

Complimentary Travel Insurance Citi ULTIMA Visa Infinite

The following is a description of the group insurance policy (Master Policy Number P1001176) held by Citibank Singapore Ltd (“Citibank”), the Policyholder, at 8 Marina View, #22-41, Asia Square Tower 1, Singapore 018960 for the benefit of Citi ULTIMA Visa Infinite Cardholders (“Cardholders”) only.

The policy of insurance is issued by AXA INSURANCE PTE LTD. (“AXA”), 8 Shenton Way, #24-01, AXA Tower, Singapore 068811 and is also the underwriter of the policy.

The benefits under this group insurance:

- is free of charge for Cardholders.
- can be changed from time to time or discontinued altogether following a decision by Citibank or AXA. Citibank shall then notify the Cardholder of such a change.
- are available in accordance with the terms of our policy with AXA, extract of which is reproduced below.

Cardholders will have the right to make claims on their own behalf with AXA as Insured Persons of this policy within the relevant Terms, Conditions and Exclusion as identified therein.

SUMMARY OF BENEFITS (Policy Schedule)

Section	BENEFITS	SUM INSURED PER INSURED PERSON PER TRIP (S\$)		
		Cardholder	Accompanying Spouse	Accompanying Child
1	Accidental Death / Permanent Disablement For Singapore as Country of Residence (Insured Journey departing from Singapore and return to Singapore)	1,000,000	50,000	15,000
	Accidental Death / Permanent Disablement For Country of Residence outside Singapore (Insured Journey departing from Insured's Country of Residence and return to Insured's Country of Residence)	100,000	50,000	15,000
2	Overseas Medical Expenses	500,000 Excess: Nil	3,000 Excess: \$100 for each and every claim	1,000 Excess: \$100 for each and every claim
3	Baggage Loss (reimburse up to S\$500.00 per article)	1,000 (shared limit)		
4	Baggage Delay (S\$200.00 per 6-hours of consecutive delay)	600 (shared limit)		
5	Flight Delay (S\$200.00 per 6-hours of consecutive delay)	600 (shared limit)		
6	Trip Cancellation / Loss of Deposit / Trip Curtailment	600 (shared limit)		
7	Kidnap and Hostage (S\$1,000 per 24-hours)	10,000 (shared Limit)		
8	Personal Liability	500,000 (shared limit)		
9	Rental Car Excess	\$1,000 (shared limit)		
10	Credit Card Purchase Protection (per cardholder per policy year)	50,000	N.A.	N.A.
11	Credit Card Extended Warranty (per cardholder per policy year)	50,000	N.A.	N.A.
Section 12, 13 and 14 apply only for Trips commencing from Singapore				
12	Emergency Medical Assistance and Evacuation	100,000 per trip (shared limit)		
13	Emergency Medical Repatriation back to Singapore			
14	Local Burial/Repatriation of Mortal Remains back to Singapore			

General Definitions

1. **“Accident or Accidental”** means a sudden, unforeseen and unexpected event during the Insured Journey and which results in Your death or disablement, and which is solely and independently of any other causes, not caused by illness.
2. **“Age”** means the current age. A person is considered to be of his/her current age until his/her next birthday.
3. **“Aircraft”** means 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.
4. **“Bodily Injury”** means injury sustained solely, directly from an Accident.
5. **“Cardholder”** means CITI ULTIMA cardholders (including supplementary cardholders) age between eighteen (18) to seventy (70) years old where the card is issued from Citibank Singapore Limited for their Asia Pacific card holders.
6. **“Child(ren)”** means the Cardholder’s unemployed and unmarried legal Child(ren), including stepchild(ren) and legally adopted Child(ren) from 1 to 18 years, or up to 24 years if still studying full-time in a recognised institution of higher learning.
7. **“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.
8. **“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.
9. **“Country of Residence”** means Singapore or country in which the Insured Traveller is residing and such country has been declared to the insurer. For Insured Traveller’s trip commencing outside Singapore, sum insured for Death and Permanent Disablement shall not exceed S\$100,000.
10. **“Concessionary Fare” means**
 - a) Discounted tickets offered by an Aircraft or other conveyance operator.
 - b) Tickets offered on special promotions, including free tickets given together with purchased tickets, the cost of which have been charged to the CITI ULTIMA Card account, provided purchased tickets and free tickets were issued in the name of the Insured Traveller.
 - c) Tickets offered as part of Citibank Rewards Programme or similar programs offered by Citibank with or without additional cost chargeable. In the event that cost is chargeable, 100% of such cost must be charged to the Insured Traveller’s CITI ULTIMA card.
11. **“Full Fare” and “Total Fare”** means 100% of fare payable on standard fare charged to Citi ULTIMA Card or Concessionary Fare.
12. **“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.
13. **“Illness”** means a physical condition marked by a pathological deviation from the normal healthy state manifesting itself during the period of Insured Journey during the currency of this Policy and shall exclude any Pre-existing conditions.
14. **“Injury”** means an external and visible bodily injury sustained by an Insured Traveller and cause solely and directly by an Accident and does not include any illness or naturally occurring medical conditions or degenerative process.
15. **“Insured Journey”** means the commencement of a Trip as soon as the Insured Traveller leaves his home, hotel or office located in the Country of Residence for a direct journey to the airport and travelling solely as a passenger in a regularly scheduled and fully licensed passenger carrying Aircraft and continues until return to Country of Residence. In any event the Trip is more than 30 days; all benefits under this insurance shall cease upon the expiry of the 30th day of the Trip.
16. **“Master policy”** means the policy issued by Us to Citibank Singapore Limited which offers the benefits under this Policy.
17. **“Medical Expenses”** means expenses incurred during the Insured Journey within 30 days and arising from You sustaining Injury or Illness which 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 including the cost of emergency dental treatment caused by an Accident, to restore sound and natural teeth. 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.
18. **“Overseas”** means the countries specified in the air ticket outside Insured Traveller’s Country of Residence.
19. **“Pre-existing conditions”** means an Injury or an Illness which existed or symptoms or manifestations of which existed within 182 days prior to the commencement date of the Insured Journey with respect to an Insured Traveller based on normal medically accepted pathological development of the Injury or Illness, or of which the Insured Traveller was aware or should reasonably have been aware, irrespective of whether treatment was actually received.
20. **“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.
21. **“Trip”** means a planned journey out of Country of Residence **and** thereafter return to Country of Residence.
22. **“Spouse”** means the legal spouse of the Cardholder between the age of eighteen (18) and seventy (70) years old.
23. **“We/Our/Us/Insurer”** means AXA Insurance Pte Ltd.

24. **“You/Your/Insured Traveller”** means Cardholder between the age of eighteen (18) and seventy (70) years old who purchased / transacted his/her Full/Total fare using his/her CITI ULTIMA card. Insured Traveller is extended to include Spouse and Child(ren) of the Cardholder, whose Full/Total fare has also been purchased through their CITI ULTIMA card. Cover for Spouse and Child(ren) are only valid when travelling together with the Cardholder for the Insured Journey, departing and returning to the Country of Residence together. For Section 10 and 11, the purchase of Full/Total Fare is not required.

Section 1 Personal Accident

If You sustain Injury or Accidental death while during the Insured Journey, the following benefits will be paid

Benefits	Cardholder Age 18 to 70 years	Spouse Age 18 to 70 years	Child Age 1 to 18 years, or up to 24 years if still studying full-time
1. Accidental death / Permanent total disablement	S\$1,000,000	S\$50,000	S\$15,000
2. Permanent partial disablement	% of sum insured per Schedule attached	% of sum insured per Schedule attached	% of sum insured per Schedule attached
3. Benefits of 1 or 2 for Insured Traveller residing outside Singapore & trip commence outside Singapore	Up to S\$100,000	Up to S\$50,000	Up to S\$15,000

No benefits will be payable:

- Under Cover 1 or 2 above unless such death or loss occurs within twelve (12) months of the date of injury
- Under Cover 1 or 2 above 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.

Our maximum liability to You for all benefits payable for death and/or one or more injuries/disablement sustained by You shall not exceed the maximum limit of S\$1,000,000 per life. This is notwithstanding if our payment to discharge such liability is under this policy or under any other policy/policies or under a combination of this policy and such other policy/policies provided always that such other policy/policies is/are issued by Us to Citibank Singapore Limited.

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

Permanent Total Disablement means an injury which, having lasted for a continuous period of twelve calendar months from the date of the Accident entirely prevents the Insured Traveller from engaging in gainful employment of any and every kind and from which there is no hope of improvement.

Scale of Compensation

Permanent Disablement	Percentage (%) (applies to the sum insured in the Schedule)
1. Permanent Total Disablement: - Loss of two limbs - Loss of both hands or of all fingers and both thumbs - Total and permanent loss of sight of both eyes - Total paralysis - Injuries resulting in being permanently bedridden - Any other 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 - four fingers and thumb of one hand	50
- four fingers of one hand	40
3. Loss of thumb - both phalanges	25
- one phalanx	10
4. Loss of index finger - three phalanges	15
- two phalanges	10
- one phalanx	5
5. Loss of middle finger - three phalanges	10
- two phalanges	7
- one phalanx	3
6. Loss of ring finger - three phalanges	10
- two phalanges	7
- one phalanx	3
7. Loss of little finger - three phalanges	10
- two phalanges	7
- one phalanx	3
8. Loss of metacarpals - first and second (additional)	3
- third, fourth or fifth (additional)	2
9. Loss of toes - All	15
- great, both phalanges	5
- great, one phalanx or any other toes	2

Permanent Disablement	Percentage (%) (applies to the sum insured in the Schedule)
10. Loss of hearing - both ears	75
- one ear	20
11. Loss of speech	50
12. Loss of sight - of one eye, except perception of light and/or lens of one eye	50

Exposure and Disappearance Clause

Death of the Insured Traveller which was the result of his being unavoidably exposed to the natural elements as a result of an Accident.

In the event an Insured Traveller disappears following the sinking or wrecking of the conveyance in which he or she was travelling, and after one year his or her body has not been found and it is reasonable to believe that such Insured Traveller has suffered Death as a result of Injury, We will pay the Death Benefit under Section 1.

It is agreed that if after a period of one year has elapsed and all available evidence examined there is reason to presume the death of the Insured Traveller as a result of an occurrence covered hereby, the disappearance of the Insured Traveller shall be considered to constitute a claim under the Policy, anything to the contrary contained herein notwithstanding.

It is further agreed that if any time after the payment has been made by the Insurer to the Insured Traveller's Executors, Administrators, or Assigns, the Insured Traveller is found to be living; any sums paid by the Insurer in settlement of the claim shall be refunded to the Insurer.

Conveyance Limit

If more than one Insured Traveller covered under this Policy suffers Bodily Injury in the same accident (which shall be deemed to mean any one accident arising from or out of one event or series of events arising from or out of the same cause) whilst travelling in or on any conveyance or whilst getting into or alighting therefrom, the amount payable in respect of each Insured Traveller shall notwithstanding anything contained to the contrary in this Policy, be proportionately reduced by the ratio of the amount stated in the Policy divided by the total of all the claims payable by the Insurer under this Policy in respect of that accident had this Warranty not been applied, so that in no circumstances shall the liability of the Insurer be more than the amount stated in the Policy in the aggregate in respect of any one accident as defined above per conveyance.

The maximum limit of liability for any one conveyance irrespective of the total number of Insured Travellers as specified in the Policy Schedule. The maximum limit of liability for any one conveyance irrespective of the total number of Insured Travellers is **S\$13,000,000 (including both Business Corporate Gold card, Citi Business card, who has his/her Full and Total fare charged to the credit card that has been issued in the name of his/her employer or to the Citi ULTIMA Cardholder)**

Exclusion to Section 1

1. No payment shall be made in respect of the loss of a limb or an organ which was wholly or partially useless prior to the injury.
2. Satisfactory proof of death or Injury shall be provided at the Insured Traveller's or the legal representatives' own expenses.

Section 2 - Medical Expenses – Overseas Medical Expenses

Cardholder - Up to limit of S\$500,000 (Excess: Nil)
 Spouse - Up to limit of S\$3,000 (Excess: \$100 for each and every claim)
 Child - Up to limit of S\$1,000 (Excess: \$100 for each and every claim)

We will reimburse You up to the limit specified for Medical Expenses including dental treatment incurred during the Insured Journey, for Illness or Injury sustained during the Insured Journey:

- a) Medical, Hospital and Emergency dental treatment (where such treatment is necessary to restore sound and natural teeth and is caused by an Accident) expenses.
- b) Expenses incurred for treatment by Chinese Physician or a Chiropractor is as follow:

Cardholder	- Up to limit of S\$300	(Excess: Nil)
Spouse	- Up to limit of S\$200	(Excess: \$100 for each and every claim)
Child	- Up to limit of S\$100	(Excess: \$100 for each and every claim)

The total Medical Expenses incurred shall not exceed the maximum limit under Section 2 of the Schedule of Benefits. All treatment relating to 2(a) and 2(b) above must be prescribed by a Physician in order for the expenses to be reimbursed. 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 on Section 2

We will not pay for claims in respect of:

1. *Meals and other incidental expenses except those incurred by You during hospitalisation for medical treatment at registered medical institution.*
2. Treatment, aid or follow-up obtained in Country of Residence.
3. Surgery or medical treatment, which in the opinion of the medical practitioner treating You can be reasonably delayed until Your return to Country of Residence.
4. Treatment for Pre-existing Conditions.
5. *Prosthesis, hearing aids, dentures or medical appliances and equipment expenses.*

Section 3 Baggage Loss

Up to S\$1,000 limit shared amongst all Insured Travellers Per Insured Journey

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, visas and passports*) taken, sent in advance or purchased on the Insured Journey, 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 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

- a) S\$500 in respect of any one article or pair or set of articles.
- b) S\$250 in total in respect of money, travel tickets, visas and passports

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

Exclusions applicable to Section 3

We will not pay for claims in respect of

1. Loss or damage to animals, motor vehicle (including accessories), motorcycles, snow skis, boats, motors, any other conveyances, household furniture, musical instruments, sports equipment, antiques, securities, stamps, jewellery article made of precious metals or stones, money/documents, or contact or cornea lenses or bridges for tooth or teeth, denture or damage to fragile articles, including glass and porcelain items, fruits or food articles, perishables & consumables items.
2. Loss or damage of goods or samples or equipment of any kind for business use.
3. Loss of or damage caused by 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 an Insured Person to repair, clean or alter any property.
4. Cost of reproducing data whether recorded on tapes, cards, and discs or otherwise.
5. Loss of or replacement of credit cards, Identity Cards, Employment passes, Fin cards, Social Visit passes, or any type of passes, driving licenses, , vouchers, redemption coupons or letters, cash cards or any other cards having a stored value.
6. Loss or damage whilst in the custody of an airline or other carrier, unless reported immediately on discovery and in the case of airline a Property Irregularity Report is obtained.
7. Losses not reported to the police within 24 hours and report not obtained at the place of loss.
8. Loss or damage or Theft of insured's property left unattended in a public place.
9. Loss or damage to property resulting directly or indirectly from 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 quarantine under customs regulations, confiscation by order of Government Authorities or risk of contraband or illegal transportation of trade.
10. Loss or damage to property insured under any other insurance policy, or otherwise reimbursed by a common carrier or a hotel.
11. Loss or Theft of property, which could have been avoided by the taking of reasonable precautions.
12. Loss or damage or theft of property where we have reasonable grounds for believing that Your claim is not made in good faith.

Section 4 Baggage Delayed

Up to S\$600 limit shared amongst all Insured Travellers Per Insured Journey

We will pay You a cash benefit if during the Insured Journey Your checked-in baggage have been delayed, misdirected or temporarily misplaced for at least six (6) hours from the time of Your arrival at the scheduled destination abroad and in Country Of Residence as specified in the itinerary supplied to You. We will pay You S\$200 for every six (6) hours of delay up to the limit specified.

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

You cannot claim under both Sections 3 and 4 for the same event.

Section 5 Flight Delay

Up to S\$600 limit shared amongst all Insured Travellers Per Insured Journey

If during the Insured Journey 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

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

We will pay You up to S\$200 for the full 6 hours delay (the delay being calculated from the departure time of the Aircraft specified in the itinerary, up to the limit specified in this Section.

Exclusions applicable to Section 5

We will not pay for

1. 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.
 2. Claims arising directly or indirectly from strike or industrial action existing at the date this insurance is purchased by You.
 3. 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).
 4. Caused by cancellation by the carrier.
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Section 6 Trip Cancellation or Loss of Deposit or Trip Curtailment

Up to S\$600 limit shared amongst all Insured Travellers Per Insured Journey.

We will reimburse You up to the limit specified for this Section, for loss of travel and/or accommodation expenses paid in advance by You which are not recoverable from any other source consequent upon the cancellation of the planned Insured Journey after the insurance has been effected and which cancellation occurred within thirty (30) days (except for sub-clause 4 hereunder) before the date of commencement of the Insured Journey and which is as a result of:

- a) Your death, Serious Injury or Serious Illness or the death, Serious Injury or Serious Illness of Your Immediate Family Member. A death certificate in the event of death or a written advice in the event of Serious Injury or Serious Illness must be obtained from the attending Physician treating You or Your Immediate Family Member or travel companion confirming the advisability to cancel the Trip due to Serious Injury or Serious Illness.
- b) Unexpected outbreak of strike, riot or civil commotion arising out of circumstances beyond Your control at the planned destination.
- c) Hijacking of the Aircraft in which You are on board as a passenger.
- d) Natural disasters, which prevent You from continuing with the scheduled Trip.

“Serious injury” or “Serious Illness” whenever applied to You, means You requiring Treatment by a physician and which results in You being certified by that physician as unfit to travel or continue with Your planned Trip. When applied to the Immediate Family Member or travel companion, it shall mean Injury or Illness certified as being dangerous to life by a Physician and which results in Your discontinuation or cancellation of Your planned Trip.

“Immediate Family Member” 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.

Exclusions applicable to Section 6

We will not pay for

1. Any loss caused directly or indirectly by Government regulations or control, bankruptcy, liquidation or default of travel agencies, or carrier caused cancellation.
 2. Any loss that is covered by any other existing insurance scheme, Government programme or which will be paid or refunded by a hotel, carrier or travel agent or any other provider of travel and/or accommodation.
 3. Government regulations or Act, delay or amendment of the booked Trip (including error, omission or default) by the provider of any service forming part of the booked Trip as well as the agent or tour operator through whom the Trip was booked.
 4. Your business, financial or contractual obligation or those of Your travelling companion.
 5. Your disinclination to travel or financial circumstances.
 6. Unlawful acts of, or criminal proceedings against any person on whom the booked Trip depends, other than attendance, under the subpoena as a witness at a Court of Law.
 7. Your failure to notify travel agent/tour operator or provider of transport or accommodation immediately upon finding it necessary to cancel or curtail the travel arrangement.
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Section 7 – Kidnap & Hostage

Up to S\$10,000 limit shared amongst all Insured Travellers Per Insured Journey

We will pay a benefit of S\$1,000 per day for every 24-hour period that You are held Hostage following kidnap, which occurs during the Insured Journey up to limit specified in this Section.

Exclusions applicable to Section 7

We will not pay any benefit in this Section for loss or damage due to the following

1. Your fraudulent, dishonest or criminal acts.
 2. Events which takes place in Your country of residence, any country located in Central or Southern America or Africa, or any country in which United Nations armed forces are present and active.
 3. Actual loss or damage to property of any description, including intellectual property as a result of the Kidnap and Hostage.
 4. Any loss or damage suffer 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.
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Section 8 - Personal Liability

Up to S\$500,000 limit shared amongst all Insured Travellers Per Insured Journey

We will indemnify You up to the limit specified for legal liability to a third party arising during the Insured Journey as a result of

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

In addition, we will indemnify You for

1. Third parties' costs and expenses recoverable from You and
2. Your costs and expenses incurred with our written prior consent.

Exclusions applicable to Section 8

We will not pay for claims arising out of, in respect of, consequent upon

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

Section 9 - Rental Car Excess

Up to S\$1000 limit shared amongst all Insured Travellers Per Insured Journey

We will reimburse You up the limit specified for any excess or deductible, which You become legally liable to pay in respect of loss or damage to rental vehicle during the rental period during the Insured Journey.

PROVISIONS

1. The rental vehicle must be rented from a licensed rental agency.
2. As part of the hiring agreement You must take up all comprehensive motor insurance against loss or damage to rental vehicle during the rental period.
3. You must comply with all requirements of the rental organization under the hiring agreement and the Insurer of the rental vehicle as well as the laws, rules and regulations of the country.
4. The rental vehicle must be rented and driven by You or any of Your family members named as the insured under Certificate of Insurance / policy who shall include legally married spouse and children and must hold legally valid license(s) to drive the rental vehicle provided always that You or any of Your family members is not disqualified by any order from a Court of Law or is not prohibited by reasons of any law, enactment, rule or regulation from renting and driving the rental at all material time.

Exclusions applicable to Section 9

We will not pay for

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

Section 10 Credit Card Purchase Protection

Up to S\$50,000 limit per Cardholder per policy year

If You suffer loss of or damage to any of the items purchased from and within Singapore (excluding any items shipped or transported into Singapore) during the Period of Insurance of the Master Policy with Your Citi ULTIMA Credit Card, We will indemnify You in respect of such loss or damage up to S\$20,000 per item or occurrence, and up to the limit specified in this Section subject to the terms and conditions of this Policy, and subject also to such loss or damage happening within 90days from the first date of purchase, and such item must be paid in full by You.

Any item which has been left unattended in a place accessible to the public and which is damaged or lost shall not constitute damage or theft with the terms of this Policy.

We shall at our sole discretion either repair or replace the damage or lost items belonging to a pair or set or indemnify You for the first purchase price of the set or pair subject to the terms and conditions herein, and provided that the items are unusable individually and cannot be replaced individually.

You shall bear the first S\$2,000 of each valid claim.

If a claim for the same item has been made under Section 3 herein, this Section shall not apply for such item.

ADDITIONAL EXCLUSIONS

In addition to the General Exclusions, this section does not cover and We will not in any event be liable in respect of any claim under this Section 10 for the loss of any of the following:

1. Items costing less than S\$10,000 per item
2. Items left unattended in a public place
3. Damage caused intentionally by You or any members of Your household
4. Theft by any members of Your household
5. Where a report to the appropriate authorities has not been made within 48hours after the damage or theft was discovered and a report obtained
6. Normal wear and tear
7. Damage to items arising from inherent product defects
8. Unexplainable disappearance (loss of property under unknown or puzzling circumstances which are difficult to explain or understand and where theft cannot be proven)
9. Theft from Motorized vehicles
10. Repairs &/or replacements costs covered under all forms of warranties, including but not limited to the original manufacturer's warranties and/or Extended Warranty under Section 11.

ITEMS NOT COVERED

- a) Motorized vehicles, including but not limited to cars, trucks motorcycles, boats, airplanes, and their parts.
- b) Motorized devices and their parts which are permanent additions or fixtures to a residential or commercial building;
- c) Business fixtures including, but not limited to, air conditioners, refrigerators, heaters;
- d) Land or buildings;
- e) Consumable or perishable items;
- f) Animals or living plants;
- g) One-of-a-kind products which cannot be replaced;
- h) Items purchased for resale or for professional or commercial use;
- i) Items purchased on credit for which You are still liable for installment payments;
- j) Cash, or its equivalent, travellers cheques, tickets or any negotiable instrument
- k) Jewelry, watches, precious metal and gem stones which the Insured Traveller brings with him during his overseas travel, unless carried by hand and under the personal supervision of the Insured Traveller or his travelling companion.

Section 11 Credit Card Extended Warranty

Up to S\$50,000 per Cardholder per policy year

If, during the Period of Insurance of the Master Policy, You purchase a Covered Appliance from and within Singapore (excluding any products shipped or transported into Singapore) with Your Citi ULTIMA Credit Card and with a minimum cost of S\$5,000 each and up to the limit specified in this Section, subject to the terms and conditions of this Policy and subject also to a limit of 3 Covered Appliance per policy year, We will extend the period of the original manufacturer's warranty by 12months, provided always that the period of original manufacturer's warranty and any extended period of warranty under this benefit shall not add up to more than 24months from the first date of purchase. When the original manufacturer's warranty expires, this Extended Warranty protection takes effect providing coverage for such Covered Appliance.

Coverage is provided for any cost of labour (excluding transportation incurred by the manufacturer or agent to inspect/ collect the Covered Appliance) or parts used to repair or correct any malfunction, defect or damage of the Covered Appliance covered by the terms of the warranty given under the original manufacturer's warranty. Any repair shall be carried out by an authorized repair agent of the manufacturer, or at our discretion, any person appointed by us to carry out such repair.

If a Covered Appliance needs to be replaced, You will subject to the maximum claim amounts set out above be indemnified for Covered Appliance at original purchase price of the Covered Appliance, less 10% for each year thereafter or part thereof.

The Covered Appliance must be owned by You and paid in full, and be located at Your residential address (as stated in Your identity Card).

You shall bear the first S\$2,000 of each valid claim

ELIGIBLE APPLIANCES

Washing Machine	Vacuum Cleaner
TV	VCR
Air Conditioner	Mobile Phone
Receiver/ Amplifier/ Speaker	Dryer (clothes)
Dishwasher	Electric Stove
Refrigerator	Microwave
Camera	Heater

EXCLUDED APPLIANCES

Computer (including notebook and other portable computing devices)	
Printer	Monitors
Modem	PDA's
MP3 Players	Any products used for commercial purposes

ADDITIONAL EXCLUSIONS

1. In addition to the General Exclusions and notwithstanding any contrary to the terms of warranty given under the original manufacturer's warranty, this Policy does not cover and We will not in any event be liable in respect of any claim under this Section 11 for the loss due to:

- a) Failure to follow the manufacturer's instructions and/or installation guide.
- b) Use of any accessory not approved by the manufacturer of the Covered Appliance in question
- c) Any external cause such as fire, water ingress, sand, theft or weather, or faults in any electrical supply/connection or plumbing
- d) Neglect, willful abuse or misuse of the Covered Appliance
- e) Accidental damage to the Covered Appliance
- f) Damage resulting from power outage, power surges or dips, fluctuating voltage, inadequate and improper voltage or current
- g) Any reason that would have excluded a claim under the original manufacturer's warranty

2. ITEMS NOT COVERED

- a) Items costing less than S\$5,000 per item
- b) Servicing, inspection or cleaning of the Covered Appliance including video/audio heads and soap dispensers
- c) Returning, realigning satellite dishes or any adjustment intended by the manufacturer to be carried out by the user.
- d) Replacing consumable items such as batteries, filters, lamps, vacuum cleaner filter belts, bags and printer cartridges
- e) Repairing cosmetic damage where the function of the Covered Appliance is unaffected such as dents, scratches and rust

Other conditions for Section 11

1. You must be able to produce the original purchase receipt, if requested by the Company, to substantiate a claim.
 2. If the Covered Appliance is replaced, the replaced Covered Appliance becomes our property, and we reserves the right to take possession of the Covered Appliance.
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Section 12 – Emergency Medical Assistance And Evacuation (Section 12, 13 and 14 apply only for Trips commencing from Singapore)

Up to S\$100,000 (common limit for Section 12, 13 & 14) shared amongst all Insured Travellers Per Insured Journey

If You suffer Injury or Illness or is in need of medical, legal administrative emergency assistance during Your Trip (except for prior travel information which 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 12, 13 and 14 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 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 hospitalization 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 entirely by the Assistance Company up the limits stated in this Section.
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Section 13 – Emergency Medical Repatriation

Common limit for Section 12, 13 & 14, shared amongst all Insured Travellers Per Insured Journey

When after local treatment, Your medical condition will not prevent Your medically supervised repatriation as a regular passenger, according to the medical opinion of both attending physician and the Assistance Company alarm center doctor; 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 shall 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 the limits stated in this Section.

SECTION 14 - Local Burial / Repatriation of Mortal Remains back to Singapore

Common limit for Section 12, 13 & 14, shared amongst all Insured Travellers Per Insured Journey

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

As an alternative, upon specific request of the personal representative of the deceased insured, and wherever possible, the Assistance Company will organize and pay for the cost of local burial in the country in which the Insured was visiting at the time of his death. The Assistance Company’s financial responsibility for such local burial shall be limited to the equivalent of the cost of the repatriation.

Should the deceased insured’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 applicable to Section 12, 13 and 14

We will not pay for claims arising from the following treatment, items, conditions and their related or consequent expenses

1. Emergency Medical Evacuation or Repatriation or costs not approved and arranged by the appointed Assistance Company or it’s authorized representative, except that we reserve the right to waive this exclusion if You or Your travelling companions 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 service, which 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 which endangers the life of the mother and/or unborn children in the event of childbirth, miscarriage of 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.
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General Exclusions (applicable to all sections)

This insurance does not cover claims:

1. Unless the Insured Traveller is
 - a) within the eligible age at the time of occurrence of the event leading to the claim.
 - b) of sound bodily and mental health and free from physical defect or infirmity.
 - c) not aware of any reason medical or otherwise which could affect the completion of the Trip as arranged.
 - d) not receiving medical treatment of any kind for recurring chronic or continuing illness or condition (including convalescence).
 2. If You are travelling contrary to the advice of a medical practitioner.
 3. Arising directly or indirectly from any pre-existing condition.
 4. Directly or indirectly occasioned by, happening through or in consequence of
 - a) pregnancy, wilfully self-inflicted injury or illness (including suicide or attempted suicide), insanity.
 - b) 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).
 - c) any criminal act by the Insured Traveller.
 5. Directly or indirectly occasioned by, happening through, or in consequence of accidents whilst engaged in
 - a) 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. Employment on merchant vessels or as a manual worker; naval, military or air -force service or operations, regular or temporary, military or police duties.
 8. Offshore activities like diving, oil-rigging, mining, aerial photography or handling of explosives.
 9. Survey of offshore installations or facilities under construction including survey from aerial conveyance.
 10. 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.
 11. Terrorism unless accepted and agreed for selected plan.
 12. 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.
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General Conditions (applicable to all sections)

1. This policy and Certificate of Insurance shall be read together and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Certificate of Insurance shall bear such meaning wherever it may appear.
2. The due observance and fulfillment of all the terms and conditions of this policy by the Insured Traveller or anyone acting on his behalf insofar as they relate to anything to be done or complied with by the Insured Traveller or anyone acting on his behalf shall be a condition precedent to any liability of Us to make any payment under this Policy.
3. 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. You should use due diligence and do all things reasonably practicable to avoid or diminish any risk of damage to or theft of property so insured under this Policy.
4. If You make a dishonest, fraudulent or intentionally exaggerated claim or make a false declaration or statement to support Your claim, We may cancel Your Policy or refuse to pay You.
5. This policy shall be voidable in the event of misrepresentation, mis-description or non-disclosure or concealment of any circumstances material to or in connection with Your health, and in particular;
 - a) whether You are in 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.
6. **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.
7. **Illegality Clause**

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

8. **Claims**

- a) If anything happens that might lead You to make a claim, You must:
 - (i) notify **AXA Insurance Pte Ltd** in writing as soon as possible or within 31 days of the expiry of the Insured Journey stated in the Certificate of Insurance
 - (ii) provide documents including receipts, information and evidence as may be required (including where necessary translation) at Your or Your legal representatives expense
 - (iii) make a report within 24 hours of the incident, to the police or the relevant authorities at place of loss or to the management of the establishment where the incident occurred, if property is lost, stolen or malicious damage is suspected, and any claim must be accompanied by written documentation from such authorities.
 - b) Except with Our written consent, You must not admit liability or give representations or other undertakings binding upon them. We shall be entitled to conduct all proceedings arising out of or in connection with claims in Your name and to instruct solicitors of Our own choice for this purpose
 - c) If You make a claim, We may
 - (i) require You to submit to a medical examination at Your expense in support of all claims relating to Injury or Illness
 - (ii) arrange for a post-mortem examination at Our expense
 - (iii) take over and conduct in Your name the defence or settlement of any claim
 - (iv) at Our expenses take proceedings in Your name to recover compensation from any person responsible for the loss, damage, death or injury and at Our discretion, settle the proceedings.
 - (v) Condition Precedent
9. 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 insurance not been effected. This however, will not be applicable to Section 1 -Personal Accident.
10. Any interpretation, dispute or legal proceedings relating to this Policy shall be subject to the jurisdiction of the Laws in Singapore
11. All disputes or differences relating to the amount to be paid under this Policy (liability being otherwise admitted) shall be referred to arbitration in accordance with the Arbitration Act or any statutory re-enactment thereof and the making of an award shall be a condition precedent to Our liability.
12. The company shall not be bound or be affected by any notice of any trust, charge, lien, assignment or other dealing with or in relation to this Policy.
A person or any entity is not a party to this Policy shall have no right under the Contracts (Rights of Third Parties) Act (Cap. 53B) and any amendments or modifications thereof to enforce any of its terms.
13. A clerical error by AXA shall not invalidate insurance otherwise validly in force, nor continue insurance otherwise not validly in force

This product is fully covered under the Policy Owner's Protection Scheme and insured by the Singapore Deposit Insurance Corporation (SDIC). Please note that no action is required from policyholders. You need not pay to be covered under the Scheme. All insurance premiums and costs will be borne by your insurer. For more information please visit the GIA or SDIC web-sites (www.gia.org.sg or www.sdic.org.sg).

The description of this Policy was reviewed by AXA which has confirmed that it is a fair and accurate representation of the terms of this Policy.

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Addendum

This section applies to the arrangement between Citibank and AXA for the master policy number P1001176.

A. General Conditions

1. Cancellation

- a) We may cancel the Policy by giving 90 days notice by registered letter to You at Your last known address. We will refund premium according to below percentage corresponding to the unexpired Period of Insurance due to You provided no claims have been made in this Policy
- b) You may also cancel the Policy at any time by giving 90 days written notice to us. We will refund premium according to below percentage corresponding to the unexpired Period of Insurance due to You provided no claims have been made in this Policy.
- c) If any claims have been made in this Policy, no cancellation of the Policy will be permitted

Cancellation of Policy	% of premium refund
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

2. Termination For Non-Payment of Premium

This Policy shall be deemed to have been void from the intended Period of Insurance if the premium is not paid.

3. Premium Payment Warranty

- a) Notwithstanding anything herein contained but subject to clause (b) hereof, it is hereby agreed and declared that if the Period of Insurance is 60 days or more, any premium due must be paid and actually received in full by us (or the intermediary through whom this Policy was effected) within 60 days of the:-
 - (i) inception date of the coverage under the Policy, Renewal Certificate or Cover Note; or effective date of each Endorsement, if any, issued under the Policy, Renewal Certificate or Cover Note.
 - (ii) effective date of each Endorsement, if any, issued under the Policy, Renewal Certificate or Cover Note.
- b) In the event that any premium due is not paid and actually received in full by us (or the intermediary through whom this Policy was effected) within the 60-day period referred to above, then:-
 - (i) the cover under the Policy, Renewal Certificate, Cover Note or Endorsement shall be deemed to be cancelled immediately after the expiry of the said 60-day period;
 - (ii) the deemed cancellation of the cover shall be without prejudice to any liability incurred within the said 60-day period; and
 - (iii) we shall be entitled to a pro-rata time on risk premium subject to a minimum of S\$25.00 + GST.
- c) If the Period of Insurance is less than 60 days, any premium due must be paid and actually received in full by us (or the intermediary through whom this Policy was effected) within the Period of Insurance.

4. The validity of this Policy is subject to the condition precedent that:

- a) for the risk insured, the named insured has never had any insurance terminated in the last twelve (12) months due solely or in part to a breach of any premium payment condition; or
- b) if the named insured has declared that it has breached any premium payment condition in respect of a previous policy taken up with another insurer in the last twelve (12) months:
 - (i) the named insured has fully paid all outstanding premium for time on risk calculated by the previous insurer based on the customary short period rate in respect of the previous policy; and
 - (ii) a copy of the written confirmation from the previous insurer to this effect is first provided by the Insured to us before cover incepts.