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, The Philippines, Thailand and Vietnam.</p> <p>ASIA: Australia, China, Hong Kong, India, Japan, Korea, Macau, Mongolia, New Zealand, Sri Lanka, Taiwan, Timor-Leste and countries under 'ASEAN'.</p> <p>GLOBAL: The rest of the world including Nepal, Tibet and countries under 'ASEAN' and 'ASIA'.</p>				

Policy Wordings

Please read this Policy carefully together with Your Policy Schedule to ensure that You understand the terms and conditions and that the Cover You require is being provided. Do keep these documents in a safe place as they are legal documents. If You have any questions after reading these documents, please contact Your insurance adviser or AXA Insurance. If there are any changes that may affect the insurance provided, please notify Us immediately.

IMPORTANT NOTICE

1. Before We provide Cover, You must fully and faithfully tell Us everything You know (or could reasonably be expected to know) that is relevant to our decision in whether or not to insure You. Otherwise You may receive no benefit from Your Policy.
2. The insurance Cover under this Policy is based on the information submitted to Us, as set out in the accompanying documents. Please read these documents carefully. If they contain any information that is incorrect, please notify Us immediately, otherwise You may receive no benefit in the event of a claim and/or Your Policy may be voided and our liabilities will be restricted to a refund of premiums paid for that Period of Insurance without interest. If any information that You subsequently provide Us differs materially from the information submitted to Us earlier, We may offer Cover on different terms or decline it altogether.

HOW YOUR INSURANCE OPERATES

Your Policy is a contract between You and Us, and comprises:

- Your Application and any enrolment forms submitted to Us
- any declarations made by the Insured Person(s)
- this Policy document
- the Policy Schedule
- the Certificate of Insurance
- any supplementary agreements or riders and
- any endorsements

and shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part shall bear the same meaning wherever it appears.

This Policy shall become effective on the date specified in the Policy Schedule and end on the last day of the Period of Insurance.

Having received and accepted all requisite premiums, We will provide the Cover shown in the relevant sections of the Policy, up to the sums insured or limits of indemnity stated in the Policy Schedule and/or endorsements.

PART A – POLICY DEFINITIONS

For the purpose of this Insurance, the following definitions apply:

1. “**Accident**” or “**Accidental**” means a sudden, unforeseen and unexpected event during the Period of Insurance that independently of any other cause is the sole and direct cause of bodily Injury or property damage and excludes all medical conditions, illnesses or diseases.
2. “**Child(ren)**” means Your unemployed and unmarried legal Child(ren), including stepChild(ren) and legally adopted Child(ren) who are under the age of 18 years, or up to 25 years if still studying full-time in a recognized institution of higher learning.
3. “**Chinese Physician**” means a person, including but not limited to herbalist, acupuncturist and bonesetter, who is legally qualified and practicing within the scope of his license pursuant to the laws of the country in which such practice is maintained. Chinese Physician shall not include the Insured Person or a business partner, Relative, agent, employer or employee of the Insured Person.
4. “**Chiropractor**” means a legally qualified practitioner in chiropractic medicine and practicing within the scope of his license pursuant to the laws of the country in which such practice is maintained. Chiropractor shall not include the Insured Person or a business partner, Relative, agent, employer or employee of the Insured Person.
5. “**Cover**” means the insurance coverage in accordance with the terms of this Policy, as applicable to each Insured Person’s Selected Plan.

6. **“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.
7. **“Home Country”** means the country which You are granted rights of citizenship or permanent residence by the respective governmental authorities, excluding Singapore.
8. **“Hospital”** means an establishment duly constituted and licensed in the geographical area in which it is located as a medical or surgical Hospital 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 twenty-four (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 Hospital or institution, a place for custodial care or facility for alcoholics or drug addicts, a spa, or hydroclinic or a nursing or rest or convalescent home or a home for the aged, or such similar establishments.
9. **“Hospital Confinement”** or **“Hospitalisation”** means being confined in a Hospital as a registered in-patient under the care of a Physician because of medical necessity (and not merely for any form of nursing, convalescence, rehabilitation or extended care). One day of Hospital Confinement means a continuous 24-hour period or for which room and board has been charged.
10. **“Illness”** means a physical condition marked by a pathological deviation from the normal healthy state, as verified by a Physician, commencing and manifesting itself during the trip and within the Period of Insurance and shall exclude any Pre-existing Medical Condition.
11. **“Injury”** means an external and visible bodily Injury caused solely and directly by an Accident, as verified by a Physician, and does not include any Illness or naturally occurring medical conditions or degenerative process.
12. **“Family Member”** means the spouse, Child, son-in-law, daughter-in-law, parent, parent-in-law, grandparent, grandparent-in-law, grandchild, brother, sister, brother-in-law, sister-in-law of the Insured Person.
13. **“Insured Person”** means the person who is insured under this Policy.
14. **“Jewellery”** means valuable decorative objects (such as rings, bracelets, brooches, necklaces, bangles, ear rings, lockets) that are worn on the body and with inclusions of precious metals or precious or semi-precious stones.
15. **“Loss of sight”** means total and irrecoverable loss of sight beyond remedy by surgical or other treatment.
16. **“Loss of limb”** means loss by physical severance of a hand at or above the wrist or a foot at or above the ankle.
17. **“Loss of fingers”** means complete severance through or above the metacarpophalangeal joints.
18. **“Medical Expenses”** means expenses necessarily and reasonably incurred during Your trip for Injury or Illness that You paid to a Physician, Hospital and/or ambulance service for medical, surgical, x-ray, Hospital or nursing treatment, including the cost of medical supplies and ambulance hire and for Dental Treatment caused by an Accident. All treatment including specialist treatment must be prescribed or referred by a Physician in order for expenses to be reimbursed under this Policy and will not exceed the usual level of charges for similar treatment, medical services or supplies in the location where the expenses were incurred had this insurance not existed.
19. **“Natural Disasters”** means extreme weather conditions, including but not limited to typhoons, hurricanes, cyclones or tornadoes and such forces of nature (such as tsunamis, fires, floods, volcanic eruptions, earthquakes or landslides) that have catastrophic consequences.
20. **“Overseas”** means the countries outside of Singapore that are covered under this Policy according to the Selected Plan.

21. **“Period of Insurance”** means the period during which the Cover under this Policy is effective, as specified in the Policy Schedule and/or Certificate of Insurance.
22. **“Physician”** means a person legally qualified by a medical degree in western medicine and duly licensed by the relevant medical board to provide medical and surgical 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 an Insured Person or a business partner, Relative, agent, employer or employee of the Insured Person. Any reference to a “Physician” in this Policy shall mean, wherever appropriate, a general practitioner and/or a specialist.
23. **“Pre-existing Medical Condition”** means any Injury or Illness which You have received medical treatment, diagnosis, consultation or prescribed drugs, or which symptoms or manifestations have existed whether treatment was actually received, within 365 days prior to the departure date of the Trip and which You should reasonably be aware of. For an Annual Multi-trip Plan policy, “Pre-existing Medical Condition” also includes any Injury or Illness for which a claim has been made on a previous trip within the Period of Insurance.
24. **“Public Place”** means any place that the general public has access to, for example, airports, shops, restaurants, hotel foyers, parks, beaches, golf course, driving range, public buildings and like places.
25. **“Public Transport”** 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. Common carrier is treated as “Public Transport” in this Policy.
26. **“Relative”** means spouse, Child, son-in-law, daughter-in-law, parent, parent-in-law, grandparent, grandparent-in-law, grandchild, brother, sister, brother-in-law, sister-in-law, niece, nephew, aunt or uncle of the Insured Person.
27. **“Residents of Singapore”** means Singapore Citizens and Permanent Residents (holders of re-entry permits) as well as holders of valid employment passes, valid long-term social visit passes, valid work permits, valid student passes and valid dependant passes.
28. **“Selected Plan”** means the choice of Platinum, Deluxe or Classic Plan that You or Your representative made at the time of application.
29. **“Serious Injury”** or **“Serious Illness”** when applied to You, means You require treatment by a Physician and that results in You being certified as unfit to continue with Your scheduled trip. When applied to any of Your Family Member or Travel Companion means Injury or Illness that is certified as being life threatening by a Physician that results in the discontinuation or cancellation of Your scheduled trip.
30. **“Stolen”** or **“Theft”** means dishonestly and illegally taken from You against Your will, whether by stealth, by force or threat of force or by coercion.
31. **“Strike, Riot or Civil Commotion”** means disturbance of public peace with the presence of violence or threats of violence created by a gathering of civilians (organized or unorganized) usually against a governing body or the policies thereof, and including any action of any constituted authority to suppress or attempt to suppress such gathering.
32. **“Travel Agent”** means a travel agent registered in Singapore that is a member of the National Association of Travel Agents Singapore, or any subsidiary of such travel agent.
33. **“Travel Companion”** means the person who travels with You or plans to travel with You on the same travel itinerary but excluding any tour leader who is travelling together as part of a tour group and receiving remuneration in payment or in kind.
34. **“Total and Permanent Disablement”** means (a) total disability of a permanent nature that prevents You from attending to Your business or occupation (of any and every kind) or if You have no business or occupation from

attending to Your usual duties and, (b) lasting twelve (12) calendar months and at the expiry of that period being beyond hope of improvement.

35. **“Trip”** means a journey commencing directly from Your permanent place of residence or business in Singapore but not more than three (3) hours prior to Your scheduled time of departure to the intended destination Overseas and ceases three (3) hours upon arrival and immigration clearance in Singapore or at 23.59 Standard Singapore Time on the expiry of the Period of Insurance, whichever is earlier.

A **One-Way trip** means a journey commencing directly from Your permanent place of residence or business in Singapore but not more than three (3) hours prior to Your scheduled time of departure to the intended destination Overseas and ceases two (2) hours upon arrival and immigration clearance at the country of disembarkation of Your intended destination or at 23:59 Standard Singapore Time on the last day of the Period of Insurance, whichever occurs first. Transits at other countries are allowed provided You are confined to the transit area of the airports of those countries.

Single trip Plan means a Policy issued for the Selected Plan where the Insured Person can only make a single journey to the selected region of travel that does not exceed 182 consecutive days.

Annual Multi-trip Plan means a Policy issued for the Selected Plan where the Insured Person can make unlimited number of trips to the selected region of travel that does not exceed 92 days for each trip.

36. **“Valuables”** means articles of gold, silver or other precious metals, Jewellery, furs and including precious and semi-precious gems but excluding artifacts, works of art, manuscripts and musical instruments.
37. **“We/Our/Us/Insurer”** means AXA Insurance Pte Ltd.
38. **“You/Your/Insured Person”** means the person(s) insured and named in the Policy Schedule and/or Certificate of Insurance.

PART B – ELIGIBILITY AND COVER

1. An Insured Person must be a Resident of Singapore and at least eighteen (18) years of age on the effective date of the Policy to purchase an individual adult Policy.
2. Application for a Child who is under 18 years old and travelling alone must be made in the name of the parent/guardian. The benefit limits applicable will be those of a Child Insured under a Family Cover.
3. For a **Single trip Plan** Policy, ‘Family’ refers to a maximum of two (2) adults travelling with any number of accompanied Children provided always that the adults and children are the persons insured under the same Policy. The adults need not be related but the Child(ren) must be related to either one of the adults. All persons must depart from and return to Singapore together at the same time unless otherwise agreed by Us.
4. For an **Annual Multi-trip Plan** Policy, ‘Family’ refers to You and/or Your legal spouse and any number of Your Children insured under the same Policy. You and Your spouse are not required to travel together. However, any one of Your Children who travel must be accompanied by at least You or Your spouse for each trip.
5. The geographical scope of cover is as follows:
 - (a) If ASEAN zone is chosen, only Trips to and from ASEAN countries will be covered;
 - (b) If Asia zone is selected, only Trips to and from Australia, China, Hong Kong, India, Japan, Korea, Macau, Mongolia, New Zealand, Sri Lanka, Taiwan, Timor-Leste and countries under ‘ASEAN’ will be covered;
 - (c) If Global zone is selected, Trips to and from all countries outside Singapore excluding Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan and Syria will be covered under this Policy.
6. You must purchase the Policy in Singapore and Your original point of departure must be from Singapore.
7. The Policy must be effected before Your departure from Singapore.
8. The Period of Insurance under this Policy will be automatically extended without any additional premium for:
 - (a) up to 30 days if You are under Hospital Confinement (or compulsory quarantine) whilst Overseas upon the advice of a Physician.

(b) up to 72 hours if the Public Transport in which You are travelling in is unavoidably delayed through no act or omission of Yours and results in You not completing Your Trip when the Period of Insurance expires.

PART C – BENEFITS

This following benefits are payable, up to the applicable limits, only if the insured event occurs whilst You are covered under this Policy.

SECTION 1 – ACCIDENTAL DEATH & TOTAL PERMANENT DISABLEMENT

If You are involved in an Accident during the Trip and as a consequence, sustained bodily Injury or death within ninety (90) days from the date of the Accident, We will pay the compensation according to the age of the Insured Person and up to the limit specified in Section 1 of the Selected Plan as shown in the table below:

	Maximum Limit Payable		
	Platinum Plan	Deluxe Plan	Classic Plan
Insured Person up to 70 years old	\$500,000	\$300,000	\$200,000
Insured Person above 70 years old	\$250,000	\$150,000	\$100,000
Insured Child (in a 'Family' Cover)	\$125,000	\$75,000	\$50,000

Schedule of Compensation

	Benefits	Percentage Sum Insured
1	Death by Accident	100%
2	Total and Permanent Disablement	100%
3	Loss of two limbs	100%
4	Loss of both hands or all fingers and both thumbs	100%
5	Loss of sight of both eyes	100%
6	Loss of sight of one eye	50%
7	Total paralysis	100%
8	Injuries resulting in being permanently bedridden	100%
9	Loss of hand at wrist	100%
10	Loss of arm at shoulder; between shoulder and elbow; at and below elbow	100%
11	Loss of leg at hip; between knee & hip; below knee	100%

Provisions

1. No benefits will be payable:
 - (a) Under Schedule of Compensation item (1) unless such death occurs within 90 days from the date of the Accident.
 - (b) Under Schedule of Compensation item (2) except on proof to Us that the disablement has continued for twelve (12) months from the date of Accident and in all probability will continue for the remainder of Your life.
2. The maximum amount of all benefits payable for one or more injuries sustained by You during the Period of Insurance shall not exceed the maximum limit as stated in the Policy Schedule or Certificate of Insurance unless otherwise endorsed in the Policy.
3. If the conveyance in which You are travelling in sinks, is wrecked or disappears, We will presume that You have suffered loss of life resulting from Injury at the time of such sinking, wrecking or disappearance if Your body has not been found within one (1) year of that date.

Exclusions

In addition to the General Exclusions, We will not pay for any claim under Section 1 in respect of:

1. Any event that is not due to the Accident.
2. Expenses relating to medical appliances and equipment unless prescribed by a Physician treating the Injury or Illness.
3. Prostheses, hearing aids, dentures and any treatment for cosmetic purposes.

SECTION 2 – DOUBLE PUBLIC TRANSPORT COVERAGE

In the event of an Accident that occurs whilst You are riding as a fare-paying passenger in a Public Transport whilst Overseas that results in Your Death within 90 days from the date of the Accident, the benefit payable upon Death by Accident under Section 1 will be doubled and shall not exceed the following limits:

	Maximum Limit Payable		
	Platinum Plan	Deluxe Plan	Classic Plan
Insured Person up to 70 years old	\$1,000,000	\$600,000	\$400,000
Insured Person above 70 years old	\$500,000	\$300,000	\$200,000
Insured Child (in a 'Family' Cover)	\$250,000	\$150,000	\$100,000

N.B. This Policy will only pay for any claim under Section 1 or 2 for the same event but not for claims under both Sections.

SECTION 3 – MEDICAL EXPENSES (OUTSIDE OF SINGAPORE)

We will reimburse You up to the limit specified in Section 3 of the Selected Plan for necessary and reasonable Medical Expenses (including Dental Treatment due to an Accident) that You incurred within 90 days of sustaining the Injury or Illness whilst Overseas, as shown in the table below:

	Maximum Limit Payable		
	Platinum Plan	Deluxe Plan	Classic Plan
Insured Person up to 70 years old	\$2,000,000	\$450,000	\$250,000
Insured Person above 70 years old	\$200,000	\$200,000	\$100,000
Insured Child (in a 'Family' Cover)	\$200,000	\$200,000	\$100,000

The medical expenses incurred for treatment by a Chiropractor is subject to a maximum of \$500 per trip. The Chiropractic treatment must be referred by a Physician.

For the purpose of Section 4, the Medical Expenses Cover under a One-Way trip Policy ceases twenty four (24) hours upon arrival and immigration clearance in the country of disembarkation of Your intended destination.

If You are entitled to a refund of all or part of such expenses from other sources, We will only be liable for the amount that exceeds the reimbursement recoverable from such other sources.

Exclusions

In addition to the General Exclusions, We will not pay for any claim under Section 3 in respect of:

1. Meals and other incidental expenses except for those incurred as an in-patient whilst receiving treatment in the Hospital.
2. Expenses relating to any medical appliances and equipment unless prescribed by a Physician treating the Injury or Illness.
3. Prostheses, hearing aids, dentures and any treatment for cosmetic purposes.
4. Treatment or aid already obtained in Singapore before the trip.

SECTION 4 – OVERSEAS HOSPITALISATION ALLOWANCE

If You are under Hospital Confinement whilst Overseas as a result of bodily Injury or Illness sustained during Your trip, We will pay You \$200 for each full day (continuous 24 hours) of Your Hospital Confinement up to the limit specified in Section 4 of the Selected Plan. Payment will be made after the period of Hospital Confinement.

SECTION 5 – HOSPITAL VISIT BENEFIT

If You are under Hospital Confinement for more than five (5) consecutive days whilst Overseas as a result of Injury or Illness sustained during Your trip and Your medical condition forbids evacuation, and there is no adult Family Member with You, We will pay for reasonable hotel accommodation and travel expenses (direct economy fare by air, rail or sea travel but excluding cost of drinks, meals and other room services or domestic travel fares eg. taxi or MRT fare) up to the limit specified in Section 5 of the Selected Plan necessarily incurred for one (1) Relative or friend, who

upon the written advice of a Physician, is required to travel and remain with You until you are certified medically fit by a Physician to continue your trip or return to Singapore.

SECTION 6 – COMPASSIONATE VISIT

In the event of Your death whilst Overseas and no adult Family Member is present, We will pay for hotel accommodation and reasonable travel expenses (direct economy fare by air, rail or sea travel but excluding cost of drinks, meals and other room services or domestic travel fares eg. taxi or MRT fare), up to the limit specified in Section 6 of the Selected Plan, that are necessarily incurred for one (1) Relative or friend to travel to the country that You were visiting at the time of death to assist in the necessary arrangements to bring the mortal remains back to Singapore.

SECTION 7 – CHILD CARE BENEFIT

If You are under Hospital Confinement whilst Overseas as a result of Injury or Illness sustained during the trip and there is no other adult to accompany the Child(ren) home, We will pay for reasonable travel expenses (direct economy fare by air, rail or sea travel but excluding cost of drinks, meals and other room services or domestic travel fares eg. taxi or MRT fare) and hotel accommodation, up to the limit specified in Section 7 of the Selected Plan, that are necessarily incurred for one (1) adult Relative or friend to accompany the Child(ren) below the age of 18 back to Singapore.

SECTION 8 – MEDICAL EXPENSES (IN SINGAPORE)

We will reimburse You up to the limit specified in Section 8 of the Selected Plan for Medical Expenses (including Dental Treatment due to an Accident) that are necessarily incurred in Singapore for medical treatment for Injury or Illness that You sustained whilst Overseas, as shown in the table below:

	Maximum Limit Payable		
	Platinum Plan	Deluxe Plan	Classic Plan
Insured Person up to 70 years old	\$15,000	\$10,000	\$6,000
Insured Person above 70 years old	\$15,000	\$10,000	\$6,000
Insured Child (in a 'Family' Cover)	\$15,000	\$10,000	\$6,000

The time limit for seeking medical treatment is as follows:

- (a) If medical treatment had already been sought Overseas, You have up to a maximum of 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, You have up to three (3) days from the date of return to Singapore to seek medical treatment and up to a maximum of 30 days from the date of that first treatment in Singapore.

provided always that the date of return to Singapore is still within the Period of Insurance.

The medical expenses incurred for treatment by a Chiropractor is subject to a maximum of \$500 per trip. The Chiropractic treatment must be referred by a Physician.

If You are entitled to a refund of all or part of such expenses from other sources, We will only be liable for the amount that exceeds the reimbursement recoverable from such other sources.

Exclusions

In addition to the General Exclusions, We will not pay for any claim under Section 8 in respect of:

- 1. Meals and other incidental expenses except for those incurred as an in-patient whilst receiving treatment in a Hospital.
- 2. Expenses relating to any medical appliances and equipment unless prescribed by a Physician treating the Injury or Illness.
- 3. Prostheses, hearing aids, dentures and any treatment for cosmetic purposes.

SECTION 9 – TREATMENT BY CHINESE PHYSICIAN

If You sustain Injury or Illness whilst on a Trip and incur expenses for TCM treatment, We will reimburse the TCM expenses up to \$100 per TCM consultation or treatment and payable up to the specified limit applicable to the Selected Plan provided always that the TCM treatment is supported by official receipts from the Chinese Physician.

The benefit under this section also extends to cover the expenses incurred for follow-up TCM treatment in Singapore or Country of Residence upon his/her return from the Trip:

- (a) If medical treatment had already been sought Overseas, You have up to a maximum of 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, You have up to three (3) days from the date of return to Singapore to seek medical treatment and up to a maximum of 30 days from the date of that first treatment in Singapore.

Exclusions

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

1. Medical Expenses which are recoverable from any other source. In the event You become entitled to a refund in full or in part of any of the Medical Expenses from any other source, We will only be liable for the excess of the amount recoverable from such other sources.
2. Routine medical examinations and any elective treatment and surgical procedures.
3. Any condition resulting from complications of pregnancy, childbirth, miscarriage (except Accidental miscarriage) or abortion.
4. Engaging in aviation, other than as a fare-paying passenger in a fixed-wing aircraft provided and operated by an airline which is duly licensed for the regular transportation of passengers.

SECTION 10 – HOSPITALISATION ALLOWANCE IN SINGAPORE

If You are admitted to a Hospital as an in-patient within twenty four (24) hours upon Your return to Singapore on the advice of a Physician as a result of bodily Injury or Illness sustained whilst Overseas, We will pay You for each full day (continuous 24 hours) that You are under Hospital Confinement up to the limit specified in Section 10 of the Selected Plan. Payment will be made after the period of Hospital Confinement.

This benefit is payable provided always that the date of return to Singapore is still within the Period of Insurance.

SECTION 11 – EMERGENCY MEDICAL ASSISTANCE AND EVACUATION

If You suffer Injury or Illness or are in need of medical, legal or administrative emergency assistance whilst Overseas (except for prior travel information that may be obtained locally), arising out of and in the course of this trip, provided that such trip is not undertaken against the advice of the Physician, and/or for the purpose of obtaining or seeking any medical or surgical treatment abroad, the following services under Section 11, 12 and 13 are available directly from AXA Assistance Services (“the Assistance Company”) upon specific verbal notification by You or Your personal representative to the following 24-hour Hotline on a collect call basis.

AXA Assistance Singapore: (65) 6322 2566

Providing the following information:

- (a) Your full name, travelling dates, NRIC/Employment Pass number and Policy or Certificate of Insurance number.
- (b) The name of the place and telephone number where the Assistance Company can reach you or your representative; and
- (c) A brief description of the emergency and the nature of help required.

Emergency Medical Assistance and Evacuation

If You suffer Injury or Illness such that AXA Assistance Services (“the Assistance Company”) medical team and the attending Physician recommended Hospitalisation, the Assistance Company will arrange for:

- (a) Your transfer to one of the nearest Hospital, and
- (b) If necessary on medical grounds, Your transfer with necessary medical supervision by any means (including, but not limited to, air ambulance, scheduled commercial flight, and road ambulance) to a Hospital more appropriately equipped for the particular Injury or Illness, all costs for emergency medical transfer/evacuation will be borne

SECTION 12 – EMERGENCY MEDICAL REPATRIATION

After local treatment and if, according to the medical opinion of both attending Physician and the Assistance Company alarm center doctor, your medical condition will not prevent you being repatriated with medical supervision as a regular passenger; the Assistance Company will organize and pay for your repatriation to Singapore by scheduled airline flight (on the appropriate means of transportation, including any supplementary cost of transportation to and from the airport, provided that your original return ticket is not valid for such repatriation, and provided that you surrender any unused portion of your ticket to the Assistance Company. Any decision on the repatriation of the Insured Person will be made jointly and exclusively by both the attending Physician and the Assistance Company alarm center doctor under constant medical supervision.

All costs for emergency medical repatriation will be borne entirely by the Assistance Company, up to the limits stated in this Section.

SECTION 13 – LOCAL BURIAL / REPATRIATION OF MORTAL REMAINS BACK TO SINGAPORE

The Assistance Company will organize and pay the cost of transportation of the mortal remains of the deceased Insured Person (or his/her ashes) from the place of death to Singapore for burial.

As an alternative, upon specific request of the personal representative of the deceased Insured Person, and wherever possible, the Assistance Company will organize and pay for the cost of local burial in the country in that the Insured Person was visiting at the time of his death.

The Assistance Company's financial responsibility for such local burial will be limited to the equivalent of the cost of the repatriation. Should the deceased Insured Person's representative choose an alternative destination besides Singapore for burial, the Assistance Company will organize and pay for the cost of transportation of the mortal remains to this alternative site, up to the equivalent cost of transporting the remains to Singapore.

Exclusions

In addition to the General Exclusions, We will not pay for any claim under Sections 11, 12 and 13 in respect of:

1. Emergency medical evacuation or repatriation or costs not approved and arranged by the appointed Assistance Company or its authorized representative, except that we reserve the right to waive this exclusion if You or Your Travel Companion(s) cannot for reasons beyond Your control to notify the Assistance Company during an emergency situation. In any event, we reserve the right to reimburse You only for those expenses incurred for services that the Assistance Company would have provided under the same circumstances.
2. Any event occurring or treatment received when You are in Singapore.
3. Any expense if You are not suffering from a serious medical condition or if the treatment can be reasonably delayed until You 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 of.
4. Any treatment performed or ordered by a person who is not a Physician/Chinese Physician.
5. The cost of burial in Singapore.

SECTION 14 – BAGGAGE AND PERSONAL EFFECTS

We will reimburse You up to the limit specified in Section 14 of the Selected Plan for:

- (a) loss of or damage to those baggage that are taken with You or purchased during the Trip, including clothing and personal effects that are worn or carried on You or in the lost or damaged baggage.
- (b) theft of Your Valuables during the Trip. The baggage, including the personal effects, and the Valuables, must be owned by You.

We will make payment or, at our option, replace or repair the lost or damaged articles, subject to due allowance for wear and tear and depreciation. If any article is proven to be beyond economical repair, the claim will be dealt with under this Policy as if the article had been lost.

In the event of loss of or damage to any article that forms part of a pair or set, Our liability shall not exceed a proportionate part of the value of the pair or set.

We shall not be liable for more than \$500 on any one article or a pair or set of articles including Valuables. Our maximum liability is \$1,000 for all Valuables.

N.B. This Policy will only pay for any claim under either Sections 14, 16, 31 or 38 for the same event but not for claims made under more than one Section.

SECTION 14A – LAPTOP COMPUTER, WIRELESS HANDHELD DEVICE AND MOBILE PHONE

We will reimburse You up to the limit specified in Section 14A of the Selected Plan for the loss of or damage to Your Laptop Computer, wireless handheld device (excluding any software and gaming devices) or mobile phone whilst Overseas.

We will make payment or, at our option, replace or repair the lost or damaged articles, subject to due allowance for wear and tear and depreciation. If any article is proven to be beyond economical repair, the claim will be dealt with under this Policy as if the article had been lost.

The articles must be owned by You or entrusted to You by Your employer. We will only be liable for a maximum of one Laptop Computer and/or one mobile phone. We will not be liable for more than \$1,000 in respect of any one article or pair or set of articles.

“**Laptop Computer**” means the complete portable computer (including notebook, netbook) and the standard accessories that come with the Laptop Computer.

Exclusions

In addition to the General Exclusions, We will not pay for any claim under Section 14 and 14A in respect of:

1. Animals, motor vehicles (including the accessories), motorcycles, bicycles, snow skis, boats, motors and any other conveyances, motorised wheelchairs, household furniture, musical instruments, sports equipment, antiques, stamps, money/documents, manuscripts, title deeds and securities of any kind, dentures or bridges for teeth and fragile articles such as glass and porcelain items.
2. Perishables such as fruits or food articles and consumable articles such as cosmetics, toiletries, contact lenses, skin care products and perfumes.
3. Business goods or samples or equipment of any kind.
4. Normal wear and tear, gradual deterioration, moths, vermin, inherent vice, mechanical or electrical breakdown or derangement, or damage sustained due to any process initiated by You to repair, clean or alter any article.
5. Reproducing data whether recorded on tapes, cards, and discs or otherwise.
6. Loss or replacement of credit cards, identity cards, employment passes, foreign identity number (FIN) cards, social visit passes or any type of passes, driving licenses, cash cards or any other cards having a stored value, travel documents except as provided for in Section 17.
7. Any article whilst in the custody of a Public Transport, unless reported immediately upon discovery. In the case of airline, a Property Irregularity Report is obtained.
8. Losses not reported to the police within 24 hours at the place of loss.
9. Any article that is left unattended in a Public Place.
10. Loss of or damage to any article due directly or indirectly to insurrection, rebellion, revolution, civil war, usurped power, or action taken by government authorities in hindering, combating or defending against such an occurrence; seizure or destruction under customs regulations, confiscation by order of government authorities or risk of contraband or illegal transportation of trade.
11. Any article that is insured under any other insurance, or otherwise reimbursed by a Public Transport or a hotel or any other source.
12. Loss or Theft of any article that could have been avoided by the taking of reasonable precautions.
13. There are reasonable grounds to believe that Your claim is not made in good faith.
14. Your baggage that is sent in advance, mailed or shipped separately.
15. Any article that is on loan, on rental or on hire.
16. Your willful acts, omission, negligence or carelessness.

SECTION 15 – PURCHASE OF ESSENTIAL ITEMS

We will reimburse You up to the limit specified in Section 15 of the Selected Plan for the purchase of Essential Items if Your baggage is Stolen or lost whilst Overseas.

We will not be liable for more than \$50 in respect of any one article or pair or set of articles of such essential personal items. For the avoidance of doubt, this section does not apply to any baggage that is Stolen or lost upon Your return to Singapore.

For the purpose of Section 15, “Essential Items” means personal items such as basic toiletries, undergarments and other basic wear that are vitally necessary to get You through the period of the loss. The incurred expenses for the Essential Items must be reasonable and verifiable by store receipts.

SECTION 16 – BAGGAGE DELAY

If Your checked-in baggage accompanying You is delayed, misdirected or temporarily misplaced from the time of Your arrival:

- (a) at the scheduled destination of Your trip outside of Singapore, We will pay You \$200 for every six (6) consecutive hours of delay up to the limit specified in Section 16 of the Selected Plan.
- (b) in Singapore, We will pay You the maximum \$200 per trip for a minimum six (6) hours of delay.

For the avoidance of doubt, the amount of \$200 is based on each claim and not on each piece of baggage. The delay must be verified in writing by the operator(s) of the Public Transport or their handling agent(s) on the number of hours delayed and the reason(s) for the delay.

N.B. This Policy will only pay for any claim under either Sections 14, 16, 31 or 38 for the same event but not for claims made under more than one Section.

SECTION 17 – PERSONAL MONEY AND TRAVEL DOCUMENTS

We will reimburse You up to the limit specified in Section 17 of the Selected Plan for:

- (a) the cost of obtaining replacement of Your travel documents (i.e. passport, visas or travel tickets) that are lost whilst Overseas as well as any travel expenses and/or hotel accommodation necessarily incurred to replace such lost travel documents. Where the replacement passports are to be obtained upon Your return to Singapore, We will pay You the cost of obtaining such passports excluding any transport costs or any incidental costs incurred in Singapore.
- (b) up to \$400 for loss of Your money (including cash, traveller's cheques or currency notes) that are in your care, personal possession and control whilst Overseas.

Such loss must be due to robbery, burglary, Theft or Natural Disasters occurring whilst Overseas.

Exclusions

In addition to the General Exclusions, We will not pay for any claim under Section 17 in respect of:

1. Shortage of currency due to error, omission, exchange rate or depreciation in value.
2. Loss of traveller's cheques not immediately reported to the local branch or agent of the issuing authority.
3. Money that is not carried on You or with You.
4. Money left unattended at any time including in a vehicle, in locked or checked-in luggage or while in the custody of a tour operator or Public Transport operator.
5. Loss and replacement of credit cards, identity cards, employment passes, foreign identification number (FIN) cards, social visit passes or any kind of passes and driving licenses.
6. Loss of cash cards or any cards with stored value.
7. Losses not reported to the police within 24 hours and report not obtained at the place of loss.

SECTION 18 – FRAUDULENT USE OF LOST CREDIT CARD

If You suffer financial loss as a direct result of the fraudulent use of Your credit card(s) following the loss or Theft of the card(s) whilst Overseas, We will pay for the loss up to the limit specified in Section 18 of the Selected Plan.

The benefit under this section does not apply to an Insured Person who is a Child. For the avoidance of doubt, this section does not apply to any loss of credit card(s) upon Your return to Singapore.

Exclusions

In addition to the General Exclusions, We will not pay for any claim under Section 18 in respect of:

1. Cash advances made with Your stolen credit card(s).
2. Loss where there are reasonable grounds to believe that Your claim is not made in good faith.
3. Losses not reported to the credit card company within 6 hours and to the police within 24 hours and the relevant reports not obtained at the place of loss.

SECTION 19 – PERSONAL LIABILITY

We will indemnify You up to the limit specified in Section 19 of the Selected Plan for Your legal liability to a third party whilst Overseas as a result of:

- (a) Accidental Injury (including death) caused solely by You; or
- (b) Accidental damage caused solely by You to the property of the third party.

In addition, We will indemnify You for any third party costs and expenses that are recoverable from You as well as costs and expenses incurred by You that have our prior written consent.

If You are entitled to a refund of all or part of such expenses from other sources, We will only be liable for the amount that exceeds the reimbursement recoverable from such other sources.

"Property damage" means any physical damage to or the destruction of or the loss of use of the tangible property.

Exclusions

In addition to the General Exclusions, We will not pay for any claim under Section 19 in respect of:

1. Employer's liability, contractual liability or liability to Your Family Member(s).
2. Property, animals belonging to You or in Your care, custody or control.
3. Your willful, malicious or unlawful act or omission.
4. Pursuit of trade, business or profession.
5. Ownership or occupation of land or buildings (other than occupation of any temporary residence).
6. Ownership, possession or use of vehicles, aircraft or watercraft or any other conveyance.
7. Legal costs resulting from any criminal proceedings taken against You whether You are actually convicted or not.
8. The influence of intoxicants and use of firearms.
9. Participation in mountaineering, ski racing in major events, ski jumping, ice hockey, the use of bobsleighs, riding or driving in races or rallies.
10. Judgments that are not in the first instance delivered by or obtained from a Court of competent jurisdiction within Singapore.

SECTION 20 – LOSS OF DEPOSIT DUE TO TRIP CANCELLATION

We will reimburse You, up to the limit specified in Section 20 of the Selected Plan, for the loss of travel and accommodation expenses paid in advance by You upon the cancellation of the scheduled trip after this Policy has been purchased and within thirty (30) days before the date of commencement of the trip unless otherwise specified and which is as a direct result of:

- (a) Death, Serious Injury or Serious Illness (including compulsory quarantine) occurring to You, Your Family Member or Your Travel Companion.
- (b) Unexpected outbreak of Strike, Riot or Civil Commotion arising out of circumstances beyond Your control at the planned destination.
- (c) Witness summons that are not made known to You prior to the purchase of this Policy.
- (d) Serious damage to Your residence in Singapore from fire or flood occurring within one week before the commencement of Your trip and Your presence is required at the premises on the departure date of Your trip.
- (e) Natural Disasters that prevent You from commencing the scheduled trip.

For the purpose of Section 20, the benefits payable are limited to the loss of the non-refundable portion of any pre-paid travel fare and/or accommodation costs and/or any other pre-paid charges (such as tickets to musicals, theatre performances, theme parks, concerts and sports events) paid in advance by You that are not recoverable from any other source consequent upon the cancellation of Your scheduled trip.

Exclusions

In addition to the General Exclusions, We will not pay for any claim under Section 20 in respect of:

1. Loss that is directly or indirectly caused by government regulations or control, bankruptcy, liquidation or default of travel agencies or by any Public Transport.
2. Loss that is covered by any other existing insurance scheme, government program or that will be paid or refunded by a hotel, Public Transport or travel agent or any other provider of travel and/or accommodation.
3. Natural Disasters which are publicly known at the time You book Your trip or purchase this Policy.
4. This Policy is purchased less than five (5) days prior to the commencement of the scheduled trip.
5. Any compensation for payment made using any frequent flyer, credit card, loyalty points or the likes.

N.B. This Policy will only pay for any claim under either Section 20, 21, 22 or 23 for the same event but not for claims made under more than one Section.

SECTION 21 – TRIP POSTPONEMENT

We will reimburse You for the reasonable administrative charges up to the limit specified in Section 21 of the Selected Plan that You incur to reschedule Your trip due to any of the following events occurring on or within thirty (30) days before the date of commencement of the trip unless otherwise specified:

- (a) Death, Serious Injury or Serious Illness (including compulsory quarantine) occurring to You, Your Family Member or Travel Companion and upon written medical advice from the attending Physician to be unfit for travel.
- (b) Unexpected outbreak of Strike, Riot or Civil Commotion at the planned destination.
- (c) Witness summons that are not made known to You prior to the purchase of this Policy.
- (d) Serious damage to Your residence in Singapore from fire or flood occurring on or one week before the date of commencement of Your trip and Your presence is required at the premises on the scheduled date of departure of Your trip.
- (e) Natural Disasters that prevent You from commencing the scheduled trip.

provided always that this Policy is purchased before You become aware of any circumstances which lead to the disruption of the trip.

Exclusions

In addition to the General Exclusions, We will not pay for any claim under Section 21 in respect of:

1. Loss that is directly or indirectly caused by government regulations or control, bankruptcy, liquidation or default of travel agencies or by any Public Transport.
2. Loss that is covered by any other existing insurance scheme, government program or that will be paid or refunded by a hotel, Public Transport or travel agent or any other provider of travel and/or accommodation.
3. Compensation for any frequent flyer reward points that You have used to pay for the trip in part or in full.
4. Airport taxes or administration fees included in the cost of Your travel fare.
5. Natural Disasters which are publicly known at the time You book Your trip or purchase this Policy.
6. This Policy is purchased less than three (3) days prior to the commencement of the scheduled trip.

N.B. This Policy will only pay for any claim under either Section 20, 21, 22 or 23 for the same event but not for claims made under more than one Section.

SECTION 22 – REPLACEMENT OF TRAVELLER

In the event that You or Your Family Member is admitted into Hospital as an in-patient upon the advice of a Physician as a result of Injury or Illness and You cannot proceed with Your scheduled trip, but another person takes Your place and proceeds with the trip, We will reimburse You up to the limit specified in Section 22 of the Selected Plan for any administrative fees or charges incurred in making the necessary changes in travel and/or accommodation arrangements to enable that person to take Your place on the trip.

Coverage under this section is effective only if this Policy is purchased before You become aware of any circumstances that result in cancelling Your trip and provided the admission into Hospital takes place within seven (7) days before the date of commencement of the trip.

Exclusions

In addition to the General Exclusions, We will not pay for any claim under Section 22 in respect of:

1. More than one incident of change of the replacement traveler.
2. This Policy is purchased less than three (3) days prior to the commencement of the scheduled trip.

N.B. This Policy will only pay for any claim under either Section 20, 21, 22 or 23 for the same event but not for claims made under more than one Section.

SECTION 23 – FINANCIAL COLLAPSE OF TRAVEL AGENCY

We will reimburse You up to the limit specified in Section 23 of the Selected Plan, for the loss of any irrecoverable travel deposits or travel fares paid in advance, due to Your scheduled trip being cancelled because of Insolvency of a registered NATAS Travel Agent to whom You have made such payments to.

Coverage under this Section is effective only if this Policy is purchased before You become aware of any circumstances that could lead to the cancellation of the scheduled trip.

“Insolvency” means the inability of an individual or entity to pay his/its debts when they are due and is deemed to occur, in the case of an individual, upon a bankruptcy petition being presented against him and in the case of an entity, upon a resolution for winding up being passed or a winding up petition being presented against it.

Exclusions

In addition to the General Exclusions, We will not pay for any claim under Section 23 in respect of:

1. Loss caused directly or indirectly by Government regulations or control;
2. Cancellation by the Public Transport or any other provider of the travel and/or accommodation; or
3. Loss that is covered by any other existing insurance scheme or Government program; or
4. Loss that will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation; or
5. Insolvency that occurred before the purchase of Your Policy; or
6. Failure of any airline, cruise-line, tour operator or travel agent, persons or agency to provide the travel arrangements for reasons other than Insolvency; or
7. This Policy is purchased less than seven (7) days prior to the commencement of the scheduled trip.

N.B. This Policy will only pay for any claim under either Section 20, 21, 22 or 23 for the same event but not for claims made under more than one Section.

SECTION 24 – TRAVEL DELAY

If the departure of the scheduled Public Transport, of which You have a confirmed booking, is delayed whilst during the trip from the time specified in the itinerary supplied to You due to Strike, Riot or Civil Commotion, adverse weather conditions, Natural Disasters, mechanical breakdown/derangement or structural defect of that scheduled Public

Transport that caused the delay of Your travel:

- (a) whilst You are Overseas, We will pay You \$100 for every six (6) consecutive hours of delay up to the limit specified in Section 24 of the Selected Plan.
- (b) where the delay occurred in Singapore, We will pay You a sum of \$100 provided a minimum delay of six (6) hours has lapsed.

The duration of delay must be verified in writing by the operator(s) of the Public Transport or their handling agent(s). If You are entitled to a refund of all or part of such expenses from other sources, We will only be liable for the amount that exceeds the reimbursement recoverable from such other sources.

Exclusions

In addition to the General Exclusions, We will not pay for any claim under Section 24 in respect of:

1. Your failure to check-in according to the itinerary supplied to You, or to obtain written confirmation from the Public Transport or their handling agents of the number of hours of delay and the reason for such delay.
2. Cancellation by the Public Transport.
3. Strike, Riot or Civil Commotion that already exists on the date You purchased this Policy.
4. Your late arrival at the point of embarkation (eg. airport or port) after the check-in or boarding time (except for late arrival due to Strike, Riot or Civil Commotion).

N.B. This Policy will only pay for any claim under either Sections 24, 25 or 34 for the same event but not for claims made under more than one Section.

SECTION 25 – TRAVEL DIVERSION

If the Public Transport in which You are travelling in is diverted due to adverse weather conditions, Natural Disasters or for emergency medical treatment for a fellow passenger which prevents You from continuing on Your scheduled trip and You are delayed from arriving at Your planned destination by at least six (6) consecutive hours, We will pay You for every full six (6) consecutive hours of delay up to the limit specified in Section 25 of the Selected Plan. The duration of delay must be verified in writing by the operator(s) of the Public Transport or their handling agent(s).

N.B. This Policy will only pay for any claim under either Sections 24, 25 or 34 for the same event but not for claims made under more than one Section.

SECTION 26 – TRIP CURTAILMENT

We will reimburse You up to the limit specified in Section 26 of the Selected Plan if You are forced to curtail or alter the itinerary of any part of Your scheduled trip after it has commenced, as the direct result of:

- (a) Death, Serious Injury or Serious Illness occurring to You or Your Family Member and upon written medical advice from the attending Physician to curtail the trip.
- (b) You or Your Family Member requiring medical treatment or Hospitalisation and upon medical advice from the attending Physician against travelling resulting in You being unable to return to Singapore immediately.
- (c) Hijacking of the Public Transport that You are travelling on board as a passenger.
- (d) Natural Disasters that prevent You from continuing with the scheduled trip.
- (e) Unexpected outbreak of a Strike, Riot or Civil Commotion arising out of circumstances beyond Your control.

The benefits payable under Section 26 are limited to one of the following:

1. Any pre-paid travel fare and/or accommodation costs made in advance by You as shown on the booking invoice that are not utilized and non-recoverable from any other source consequent upon the curtailment of the scheduled trip. This reimbursement will be pro-rated for each complete day of the unused trip.
2. Any additional accommodation and travelling expenses (direct economy fare by air, rail or sea travel but excluding cost of drinks, meals and other room services or domestic travel fares e.g. taxi or MRT fare) that are necessarily incurred to extend Your stay Overseas upon the written advice of the Physician. The hotel

accommodation provided shall be similar or equivalent to the room type that You have originally stayed in or if not available, the next level of room type.

Coverage is effective only if this Policy is purchased before You become aware of any circumstances that could lead to the disruption of the scheduled trip. No payment will be made for that part of the trip that has already been undertaken up to the time of the curtailment.

“Curtailment” means abandonment of the scheduled trip as shown on the booking invoice and/or shortening of the trip and returning to Your place of residence in Singapore.

Exclusions

In addition to the General Exclusions, We will not pay for any claim under Section 26 in respect of:

1. Government regulations or Act, delay or amendment of the scheduled trip (including error, omission or default) by the provider of any service forming part of the scheduled trip as well as the agent or tour operator through which the trip was booked.
2. Your business, financial or contractual obligation or those of Your Family Members.
3. Your disinclination to travel or financial circumstances.
4. Any unlawful act of, or criminal proceedings against the person that the scheduled trip depends upon, other than his/her attendance, under the subpoena as a witness, in a Court of Law.
5. Your failure to notify the travel agent/tour operator or provider of transport or accommodation immediately upon finding it necessary to cancel or curtail the travel arrangement.

SECTION 27 – OVERBOOKED FLIGHT

If You are denied boarding a scheduled commercial flight due to overbooking of the flight, of which You have a confirmed booking from the travel agent or airline, and no alternative transportation is made available to You within six (6) hours of the scheduled departure, We will pay You up to the limit specified in Section 27 of the Selected Plan.

Details of the overbooked flight must be obtained and verified in writing by the airline or its handling agent.

N.B. This Policy will only pay for any claim under either Section 27 or 28 for the same event but not for claims made under both Sections.

SECTION 28 – TRAVEL MISCONNECTION

If You missed a scheduled Public Transport, of which You have a confirmed booking, at the transfer point due to the late arrival of Your incoming confirmed scheduled Public Transport and no alternative onward transportation is made available to You within four (4) hours of the actual arrival time of Your incoming Public Transport, We will pay You up to the limit specified in Section 28 of the Selected Plan. This benefit is payable only once per Trip.

Details of the misconnection must be obtained and verified in writing by the operator of the Public Transport or its handling agent.

N.B. This Policy will only pay for any claim under either Section 27 or 28 for the same event but not for claims made under both Sections.

SECTION 29 – RENTAL CAR EXCESS

We will reimburse You up to the limit specified in Section 29 of the Selected Plan for any excess or deductible that You become liable to pay in respect of any loss of or damage to the rental vehicle that You have hired whilst Overseas.

PROVISIONS

1. As part of the hiring agreement You must take up a comprehensive motor insurance against loss of or damage to the rental vehicle during the rental period.
2. You must comply with all requirements of the car rental company under the hiring agreement and the insurer of the rental vehicle as well as the laws, rules and regulations of the country.
3. The rental vehicle must be hired in Your name and driven by You or Your Family Member(s) as named on the Certificate of Insurance or Policy Schedule and hold a legally valid license to drive the rental vehicle and provided always that You or Your Family Member(s) is/are not disqualified by any Court of Law or prohibited by reasons of any law, enactment, rule or regulation from renting and driving the rental vehicle at all material time.

Rental vehicle means any motor-driven four-wheeled passenger vehicle that You may rent from a licensed car rental company for the purpose of private use and which are in Your care and custody.

Exclusions

In addition to the General Exclusions, We will not pay for any claim under Section 29 in respect of:

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

SECTION 30 – EMERGENCY PERSONAL MOBILE PHONE CHARGES

We will reimburse You up to the limit specified in Section 30 of the Selected Plan for the actual telephone charges incurred from the use of Your personal mobile phone whilst Overseas during a medical emergency to engage the services of AXA Assistance Singapore, and for that a claim has been submitted under Sections 1 or 3.

Exclusions

In addition to the General Exclusions, We will not pay for any claim under Section 30 in respect of any phone charges made via standard LAN lines, public telephones or using pre-paid calling cards.

SECTION 31 – LOSS OF SPORTS EQUIPMENT (including ski equipment)

We will reimburse You up to the limit specified in Section 31 of the Selected Plan for the loss of Your Sports Equipment whilst Overseas.

For the purpose of Section 31, "Sports Equipment" means the items used (e.g. balls, goals, sticks for hockey and lacrosse, wickets and bails for cricket, racquets and nets for tennis) during participation in a recognised physical sport, but excluding the clothing specifically used (e.g. leotards for gymnastics, football boots, gloves for cricket) for that sports activity. It also excludes equipment relating to motorised or electronic sports (e.g. model powerboats).

Such loss must be due to robbery, burglary or Theft occurring whilst Overseas.

Exclusions

In addition to the General Exclusions, We will not pay for any claim under Section 33 in respect of:

1. Damage to Your Sports Equipment.
2. Scuba diving equipment; fishing equipment.
3. Your Sports Equipment whilst in the custody of a Public Transport, unless reported immediately upon discovery. In the case of an airline, a Property Irregularity Report must be obtained.
4. Losses not reported to the police within 24 hours and report not obtained at the place of loss.
5. Your Sports Equipment being left unattended in a Public Place.
6. Your willful act or negligence.
7. Confiscation or retention of Your Sport Equipment by customs or other officials.
8. Your Sports Equipment that is insured under any other insurance, or otherwise reimbursed by other sources.
9. Theft that could have been avoided if reasonable precautions are taken.
10. There are reasonable grounds to believe that Your claim is not made in good faith.
11. Your Sports Equipment that is sent in advance, mailed or shipped separately.
12. Loss that arises during the course of play or practice.
13. Sports Equipment that is on loan, on rental or on hire.

N.B. This Policy will only pay for any claim under either Sections 14, 16, 31 or 38 for the same event but not for claims made under more than one Section.

SECTION 32 – Pet Care

We will pay You \$50 for every full eight (8) consecutive hours, up to the limit specified in Section 32 of the Selected Plan, that You are delayed from collecting Your pet cat or dog from a kennel/cattery or pet hotel on the agreed day due solely to the delay of Your final inbound travel (whether by flight, rail, coach or sea vessel) to Singapore.

You are to provide Us with written confirmation from:

- (a) the Public Transport stating the reason for the delay and the scheduled and actual departure time of the Public Transport; and

(b) the kennel/cattery or pet hotel stating the original and actual pick-up dates.

Exclusions

In addition to the General Exclusions, We will not pay for any claim under Section 32 if the reason for the delay is made known to You or You have been informed publicly prior to the purchase of this Policy.

SECTION 33 – Bail Bond Liability

If You are detained by the government authority following a road accident whilst on a Trip, We will arrange a bail bond up to the specified limit applicable to the Selected Plan to obtain Your release on bail.

The assistance excludes any claim in connection with the Your profession or criminal act. The advance payment will be provided only if You have no other means of making direct payment and must be repaid to Us within 60 days upon Your release.

SECTION 34 – HIJACKING

We will pay You \$100 for every full six (6) consecutive hours, up to the limit specified in Section 34 of the Selected Plan, if You are detained when the scheduled Public Transport that You are travelling in is Hijacked whilst Overseas. The Hijack must be reported to the police having jurisdiction at the place within 24 hours from the incident. Any claim must be accompanied by a police report and We must be satisfied with its contents thereof before being liable to pay the benefit under this Section.

“**Hijack**” means any unlawful seizure or the exercise of control by force or violence or threat of force or violence and with wrongful intent of a Public Transport.

N.B. This Policy will only pay for any claim under either Sections 24, 25 or 34 for the same event but not for claims made under more than one Section.

SECTION 35 – KIDNAP AND HOSTAGE

We will pay You \$100 for each full day that You are Kidnapped and held Hostage whilst Overseas, up to the limit specified in Section 35 of the Selected Plan.

For the purpose of Section 35, the Kidnap & Hostage cannot be by any Insured Person(s) or the spouse, Relative or employee of the Insured Person(s) whether acting alone or in collusion with others.

The Kidnap and Hostage must be reported to the police having jurisdiction at the place within 24 hours from the incident. Any claim must be accompanied by a police report and We must be satisfied with its contents thereof before the benefit is paid under this Section.

“**Kidnap and Hostage**” means an event or connected series of events which results in You being seized, detained or taken away and held prisoner by force or fraud by another person(s) (except a minor kidnapped by his or her parents) against Your will for the purpose of demanding a ransom.

Exclusions

In addition to the General Exclusions, We will not pay for any claim under Section 35 in respect of:

1. Your fraudulent, dishonest or criminal acts.
2. Events that take place in Your country of residence, or any country located in Central or Southern America or Africa, or any country that United Nations armed forces are present and active.
3. Loss of or damage to property of any description, including intellectual property as a result of the Kidnap and Hostage.
4. Loss or damage that You suffered that is not in accordance with a trip.
5. Such Kidnap and Hostage taking is not reported to the local police and a police report of such incident is not submitted to Us.

SECTION 36 – HOME CARE BENEFIT

We will indemnify You by payment, replacement or repair, up to the limit specified in Section 36 of the Selected Plan, against physical loss or damage to Your Household Contents, Valuables and/or stamps, coins and medal collections based within Your residence in Singapore that is left vacant and if such loss or damage is the direct result of fire that occurs whilst You are Overseas.

In the event of loss or damage to any article forming part of a pair or set, Our liability shall not exceed a proportionate part of the value of the pair or set. We will not be liable for more than \$500 in respect of any one article or pair or set of articles.

For the purpose of Section 36, "Household Contents" means household furniture and furnishings, clothing and personal effects belonging to You or Your Family Member(s) who are permanently residing with You, but will exclude deeds, bonds, bills of exchange, promissory notes, cheques, travellers' cheques, securities for money, documents of any kind, cash and currency notes.

Exclusions

In addition to the General Exclusions, We will not pay for any claim under Section 36 in respect of:

1. Wear, tear, depreciation, the process of cleaning, dyeing, repairing or restoring any article, the action of light or atmospheric conditions, moth, insects, vermin or any other gradually operating cause.
2. Your willful act or conspiracy with other persons.
3. Loss (whether temporary or permanent) of the insured articles or any part thereof by reason of confiscation, requisition, detention or legal or illegal occupation of such articles or of any premises, vehicle or thing containing the same by any Government authorities.
4. Electrical or mechanical breakdown.
5. Business or professional use in respect of photographic and sporting equipment and accessories and musical instruments.
6. Motor vehicles, boats, bicycles and any equipment or accessories relating thereto.

SECTION 37 – FULL TERRORISM COVER

We will pay You the benefits in Section 1 to 40, but excluding Section 11 to 13, and subject to the respective limits and including the terms and exclusions of this Policy, for losses arising from Terrorism (including the use of nuclear, chemical and biological substances) during the Trip.

This Policy does not cover the consequences of an act of Terrorism:

- (a) When the incident is covered by government or public authority compensation.
- (b) Leading to a cancellation and curtailment of the trip due to fear of travelling or any cancellation if the Public Transport is not departing to the destination as a consequence of or fear of the act of Terrorism.

Where an Insured Person is covered under more than one travel policy with Us, Our maximum liability per Insured Person for Any One Event shall be limited to that one policy with the highest Selected Plan.

"Terrorism" means any actual or threatened use of force of violence directed at or causing damage, Injury, harm or disruption or commission of an act dangerous to human life or property, against any individual, property or Government with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) will not be considered Terrorism. Terrorism also includes any act that is verified or recognized by the (relevant) Government as an act of Terrorism.

For the purpose of Section 37, "Any One Event" includes all insured losses that arise directly from the same cause and which occur during the same period of time and in the same area. Such cause is understood to be the Terrorism act that directly brings about the losses or triggers the chain of causation where there are several perils, which in an unbroken chain of causation have caused the losses.

SECTION 38 – GOLF EQUIPMENT

We will reimburse You up to the limit specified in Section 38 of the Selected Plan to replace or repair the item(s) of Your Golf Equipment that is/are lost (must be due to robbery, burglary or Theft) or damaged in a Public Place whilst Overseas.

"Golf Equipment" means golf clubs and golf bags.

We will not be liable for more than \$300 in respect of any one golf club or golf bag

N.B. This Policy will only pay for any claim under either Sections 14, 16, 31 or 38 for the same event but not for claims made under more than one Section.

SECTION 39 – HIRED GOLF EQUIPMENT

We will reimburse You up to the limit specified in Section 39 of the Selected Plan for the cost of hiring that replacement item(s) of Golf Equipment for which a claim has been submitted under Section 38.

For the purpose of Sections 38 and 39, Our liability shall not exceed the value of that Golf Equipment item(s) that is/are lost or damaged and not the entire golf set as a whole.

SECTION 40 – HOLE-IN-ONE CELEBRATION

If You successfully complete a hole-in-one in an organized event at any 18-hole golf course whilst Overseas, We will pay up to the limit specified in Section 40 of the Selected Plan to cover the cost of one round of celebratory drinks. You must provide written confirmation from the Golf Club Professional that the hole-in-one was achieved and the receipts for the cost of celebratory drinks on the date of the accomplishment at the golf club.

Exclusions

In addition to the General Exclusions, We will not pay for any claim under Section 38, 39 and 40 in respect of:

1. Loss or damage that arises during the course of play or practice.
2. Damage due to wear and tear or any process of repair or whilst being worked upon resulting therefrom.
3. Your Golf Equipment whilst in the custody of a Public Transport, unless reported immediately upon discovery. In the case of an airline, a Property Irregularity Report must be obtained.
4. Losses not reported to the police within 24 hours and report not obtained at the place of loss.
5. Loss or damage covered by any other insurance, or otherwise reimbursed by other sources.
6. Your Golf Equipment that is sent in advance separately.
7. Your willful act or negligence.
8. Confiscation or retention of Your Golf Equipment by customs or other officials.
9. Your Golf Equipment being left unattended in a Public Place.
10. Damage or Theft that could have been avoided by taking reasonable precautions.
11. There are reasonable grounds to believe that Your claim is not made in good faith.
12. Golf Equipment that is on loan, on rental or on hire.

PART D – 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:

1. Any Pre-existing Medical Condition.
2. Suicide or attempted suicide, intentional self-Injury, willful exposure to danger (other than in an attempt to save human life) or the committing of any criminal acts.
3. The effect or influence of alcohol or drugs unless the drug is taken in accordance with an authorised medical prescription.
4. Illness or disease directly or indirectly arising from sexually transmitted disease, Human Immunodeficiency Virus (HIV) and/or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutant derivatives or variations however caused.
5. Pregnancy, childbirth, abortion, miscarriage and any Injury or Illness related to such conditions (except for coverage under Section 5).
6. Surgery or medical treatment, that in the opinion of the Physician treating You can reasonably be delayed until Your return to Singapore.
7. Your travelling against medical advice or where the trip is made solely for the purpose of obtaining treatment.
8. Mental and nervous disorders, including insanity. Congenital conditions and any physical birth defects arising out of or resulting therefrom.

9. Travelling to the country against the travel advisory by its government authority or by the Singapore Government relating to any war or warlike event, Strike, Riot or Civil Commotion, disease outbreak or unsafe health conditions, impending natural disasters or any other events of similar nature.
10. Travel in, to, or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria.
11. Any form of cosmetic (aesthetic) treatment or plastic surgery or any treatment that relates to a previous cosmetic treatment. This exclusion does not apply to reconstructive surgery if it is carried out to restore function or appearance after an Accident or following surgery for a medical condition, provided that the Accident or surgery occurred during the Period of Insurance and is done at a medically appropriate stage after the Accident or surgery.
12. Engaging in, training or practicing for, or taking part in, racing other than on foot and any professional competition or sports where remuneration or reward of any kind is received from engaging in such sports or games.
13. Taking part in flying or other aerial activities except as a fare-paying passenger in a licensed passenger-carrying aircraft.
14. Participation in the following activities:
 - (a) Motorcycling unless You hold a valid motorcycle license recognised by the country You are travelling in and provided that You wear a helmet at all times whilst motorcycling and abide by all applicable road laws of that country.
 - (b) Expedition to generally inaccessible and remote areas of a country or areas previously unexplored.
 - (c) Extreme Sports. This exclusion does not apply to any of the following leisure activities:
 - i. non-competitive winter sports
 - ii. Marathon (up to 42km), biathlon, triathlon
 - iii. Activities done under the guidance and supervision of a licensed guide / instructor of the tour operator: parachuting, sky diving, bungee jumping, hiking or trekking beyond 3500m and up to 6000m above sea level, harnessed abseiling, harnessed rock climbing, tandem hang-gliding, canoeing / rafting down rapids up to grade 4.
 - iv. Scuba diving up to depth of 40m provided:
 - You are diving under the supervision of a qualified diving instructor; or
 - You hold a PADI certification (or equivalent qualification) and You are diving with a buddy who holds a PADI certification (or equivalent qualification).

Extreme Sports refers to 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 base jumping, big wave surfing, canoeing down rapids (Grade 5 and above), caving, potholing, cliff jumping, horse jumping, racing or motor rallies, martial arts and the likes of it, mountaineering, off-piste skiing, shark cage diving, ultra marathons and stunt riding.

This does not include sporting activities that are open to the general public without restriction (other than height or general health or fitness warnings) and which are provided by recognised local tour operators but always providing that You are participating under the supervision of qualified guides.

15. Any illegal activities, loss resulting directly or indirectly from action taken by any government authority including confiscation, seizure, destruction and restriction.
16. Direct participation in terrorist acts.
17. Loss of or damage to hired or leased equipment; testing of any kind of conveyance.
18. Employment on merchant vessels or as a manual worker; naval, military or airforce service or operations, regular or temporary, military or police duties.

“Manual worker” means a person engaging in tasks that involve physical exertion regardless of whether any machinery or tools are used and where such person is remunerated for the work done. The nature of the labour includes but not limited to doing painting, packing, installation, assembly, lifting, construction or repair work.

19. Offshore activities like diving, oil-rigging, mining, aerial photography or handling of explosives. Survey of offshore installations or facilities under construction including survey from aerial conveyance.
20. War, invasion, act of foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power.
21. Ionising radiations, or contamination by radioactivity from any irradiated nuclear fuel, or from any nuclear waste from the combustion of nuclear fuel.
22. Radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly, or of its nuclear component.
23. Consequential loss or damage of any kind.

PART E – GENERAL CONDITIONS. APPLICABLE TO ALL SECTIONS OF THIS POLICY

You must comply with the following conditions to have the full protection of Your Policy. Our liability shall be conditional on Your observance of the terms of this Policy.

1. Fit for Travel

At the time of Your trip, You must be medically fit to travel and not be aware of any circumstances which could lead to cancellation or disruption of the trip, otherwise any claim is not payable.

2. Interpretation

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

3. Reasonable Care

You shall act in a prudent manner and exercise reasonable care for the safety and supervision of Your property as if uninsured and to prevent loss, damage, Accident, Injury or Illness.

4. Mis-Representation

This Policy shall be voidable in the event of misrepresentation, misdescription or nondisclosure or concealment of any circumstances material to or in connection with Your health, and in particular;

- (a) whether You are suffering from a disease, Illness, disability or handicap; or
- (b) whether You are aware of circumstances suggesting that You may be suffering from a disease, illness, disability or handicap.

5. Fraud

If You, or anyone acting for You, make a claim under the Policy knowing the claim to be false or fraudulently inflated, We will not pay the claim and all Cover under the Policy will be forfeited.

6. Duplication of Cover

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

7. Home Country Coverage

If You travel back to Your Home Country for a continuous period of more than 30 days, coverage under Section 3 of this Policy is limited to 50% of the limit specified in the Selected Plan under that Section, notwithstanding any other provisions of this Policy.

8. **Known Circumstances or Events**

Coverage is effective only if this Policy is purchased before You know or ought to know of any circumstance or event that renders the cancellation/postponement of Your trip highly possible (e.g. hospitalisation of a Family Member or having received a terminal prognosis of a Family Member or any risk related to the place of Your intended destination).

9. **Payment of Benefits**

All benefits payable under this Policy shall be paid to You and, in the event of Your death, to Your estate. Such payment shall be full and final discharge to Us. Benefits payable under this Policy are in Singapore dollars.

For claims incurred in a foreign currency, We will convert the amount into Singapore dollars at the exchange rate to be determined by Us in Our sole discretion on the date of occurrence.

10. **Claims**

If any Injury, Accident, loss or damage or Theft happens You must:

- (a) Make a report within 24 hours of the incident, to the police or the relevant authorities at the place of loss or to the management of the establishment where the incident occurred. If any property is lost, Stolen or malicious damage is suspected, 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 working days upon completion of the trip.
- (d) Give Us the tour invoice, e-ticket confirmation, boarding pass and/or photocopy of passport for verification and proof of travel.

You must also:

- (a) Send to Us immediately any writ, summons or other documents in connection with the claim.
- (b) Send written details of Your claim to Us within 30 working days upon completion of the trip.
- (c) Render co-operation and assistance as We reasonably require.
- (d) Not admit or deny any claim made by someone else against You or make any agreement with him or her.

We shall be entitled to:

- (a) Request an examination by a medical referee appointed by Us for a non-fatal Injury.
- (b) Negotiate, settle or defend any such claim in Your name and on Your behalf.
- (c) Use any legal right of recovery You have.
- (d) Request an autopsy and/or post-mortem examination in the event of death.
- (e) At our option, choose to make payment, reinstate or repair the lost or damaged property.

Our liability is limited solely to the payment of the benefits that You are entitled to under this Policy. We assume no liability for the availability, quality or results of any medical treatment or other service, or Your failure to obtain any treatment or service covered by the terms of this Policy.

11. **Other Insurances**

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 would have been payable under the policy or policies had this Policy not been effected. (Not applicable to Sections 1 and 2).

12. **Governing Law**

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

13. **Arbitration**

If We admit liability to a claim but there is a dispute as to the amount to be paid, such dispute will be referred to and finally resolved by 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 You.

14. Interest

No amount payable under this Policy shall carry interest.

15. Clerical Error

A clerical error by AXA shall not invalidate the insurance otherwise validly in force, nor continue the insurance otherwise not validly in force.

16. Contracts (Rights of Third Parties) (Chapter 53B of Singapore)

A person or any entity who is not a party to this Policy shall have no rights under the Contracts (Right of Third Parties) (Chapter 53B of Singapore) to enforce any of its items.

17. Cancellation for Single Trip

There will be no refund of premium once the Certificate of Insurance is issued.

18. Cancellation for Annual Multi-trip Policy

We may cancel the Policy by giving seven (7) days' notice by registered letter to You at Your last known address. We will return any proportionate part of the premium due to You provided no claim has been made.

You may also cancel the Policy at any time by giving seven (7) days written notice to Us. We will retain the customary short period rate for the time the Policy has been in force, subject to a minimum premium of fifty dollars (\$50),

Cancellation of Policy	Annual Premium Refundable
Within 2 months	60%
After 2 months but within 3 months	50%
After 3 months but within 4 months	40%
After 4 months but within 5 months	30%
After 5 months but within 6 months	25%
After 6 months	No refund

provided always that there is no claim prior to the cancellation of this Policy.

19. Conveyance Limit

The total liability payable in respect of Accidental death or Accidental permanent disablement occurring whilst a number of insured persons are together shall not exceed three million dollars (\$3,000,000) per event and/or conveyance. In the event the maximum liability should exceed three million dollars (\$3,000,000) per event and/or conveyance, the limit amount shall be apportioned among the insured persons, but the sum shall not be greater than the maximum sum insured of each Insured Person.

20. Premium Payment Warranty

The total premium due must be paid and actually received in full by Us on or before the inception date of the insurance. In the event that the total premium due is not paid and actually received in full by Us on or before the inception date of the insurance, the Policy will not be valid and no benefits will be payable by Us. Any payment received thereafter will have no effect whatsoever on the cancellation of the insurance.

21. Addition of Insured Person (for an Annual Multi-trip Policy)

No person added to any group in the Policy Schedule 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 on a prorate basis for each additional Insured Person included under this Policy after the commencement of the Period of Insurance or at the time of renewal of this Policy.

22. Renewal (for an Annual Multi-trip Policy)

This Policy will be automatically renewed upon the payment of the premium when due. No renewal documents will be issued and the existing Policy is the evidence of valid cover, unless otherwise notified.

The premium as stated in the Certificate of Insurance will be charged to the same credit card account that was used when the Policy was first purchased within one month prior to policy expiry date.

23. 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.

24. Illegality Clause

If providing any cover or benefit under this Policy would expose Us to any prohibition, or restriction under the laws or regulations of Singapore, this Policy and its benefits shall be considered void, as if cover was never granted.

25. Policy Owners' Protection Scheme

This Policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for Your Policy under this scheme 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 AXA Insurance Pte Ltd or visit the GIA or SDIC websites at www.gia.org.sg or www.sdic.org.sg.