

CITI BUSINESS CARD CERTIFICATE OF TRAVEL INSURANCE

Note: This certificate is issued for the Account Member's information only and is not a contract of insurance. It contains only brief details and is subject always to the Terms of the Master Policy, a copy of which is available for inspection upon reasonable request at Citibank Singapore Limited, Global Consumer Group, 8 Marina View, #17-00, Asia Square Tower 1, Singapore 018960

Insured Person:

Employee who is either a Singapore Citizen, permanent resident of foreigner working and residing in Singapore or outside Singapore age below seventy (70) years old of who has had his/her Full and Total Fare charged to his/her Citi Business Card that has been issued.

Policy extends cover to employees who purchased the Full and Total Fare charged through the Citi Business Card regardless which card account is used provided he/she is also a Citi Business Card holder of the company.

Territorial Limit : Worldwide.

Benefits :

Sum Insured per Insured Traveller	Plan A
Death	S\$1,000,000
Loss of Baggage	Up to S\$850
Baggage Delayed	Up to S\$250
Flight Delay/Misconnection	Up to S\$250

IMPORTANT NOTES:

AXA Insurance Pte Ltd agrees to insure the Insured Person against loss or damage covered by this Policy subject to and in accordance with the exclusions, limitations, provisions and terms described in the policy coverage.

General Definitions

- "Accident"** means sudden, unforeseen and unexpected event during Your Trip and which results in your death or Disablement.
 - "Bodily Injury"** means an external and visible bodily injury sustained by an Insured Traveller and caused solely and directly by an Accident and does not include any illness or naturally occurring conditions or degenerative process.
 - "Concessionary Fare"** means;
 - Discounted air tickets offered by an aircraft or other conveyance operator.
 - Travel tickets offered on special promotions, including free air tickets given together with purchased air tickets, the cost of which have been charged to the Citi Business Card account, provided purchased travel tickets and free tickets were issued in the name of the Insured Traveller.
 - "Country of Residence"** means the country in which the Insured Traveller is residing, country of employment or such country as has been declared to the insurer.
 - "Full Fare"** and **"Total Fare"** means 100% of Travel fare payable on standard or Concessionary Fare.
 - "Illness"** means a physical condition marked by a pathological deviation from the normal healthy state, manifesting itself during the period of your Trip in the Period of Insurance and shall exclude any Pre-existing conditions.
 - "Insured Journey"** means any authorised business Trip made by your employee in the course of his/her employment. It cover round Trip purchased by the Insured Traveller(s) with the Full or Total Fare charged to Citi Business Card. Trip departs from Singapore or from Insured Traveller's Country of Residence to the designated destination as stated in the Insured Traveller's ticket and;
 - riding solely as a passenger, not an aircrew member, in boarding or alighting from an aircraft or helicopter (including whilst being at the airport or terminal to board such an aircraft) on a regularly scheduled airline flight operated by an air carrier, provided that such air carrier holds a certificate, license or similar authorization for scheduled air transportation issued by the relevant authorities in the country in which the aircraft is registered, and in accordance with such authorization, maintains and publishes schedules and tariffs for passenger service, between named airports/heliports at regular and specific times. Regularly scheduled airline flight shall include any extra flights operated by scheduled carriers on regular routes or;
 - riding as a passenger in a common carrier (a vehicle licensed to carry passengers for hire), including rental vehicles, but only whilst,
 - your employee going directly to an airport for the purpose of boarding an aircraft on which the Insured Person is covered by the Policy, or
 - when leaving an airport after alighting from such an aircraft and going directly to his home, hotel or normal place of employment in his/her Country of Residence and shall terminate upon your employee arriving to his/her home, hotel, or normal place of employment in his/her Country of Residence or (3) hours upon arrival of the scheduled arrival times of the carrier in which Insured Traveller travels after the commencement of business Trip, whichever occurs first.
- Provided that if the journey exceeds 8 weeks from the date of first departure to the destination abroad, the insurance cover will immediately terminate.
- "Period of Insurance"** means the period specified in the Policy.
 - "Pre-existing condition"** means any condition for which the Insured have received medical treatment, advice, diagnosis, consultation or prescribed

- drugs within a twelve (12) month period preceding the effective date of the Trip.
- "Scheduled Flight"** means a flight in an aircraft operated by an airline duly licensed for scheduled transportation of fare-paying passengers between established commercial airports. Departure times, transfers and destination points shall be established by reference to the Insured Person's Scheduled Flight ticket.
- "Trip"** means a journey from the place of embarkation in Singapore or outside Singapore to the intended designated destination(s) as stated in the Insured Traveller's ticket and shall terminate on the earliest of the time the Insured Traveller returns to his or her home or normal place of employment in his/her Country of Residence.
- "We/Our/Us/Insurer"** means AXA Insurance Pte Ltd

BENEFITS

Personal Accident

If you sustain Bodily Injury caused by accidental means while overseas during the Insured Journey, the following benefits will be paid.

Sum Insured per Insured Traveller	
Death	S\$1,000,000
Permanent Disablement	Percentage (%) of sum insured S\$1,000,000 as per Scale of Compensation schedule below

No benefits will be payable:

- Under Benefits 1 or 2 unless such death or loss occurs within twelve (12) months of the date of injury.
- Under Benefits 1 or 2 except on proof to us that the disablement has continued for twelve (12) months from the date of injury and in all probability will continue for the remainder of your life.

The maximum amount of all benefits payable for one or more injuries sustained by you during the Insured Journey shall not exceed the maximum limits as indicated in the Policy or Certificate of Insurance.

Permanent total loss of use of member shall be treated as loss of member.

Permanent Total Disablement means a state of incapacity resulting from the Insured Traveller suffering Bodily injury within one hundred eighty(180) days from the occurrence of the Accident, in which permanently prevents that Insured Traveller from engaging in any and every kind of occupation, where the Bodily Injury sustained :

- falls into one of the categories listed in the Scale of Permanent Disablement Benefits Table; or
- Is medically certified to have no hope of improvement after twelve (12) consecutive calendar months from the occurrence of Accident

In the event of any other unspecified form of Permanent Disablement, we will adopt a percentage which is in the opinion of our medical advisers is not inconsistent with the foregoing and without regard to the Insured Traveller's occupation.

Scale of Compensation

Permanent Disablement	Percentage (%) (applies to the sum insured in the Schedule)
1. Permanent Total Disablement: <ul style="list-style-type: none"> Loss of two limbs Loss of both hands or of all fingers and both thumbs Total and permanent loss of sight of both eyes Total paralysis Injuries resulting in being permanently bedridden Any other Injury causing permanent total disablement Loss of hand at wrist Loss of arm - at shoulder; between shoulder and elbow; at and below elbow Loss of leg - at hip; between knee and hip; below knee 	100
2. Loss of <ul style="list-style-type: none"> four fingers and thumb of one hand four fingers of one hand 	50 40

3. Loss of thumb <ul style="list-style-type: none"> both phalanges one phalanx 	25 10
4. Loss of index finger <ul style="list-style-type: none"> three phalanges two phalanges one phalanx 	15 10 5
5. Loss of middle finger <ul style="list-style-type: none"> three phalanges two phalanges one phalanx 	10 7 3
6. Loss of ring finger <ul style="list-style-type: none"> three phalanges two phalanges one phalanx 	10 7 3
7. Loss of little finger <ul style="list-style-type: none"> three phalanges two phalanges one phalanx 	10 7 3
8. Loss of metacarpals <ul style="list-style-type: none"> first and second (additional) third, fourth or fifth (additional) 	3 2
9. Loss of toes <ul style="list-style-type: none"> All great, both phalanges great, one phalanx or any other toes 	15 5 2
10. Loss of hearing <ul style="list-style-type: none"> both ears one ear 	75 20
11. Loss of speech	50
12. Loss of <ul style="list-style-type: none"> sight of one eye, except perception of light and/or lens of one eye 	50

Loss of Baggage - Up to S\$850 per Insured Traveller

We will reimburse you for loss of or damage to baggage (including clothing and personal effects worn or carried on the person, trunks, suitcases and the like receptacles, cash, cheques, travel tickets and passports) taken, sent in advance or purchased on the Trip, occurring during the Insured Journey and owned by you.

In the event that you purchase a comparable replacement for the lost article, we will pay the replacement cost provided the lost article was not more than two years old at the date of loss. If you cannot prove the age of the lost article, or if the article is more than two years old, or if the article is not replaced, we will deal with the claim on the basis of original purchase value of the article less depreciation, or the cost of repair, whichever is the lesser.

If any article is proven to be beyond economical repair, a claim will be dealt with under this policy as if the article had been lost. In the event of loss of or damage to any property insured forming part of a pair or set, our liability shall not exceed a proportionate part of the value on the pair or set.

We shall not be liable for more than;

- S\$400 in respect of any one article or pair or set of articles.
- S\$200 in total in respect of money & travel documents

Such losses must be reported to the local police at the place of loss within 48 hours after the incident and a written statement from the police must be obtained to substantiate the claim.

Exclusions to Loss of Baggage

We will not pay for claims in respect of

- Loss of or damage to;
 - stamps, documents (other than those specifically mentioned) or contact cornea cap or micro lenses, medals, coins, bonds securities or camping equipment, crockery, china, glass, antiques, jewellery articles made of or including precious metals or precious stones, securities sculpture, curios, pictures, musical instruments, skis or damage to fragile articles unless caused by fire, theft or an accident to the vehicle vessel or aircraft conveying the article.
- Loss or damage whilst in the custody of an airline or other carrier, unless reported immediately on discovery and in the case of an airline a Property Irregularity Report is obtained.
- Loss of travellers' cheques not immediately reported to the local branch or issuing agent.
- Shortage due to error, omission, exchange or depreciation in value.
- Business goods or samples, cost of reproducing data whether recorded on tapes, cards, discs or otherwise.
- Loss or theft of property left unattended in a public place or as a result of your failure to take due care and precautions for the safeguard and security of such property.

- Normal wear and tear, atmospheric or climatic conditions, gradual deterioration or mechanical or electrical breakdown or derangement, any process of cleaning, restoring, repainting or alteration.
- Loss or damage arising from delay or confiscation or detention by Customs or other official.

Baggage Delayed

Up to S\$250 per Insured Traveller

If your employee checked-in baggage is certified by the carrier to have been delayed, misdirected or temporarily misplaced for at least 6 hours from the time of your arrival at destination abroad as specified in the itinerary supplied to you, we will pay S\$100 per 6 hours up to the limit stated above. This benefit is not payable if the delivery of baggage is delayed upon your employee returning to his/her Country of Residence.

You cannot claim under both Loss of Baggage and Baggage Delayed for the same event.

Flight Delay/Misconnection

Up to S\$250 per Insured Traveller

If the departure of the aircraft in which you had arranged to travel is delayed for at least 6 hours from the time specified in the itinerary supplied to you;

- due to strike/industrial action, adverse weather conditions or
- mechanical breakdown/derangement of that aircraft or
- due to interruption of the journey of that aircraft as a result of mechanical or structural defect,

We will pay you up to limit as per above for the full 6 hours delay (the delay being calculated from the departure time of the aircraft specified in the itinerary) OR If your confirmed onward Scheduled Flight is missed at the transfer point due to the late arrival of your incoming confirmed connecting Scheduled Flight and no alternative onward transportation is made available to you within 6 hours of the actual arrival time of your incoming flight, we will pay you for reasonable charges incurred by evidenced of receipt/bills in respect of hotel accommodation and restaurant meals or refreshments.

The flight misconnection details to be obtained by you must be verified in writing by the operator(s) of the airline or their handling agent(s)

Exclusions to Flight Delay/Misconnection

We will not pay for

- Claims arising directly or indirectly from your failure to check in according to the itinerary supplied to you, and obtain written confirmation from the carriers or their handling agents of the number of hours of delay and the reason for such delay.
- Claims arising directly or indirectly from strike or industrial action existing at the date the Insured Traveller purchases the ticket.
- Claims arising directly or indirectly from your late arrival at the airport or port after check-in or booking-in time (except for the late arrival due to strike or industrial action).

General Exclusions.

This insurance does not cover claims:

- Unless the Insured Traveller is;
 - below 70 years of age.
 - of sound bodily and mental health and free from physical defect or infirmity.
 - not aware of any reason medical or otherwise which could affect the completion of the Trip as arranged.
 - not receiving medical treatment of any kind for recurring chronic or continuing illness or condition (including convalescence).
- If you are travelling contrary to the advice of a medical practitioner.
- Arising directly or indirectly from any pre-existing condition.
- Directly or indirectly occasioned by, happening through or in consequence of
 - pregnancy, wilfully self-inflicted injury or illness (including suicide or attempted suicide), insanity.
 - alcoholism or the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a registered medical practitioner, but not for the treatment of drug addiction), self-exposure to needless peril (except in an attempt to save human life), AIDS (Acquired Immune Deficiency Syndrome) or ARC (Aids Related Complex).
 - any criminal act by the Insured Traveller.
- Directly or indirectly occasioned by, happening through, or in consequence of accidents whilst engaged in;
 - any hazardous occupation or sport (professional or otherwise) including but not limited to manual labour, racing of any kind (other than on foot), football, use of motor cycles, scooters or mopeds, winter sports, mountaineering (reasonably requiring the use of ropes), rock climbing, and hiking/trekking in remote areas unless with licensed guides, pot-holing, boxing, underwater pastimes or water skiing.

- b) aviation other than as farepaying passenger in an aircraft provided and operated by an airline or air charter company which is duly licensed for the regular transportation of such passenger and any activity involving you being airborne (whether suspended or not).
- 6. In respect of any property more specifically insured or any claim which but for the existence of this insurance would be recoverable under any other insurance.
- 7. Engaging in or taking part in service in the military, police, naval or airforce service or other armed services or operation of any country or international authority, whether in time of peace or war.
- 8. Directly or indirectly occasioned by, happening through, or in consequence of;
 - (a) nuclear fission, nuclear fusion or radioactive contamination.
 - (b) of war, invasion, acts of foreign enemies, hostilities or war-like operations (whether war be declared or not) civil war, terrorism, mutiny, civil commotion assuming the proportion of or amounting to a popular uprising, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any Government of public or local authority or civil commotion.

Claims Procedure

To file claim, please write to AXA Insurance Pte Ltd, or call the Claims Service Team as stated within 30 days of the incident. Please enclose the claims form, statement of account, proof of employment, copy of itinerary, air ticket and boarding pass, receipts for hotel accommodation or restaurant meals or refreshment incurred, a report from the respective airline/airport/local government authority concerned and other supporting documents necessary.

AXA Claims Service Team Hotline:
Tel: (65) 6880 4888
Office Hours: Mon – Fri, 9am to 5pm

If there is any other insurance covering the same loss, damage or liability we will pay only our rateable proportion. This however, will not be applicable to Personal Accident.

SPECIMEN