

Your **TripSaviour** Insurance Policy

Thank you for choosing Direct Asia to protect you and your belongings when you travel. We hope that this policy is clear as it's important for you to understand the insurance cover you enjoy and the responsibilities we have to each other.

This document and Certificate of Insurance jointly forms your policy. Please read the documents carefully together as one, and let us know as soon as possible if any clarification is required or any of the details is incorrect.

Please note that some of the words we use in this insurance policy are shown in bold type. These words are defined at the end of the policy.

We aim to deliver the highest standards of service. Your feedback is important to help us so please contact us on +65 6665 5555, if you have any.

If you need to make a claim, please call the following hotlines:

24-hour claims hotline	
Whilst in Singapore	+65 6532 1818
Whilst overseas	+65 6991 3555

Policy Owners' Protection Scheme

Your Direct Asia travel insurance policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy 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 us or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

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Your Policy

This **policy**, including any endorsements **we** have issued, tells **you** what **you** need to know about **your** travel insurance and forms a legally enforceable agreement between **you** and **us** during the **period of insurance**. **We** agree to pay the benefits set out in this **policy** on condition precedent that the premium is fully paid in Singapore dollars inclusive of any relevant tax.

All information provided to **us** in **your** application form, including declarations made over the phone, internet or in person would form the basis of this **policy**. **You** must answer all the questions in **your** application accurately and disclose all facts **you** know or could reasonably be expected to know that is relevant to **our** decision before this **policy** is issued. Otherwise, **we** may deny a claim or void this **policy**.

Your coverage under this **policy** is subject to the type of plan, country or geographical zone and benefits **you** have selected with the corresponding **policy** terms and conditions.

1. Where You are Covered

For single trip **policy**, **your certificate of insurance** will show the country **you** are covered at.

For annual **policy**, the geographical zone **you** are covered at is displayed on **your certificate of insurance**.

Geographical zone:

ASEAN	Asia	Worldwide
Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand and Vietnam.	ASEAN, Australia, China (excluding Tibet and Mongolia), Hong Kong SAR, India, Japan, South Korea, Macau, New Zealand, Sri Lanka and Taiwan.	All countries except: Afghanistan, Iran, Iraq, Libya, Nepal, North Korea, Sudan, Syria, Democratic Republic of Congo, Somalia and Yemen.

2. Who is Covered

When **you** have chosen adult only, all of the adult must be named and displayed on the **certificate of insurance** to be eligible for cover under this **policy**. If **you** have added **children** to be covered under this **policy**, you may opt for the **children** not to be named in the **certificate of insurance**.

When **you** have chosen family, this **policy** covers **you**, **your immediate family** (if added to the **policy**) and **extended family** (if added to the **policy**) and the **children you** have informed **us** about. **You** can include up to four **children**.

Please note that **children** must travel with at least one **insured adult** (excluding maid) for the duration of the trip for that **child's** cover to be valid.

If **you** have opted and paid for the maid optional benefit, the maid must travel with at least one **insured adult** for the duration of the trip for the cover to be valid.

The maximum amount **we** will pay per trip under sections 1, 2, 5, 6, 7, and 11 is the lower of:

- sum of each family members' claims amounts payable based on the per person or per **adult** or per **child** limits;
- per family limit applicable in each **policy** section.

Your Coverage

Section 1: Medical Expenses

This section covers you for **medical expenses** reasonably and necessarily incurred for medical treatment if **you** suffer an **injury** or **sickness** whilst overseas on **your insured trip** up to the limits in the summary of limits. When initial medical treatment has been sought overseas and requires follow-up treatment in Singapore, or when initial medical treatment has been sought within 48 hours of **your** return to Singapore, **we** will pay up to the limit in the summary of limits for medical treatment within Singapore for a maximum of 30 days from **your** return to Singapore.

Any specialist treatment must be referred to by a **doctor** or **dentist** who is a General Practitioner.

Summary of limits

	Classic	Classic Annual	Deluxe	Deluxe Annual	Platinum	Platinum Annual
Overseas						
Per adult or child	\$ 200,000	\$ 250,000	\$ 500,000	\$ 500,000	\$ 1,000,000	\$ 1,500,000
Per senior	\$ 100,000	\$ 100,000	\$ 250,000	\$ 250,000	\$ 500,000	\$ 750,000
Per Family limit	\$ 500,000	\$ 625,000	\$ 1,250,000	\$ 1,250,000	\$ 2,500,000	\$ 3,750,000
Singapore						
Per adult or child	\$ 5,000	\$ 10,000	\$ 25,000	\$ 25,000	\$ 50,000	\$ 50,000
Per senior	\$ 2,500	\$ 5,000	\$ 12,500	\$ 12,500	\$ 25,000	\$ 25,000
Per Family limit	\$ 12,500	\$ 25,500	\$ 62,500	\$ 62,500	\$ 125,000	\$ 125,000
Chinese medical practitioner sub limit (overseas or in Singapore)	\$ 300	\$ 500	\$ 750	\$ 750	\$ 1,000	\$ 1,000

What is not covered:

- Any **medical expenses** incurred due to or related to any **pre-existing medical conditions**.
- Any **medical expenses** incurred due to or related to pregnancy, childbirth, miscarriage or abortion unless caused by an **injury** (**you** are not covered due to **sickness**).
- Any dental expenses incurred due to sickness, disease, infection or any physical defect or illness.
- Any **medical expenses** incurred for Chiropractor fees.
- Any vitamins, prebiotics, probiotics, health supplements or skin care products regardless prescribed by a **doctor, dentist** or **Chinese medical practitioner** or purchased over the counter.
- Any prepaid **medical expenses**.

Important note:

- If **you** have any medical insurance that would pay out in the same situations, this **policy** will pay out after any other insurance has been exhausted. We will cover any shortfall including an excess (i.e. contribution **you** are required to pay for first part of a claim) that **you** are subjected to, if it is a valid claim under **our** policy up to the limits in summary of limits.
- Our** approval must be obtained prior to private hospitalisation or specialist treatment in Singapore. **We**, at our sole discretion, reserve the right to choose the hospital.
- Bacterial or viral infections are only covered if contracted while overseas and there was no health warning issued prior to **your** departure.

Section 2: Evacuation and Repatriation

2.1 Emergency Medical Evacuation

We will pay up to the limit shown in the summary of limits the cost to move **you** to another location for medical treatment or for **you** to return to Singapore, if in **our** opinion it is medically appropriate after **you** suffer **injury** or **sickness** overseas during an **insured trip**. **We**, at our sole discretion, will decide both the evacuation location and how it will be carried out and make all arrangements. If **we** decide a commercial flight is appropriate and **you** can still use **your** return flight, **we** will only pay the administration fees **you** incur to change the travel date or destination.

What is not covered:

- Any services rendered without **our** prior authorisation or intervention. If, due to reasons beyond **your** control, **you** are unable to notify **us** to make necessary arrangements, **we** reserve the right to only pay the expenses incurred for the services that **we** would have provided and approved based on **our** assessment.
- Any evacuation if **we** assess it can be treated locally and does not prevent **you** from continuing **your** trip or where **we** assess **you** are physically able to return to Singapore as a normal passenger without medical assistance.

Important note:

- You** must contact **us** at 6532 1818 (Singapore) or +65 6991 3555 (Overseas) to arrange medical evacuation and not make **your** own arrangements.
- We** will not be responsible for any act or failure to act by **our appointed assistance provider** or professionals appointed by them.

2.2 Repatriation of Mortal Remains or Local Burial

We will pay up to the limit shown in the summary of limits if **you** die (as certified in accordance with the local laws and regulations of the country where you are travelling to) overseas during an **insured trip** from an **injury** or **sickness** sustained overseas during the **insured trip**. **We** will make all the necessary arrangements to return **your** body or ashes to Singapore.

Alternatively, **your** next of kin can choose to return **your** body to another country or arrange a local burial, subject to local laws, in the country in which death occurred and **we** will make all the necessary arrangements. In either case, the maximum **we** will pay is the amount it would have cost to return **your** body or ashes to Singapore.

What is not covered:

- The cost of burial or cremation in Singapore.
- Any services rendered without **our** prior authorisation or intervention.
- Any expenses related to religious ceremonies or rites.

Summary of limits for section 2.1 and 2.2

	Classic	Classic Annual	Deluxe	Deluxe Annual	Platinum	Platinum Annual
Per adult and child	\$ 1,500,000	\$ 1,500,000	\$ 1,500,000	\$ 1,500,000	\$ 1,500,000	\$ 1,500,000
Per senior	\$ 250,000	\$ 250,000	\$ 250,000	\$ 250,000	\$ 250,000	\$ 250,000
Per family limit	\$ 3,750,000	\$ 3,750,000	\$ 3,750,000	\$ 3,750,000	\$ 3,750,000	\$ 3,750,000

Section 3: Compassionate Visit

We will pay up to the limit shown in the summary of limits the cost of reasonable round trip economy class transport and reasonable accommodation expenses to allow one family member or friend to travel to be with **you** if **you** are hospitalised for at least five continuous days overseas following an **injury** or **sickness** during an **insured trip**. **We** will only pay up until the date a **doctor** confirms **you** are fit to continue **your** trip or to return to Singapore or for up to 30 days whichever is shorter. **We** will not pay if **you** already have a family member or **travel companion** with **you**.

Summary of limits

	Classic	Classic Annual	Deluxe	Deluxe Annual	Platinum	Platinum Annual
Per event	\$ 2,000	\$ 3,000	\$ 5,000	\$ 5,000	\$ 7,500	\$ 10,000

Section 4: Emergency Phone Charges

We will pay up to the limit shown in the summary of limits the cost of any phone charges **you** incur in calling +65 6991 3555 to engage in services in relation to a claim under this **policy**.

Summary of limits

	Classic	Classic Annual	Deluxe	Deluxe Annual	Platinum	Platinum Annual
Per adult, child or senior	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100

Section 5: Death and Permanent Disability

We will pay **you** the limit shown in the summary of limits if **you** suffer **injury** during an **insured trip** which solely and directly results in **loss of limbs, loss of sight, permanent total disablement** or **your** death within 90 days of the date from an **accident**.

The most **we** will pay for the complete, irrecoverable and irreparable loss of sight in only one eye is 60% of the limit shown in the summary of limits.

We will pay for each **insured** person only once under this cover, up to 100% of the limit and not for both death and **permanent total disablement**. This cover will cease under this **policy** in respect of the same **insured** person for any **injury** sustained thereafter.

Summary of limits

	Classic	Classic Annual	Deluxe	Deluxe Annual	Platinum	Platinum Annual
Per adult and child	\$ 150,000	\$ 350,000	\$ 500,000	\$ 500,000	\$ 500,000	\$ 500,000
Per senior	\$ 75,000	\$ 175,000	\$ 250,000	\$ 250,000	\$ 250,000	\$ 250,000
Per family limit	\$ 375,000	\$ 875,000	\$ 1,250,000	\$ 1,250,000	\$ 1,250,000	\$ 1,250,000

What is not covered:

- Any claims for death, loss or **permanent total disablement** caused directly or indirectly by:
 - sickness**, disease, infection or any physical defect or illness.
 - any bodily injury which existed prior to the beginning of the **insured trip**.

Section 6: Personal Possessions, Money and Travel Documents

6.1 Personal Possessions

We will pay for theft, loss or **accidental** damage to **your personal possessions** during an **insured trip**. **We** will, at **our** discretion, determine whether to repair, replace or make payment for an item. If any item is beyond economic repair **we** will treat as if it was lost or stolen.

You must provide proof of purchase for any item, **pair and set** upon **our** request it (e.g. receipts or credit card statements). If no proof of purchase is provided, the most **we** will pay is up to \$50 per item, up to a maximum of 5 items.

If proof of purchase is provided, **we** will pay the original price for the item less an allowance for wear, tear and depreciation set out in table below:

Adjustments due to wear, tear and depreciation (on personal possessions , computers and/or their accessories, tablet devices, and satellite navigation devices)	
Item age (with proof of purchase)	Payment reduction
Less than one year old	0%
One year old	25%
Two years old	50%
Three or more years old	75%

There is no wear, tear and depreciation adjustment on **valuables**, apart from computers and/or their accessories, tablet devices, and satellite navigation devices. For claims for mobile phones **we** will pay the higher of purchase price or published value by telecommunications providers' trade-in listing in Singapore if the item is less than a year old and **you** have proof of purchase. If the item is older than a year or **you** do not have proof of purchase **we** will pay higher of the above referenced trade-in listing or \$50.

For any item that forms part of a **pair or set**, **we** will only pay the proportionate part of the value of the **pair or set**. A **pair or set** of items is treated as one item (e.g. a pair of shoes, a camera and its accompanying lenses and accessories even if purchased separately and of different brands).

Each **insured** person can only claim for one mobile phone, one tablet device and one computer (including laptops, games and gaming consoles) per **insured trip**.

6.2 Travel Documents and Money

We will pay the cost of replacing essential **travel documents** (e.g. passport and/or visa) and personal **money** if they are stolen whilst overseas during an **insured trip**. **We** will also reimburse **you** for the reasonable and necessary expenses **you** incur in replacing essential **travel documents**. The maximum limit for **money** is \$500.

The most **we** will pay in total under **personal possessions** and **travel documents** and **money** section is the per person limit on the summary of limits.

6.3 Fraudulent Use of Credit Card

We will pay up to the limit shown in the summary of limits for the irrecoverable unauthorised charges for which **you** are made liable for if **your** credit card is lost or stolen whilst overseas during **insured trip**.

6.4 Delayed Personal Possessions

We will pay up to the limit shown in the summary of limits if during an **insured trip**, **your** checked in **personal possessions** is temporarily lost in transit or misdirected by the carrier and not restored to **you** within 6 hours after **your** arrival at the baggage pick up point of **your** scheduled destination overseas. **We** will pay \$200 for every full 6 hours of delay.

For **personal possessions** that is delayed on **your** return trip to Singapore, **we** will pay **you** a one-time \$200 after 6 hours of delay.

You must provide **us** with a written confirmation from the transport/service provider of the delay and the reason for the delay and length of the delay.

Summary of limits (for all of Section 6)

	Classic	Classic Annual	Deluxe	Deluxe Annual	Platinum	Platinum Annual
Per person limit	\$ 1,000	\$ 3,000	\$ 5,000	\$ 5,000	\$ 7,500	\$ 7,500
Any item, pair or set limit for personal possessions, valuables, money (within per person limit)	\$ 500	\$ 500	\$ 500	\$ 500	\$ 500	\$ 500
Laptop limit (within per person limit)	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000
Per family limit;	\$ 2,500	\$ 7,500	\$ 12,500	\$ 12,500	\$ 18,750	\$ 18,750
Credit card fraud	\$ 1,000	\$ 3,000	\$ 5,000	\$ 5,000	\$ 7,500	\$ 7,500
Delayed personal possessions (per person limit)	\$ 2,500	\$ 2,500	\$ 2,500	\$ 2,500	\$ 2,500	\$ 2,500
Delayed personal possessions (per family limit)	\$ 6,250	\$ 6,250	\$ 6,250	\$ 6,250	\$ 6,250	\$ 6,250

What is not covered (for all of section 6):

- Theft, loss or damage if **you** do not exercise reasonable care for the safety and supervision of **your personal possessions**. **You** must not leave any item unattended in a **public place** including in a locked vehicle. **Valuables** (including mobiles and laptops), **money** and **travel documents** must be carried by **you** (not checked in with **public transport** provider or left in a vehicle) or in a locked safe. **You** must take all reasonable measures to find lost items.
- Theft, loss or damage to data or information stored on tapes, cards, discs or other similar storage devices, smart watches and fitness trackers, computers including laptops, games & game consoles, tablet devices (including IPADS and eBooks), mobile phones, satellite navigation devices, remote controlled devices (including drones and similar).
- Theft, loss or damage to stored value cards or equivalent devices, casino chips, vouchers, cash card, credit value added cards, ticket/cards used for public transportation, bonds, coupons, negotiable instruments,

title deeds, manuscripts, securities of any kind, replacement of credit cards, Identity Cards (IC) and driving licenses.

- Destruction, theft, loss or damage of the following property:
 - Animals and/or perishable/consumable items such as food, beverage, cosmetic, skincare products, perfume, toiletries or medication/supplements (including contact lenses, hearing aids or dentures)
 - business goods or samples of any kind
 - dinghies, boats or any motorised vehicles or their accessories
 - musical instruments including its casing and/or accessories
- Destruction, delay, theft, loss or damage:
 - due to confiscation or detention by customs or other officials or authorities
 - due to wear and tear, atmospheric or climatic conditions, denting or scratching, moth or vermin, mechanical or electrical breakdown.
- Destruction, loss or damage whilst the items are being used during the course of sporting activity, practice, use or play.
- Theft, loss, destruction or damage to remote controlled devices (including drones and similar) whilst being used.
- Theft or loss not reported within 24 hours of the incident to the police who have jurisdiction in the place the loss occurred, airline, transport company or other carrier who had custody of the **personal possessions** and may be responsible for the theft or loss. This is reduced to 6 hours for credit cards, 2 hours after **you** become aware of delayed **personal possessions**.
- Misplacement by **you**, unexplained or mysterious disappearance.
- **Personal possessions** that is sent in advance, mailed or shipped separately.
- Theft, loss or damage to **personal possessions** insured under any other insurance **policy**, or reimbursed by any other carrier, hotel or any other source.
- For the same event **we** will only pay a claim for either delayed or lost/damaged **personal possessions**.

Important note:

- **You** must report losses to the police who have jurisdiction in the place the loss occurred, airline, transport company or other carrier within 24 hours of the incident and provide **us** with copy of all reports.
- **You** must report a loss of credit card to **your** card issuer within 6 hours and get their report detailing **your** loss.
- **You** must report any delay of **your personal possessions** to transport/service provider within 2 hours of becoming aware of the delay.
- **You** must seek compensation from transport/service provider first if **your personal possessions** was lost, damaged, stolen, destroyed or delayed when held by them. The amount **we** will pay will be in excess of any compensation **you** have received.
- **You** must inform **us** if **you** recover a lost or stolen item, or are refunded for the item(s) **you** are claiming for, after making a claim on **your policy** and undertake to reimburse any payments made prior to the recovery or refund.
- For the same event **we** will only pay a claim for either delayed or lost/damaged **personal possessions**.

Section 7: Trip Cancellation and Curtailment, Reluctance to Travel Following an Act of Terrorism, Travel Delay, Loss of Frequent Flyers, Loss of Event Fees and Cancellation for Any Reason

7.1 Trip Cancellation and Curtailment

We will pay for any irrecoverable unused pre-paid transport and accommodation expenses (excluding admin charges or fee related) and **entertainment ticket** costs which were cancelled within 30 days before **you** were due to start the **insured trip** for which **you** have paid or are contracted to pay, provided the cancellation is necessary and unavoidable due to a cause listed below:

1. **serious injury, serious illness**, death of **you, your travel companion**, or an **immediate family** member of **yours**;
2. a natural disaster, an Act of God or adverse weather conditions including haze which prevents **you** from making the trip;
3. an unexpected outbreak of strike, riot or civil commotion arising in the planned destination and which is beyond **your** control;
4. an epidemic, pandemic, outbreak of **communicable disease** or other such similar health hazard in the planned destination which were unknown when **you** booked the trip or purchased this **policy**, whichever is later;
5. the insolvency of an airline that flies in or out of Singapore Changi Airport or a Singapore-licensed travel agency which is a member of the National Association of Travel Agents Singapore from which the **insured** person purchased the **insured trip**.

We will reimburse **you** for any irrecoverable unused pre-paid transport and accommodation costs and **entertainment tickets** or pay **you** for additional economy class transport expenses and any reasonable standard room hotel costs if **your** trip is necessarily and unavoidably disrupted (i.e. abandoned, lengthened or curtailed) due to one of the above causes, if **you** have already commenced **your insured trip**.

The maximum **we** will reimburse or pay **you** in total across trip cancellation, curtailment and delay is the per person limit in the summary of limits.

If the airline ticket, entertainment ticket or accommodation was booked using frequent flyer points (membership programme by any commercial airline) or similar reward points **we** will pay **you** the retail price for that ticket or accommodation at the time it was issued, providing the loss of such points cannot be recovered from any source.

Summary of limits

	Classic	Classic Annual	Deluxe	Deluxe Annual	Platinum	Platinum Annual
Per person limit	\$ 10,000	\$ 10,000	\$ 15,000	\$ 15,000	\$ 15,000	\$ 25,000
Per family limit	\$ 25,000	\$ 25,000	\$ 37,500	\$ 37,500	\$ 37,500	\$ 62,500

Important note:

- **You** must prove the need to cancel, abandon, lengthen or curtail **your insured trip** and that **you** have made all attempts to recover expenses. This may include a death certificate, medical report or a report or advisory note from government or internationally recognised entity which advises against any travel to the destination which was published after **you** had booked the **insured trip** or during the **insured trip**.
- **You** will not be covered at all under this **policy** if **you** choose to travel to a destination against the advice of the government or internationally recognised entity so please contact **us** if **you** are in any doubt.
- If **you** choose to travel despite knowledge of a **serious injury** or **serious illness** **you** will not be covered for any claims which result from it.
- **You** must inform **us** if **you** are refunded for your transport and/or accommodations after making a claim on **your policy** and undertake to reimburse any payments made prior to the recovery.
- We may require proof that you have been refused a refund on your bookings.

7.2 Reluctance to Travel Following an Act of Terrorism

We will pay for any irrecoverable transport and accommodation expenses for which **you** have paid or are contracted to pay, if **you** decide to cancel, curtail or amend an **insured trip** following an **act of terrorism** within 50km of **your** booked accommodation. The incident must take place after **you** have booked the trip and within 30 days before **you** were due to start the **insured trip**. **We** will also pay such costs if **you** have already travelled and there is an **act of terrorism** within 50km of **your** booked accommodation and **you** wish to return back to Singapore early.

Summary of limits – sub limits for reluctance to travel following an act of terrorism

	Classic	Classic Annual	Deluxe	Deluxe Annual	Platinum	Platinum Annual
Reluctance to travel following an act of terrorism per person limit	\$ 1,000	\$ 1,000	\$ 2,500	\$ 2,500	\$ 5,000	\$ 5,000
Per family limit	\$ 2,500	\$ 2,500	\$ 6,250	\$ 6,250	\$ 12,500	\$ 12,500

Important note:

- **You** must contact **us** if **you** are considering a change in **your** travel plans due to fear for **your** safety so **we** can discuss options, including talking to any tour operator.
- **We** will look to the local Government and major media outlets to assess if an event has been deemed an **act of terrorism**.
- **You** must make all attempts to recover on any bookings for **your** transport and accommodation expenses or with your tour operator. **We** may require proof that **you** have been refused a refund on your bookings.
- **We** will not pay for cancellation, curtailment or amendment of an **insured trip** if an **act of terrorism** occurs in an affected area through which **you** are transiting.

7.3 Trip Cancellation for Any Reason

We will pay for 50% of any irrecoverable transport expenses, accommodation expenses and **entertainment ticket** costs which were cancelled within 30 days before **you** were due to start the **insured trip** for which **you** have paid or are contracted to pay if **you** decide to cancel the **insured trip** for any reason not covered under section 7.1 - Trip cancellation and curtailment during the **period of insurance** and after **you** have booked the **insured trip**.

Summary of limits – sub limits for cancellation for any reason

	Classic	Classic Annual	Deluxe	Deluxe Annual	Platinum	Platinum Annual
Cancellation for any reason per person limit	Not Covered		Not Covered		\$5,000	
Per family limit					\$12,500	

Important note:

- **Your** policy must be purchased before or within 7 days from the date you made **your** initial payment or deposit for the **insured trip**.
- **You** must notify the relevant service providers of the need to cancel or abandon the travel arrangement as soon as reasonable possible and make all attempts to recover expenses.
- **We** will not pay for more than one trip cancellation under section 7.3 - Trip cancellation for any reason per **period of insurance**.

7.4 Travel Delay

We will pay **you** \$100 for every full 6 consecutive hours of delay, up to the limit in the summary of limits if the scheduled departure of **public transport** or scheduled arrival at the planned destination is delayed from the time specified by the carrier. The delay must be due to strike or other industrial action, riot, civil commotion, a natural disaster, an Act of God, adverse weather conditions including haze or the mechanical breakdown or derangement of that **public transport** or an epidemic, pandemic, outbreak of **communicable disease** or other such similar health hazard in the planned destination.

If the carrier cancels the **public transport** during an **insured trip**, **we** will pay the difference between the refund and the cost of the next available equivalent ticket to facilitate continuation of the trip, up to a maximum of \$500. **We** will not pay for any subsequent delay or for additional expenses arising from this next available equivalent ticket.

Summary of limits – sub limits for travel delay

	Classic	Classic Annual	Deluxe	Deluxe Annual	Platinum	Platinum Annual
Travel Delay per adult, child or senior limit	\$ 1,000	\$ 1,000	\$ 1,500	\$ 1,500	\$ 2,000	\$ 2,000
Per family limit	\$ 2,500	\$ 2,500	\$ 3,750	\$ 3,750	\$ 5,000	\$ 5,000

Important note:

- **You** must have checked in for the transport in accordance with the original itinerary.
- **You** must provide **us** with the original itinerary along with written confirmation from the carrier of the delay or cancellation, the reason for the delay or cancellation and length of the delay.
- **We** will either pay for delayed departure or delayed arrival, whichever is lower, but not for both.
- For this cover, travel delay includes diversion of **your public transport**, an overbooked **public transport** where the carrier did not permit **you** to travel or a missed travel connection due to a delay caused by the **public transport** on which **you** were travelling.

7.5 Pet Hotel

If **you** place **your** dog or cat in a kennel, cattery or pet hotel for the duration of **your insured trip** and **you** are delayed and unable to collect **your** pet on the day intended due to the delay of **your** final inbound **public transport** to Singapore or if **you** were hospitalised or quarantined outside Singapore as directed by a **doctor** during **your insured trip**, **we** will pay \$50 for every full 6 consecutive hours of delay up to the limit shown in the summary of limits. This benefit is limited to one pet only.

If **your** public transport was delayed, **you** must have checked in for the transport in accordance with the original itinerary.

Summary of limits— sub limits for pet hotel

	Classic	Classic Annual	Deluxe	Deluxe Annual	Platinum	Platinum Annual
Pet hotel due to delay limit	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000

What is not covered (for all of section 7):

- **We** shall only be liable under this **policy** for a claim under benefit 7.1 or 7.2 or 7.3 for any one occurrence or event only.
- **We** will not pay for any resultant costs or expenses due to the delay of the **public transport** nor will **we** pay for any additional expenses incurred in connection with such delay.
- **We** will not pay if **your policy** was purchased or the **insured trip** was booked after **you** became aware (or ought to have been aware – e.g. it was publicly announced or had already started) of any circumstances which could lead to the cancellation or curtailment of the trip.
- **We** will not pay for any failure on **your** part to:
 - check the departure time specified by the carrier or any changes prior to departure;
 - notify the travel agent, tour operator, carrier or other provider of any service forming part of the booked itinerary of the need to cancel or abandon the travel arrangement immediately if it is found necessary to do so;
 - obtain necessary documents or to claims against the travel and/or accommodation provider(s).
- When travel cancellation is due to insolvency of an airline or travel agency **we** will not pay for any loss:
 - where **your policy** was purchased 7 days or less before the date of departure;
 - caused directly or indirectly by government regulations or control;
 - that is covered by any other existing insurance scheme or government programme;
 - which will be paid or refunded by a hotel, airline, travel agency or other provider(s) of the travel and/or accommodation;

- for which a winding up application or petition for bankruptcy, insolvency or company winding up or such other like matter was filed or made before **your policy** was purchased or the **insured trip** was booked.
- **We** will not pay for any loss when the cancellation or curtailment is due to **you** or **your travel companion's** financial circumstances, business obligations, contractual obligations, disinclination or reluctance to travel.
- **We** will not pay for any loss when the curtailment of **your** trip is due to an amendment of that trip, whether through error, omission or default, by the provider of any service forming part of that trip including the agent or tour operator through whom the trip was booked or due to government regulations, acts or decrees.
- **We** will not pay for any loss or increased cost as a result of a hoax, threat or result of **cyber terrorism**.
- **We** will not pay for any loss or increased cost as a result of unlawful acts of or criminal proceedings against **you** or **your travel companion** or any person on whom the **Insured trip** depends.
- **We** will not pay for any resultant costs or expenses due to traffic conditions.
- **We** will not pay for any air miles, holiday points, membership or credit card redemption.
- **We** will not pay for any travel delay if **you** have not checked in for the transport in accordance with the original itinerary.
- **We** will not pay for any claim for refund of any costs for persons other than **you**.
- **We** will not pay for more than one trip cancellation under section 7.3 - Trip cancellation for any reason per **period of insurance**.
- **We** will not pay for any claim under section 7.3 - Trip cancellation for any reason if **your** policy was purchased more than 7 days from the date you made **your** initial payment or deposit for the **insured trip**.
- **We** shall only be liable under this **policy** for a claim under benefit 7.1 or 7.2 or 7.3 for any occurrence or event only

Section 8: Rental Car Excess

We will pay for any excess or deductible **you** become legally liable to pay, up to the limit in the summary of limits, for loss or damage to a rental car hired by **you** from a licensed rental agency overseas during the **insured trip**, arising from an **accident** to the car rented by **you**.

Summary of limits

	Classic	Classic Annual	Deluxe	Deluxe Annual	Platinum	Platinum Annual
Rental car excess limit	\$ 1,500	\$ 1,500	\$ 1,500	\$ 1,500	\$ 1,500	\$ 1,500

What is not covered:

- **We** will not pay if **your** driving licence does not allow **you** to legally drive the rental car in that country.
- **We** will not pay if someone other than **you** hires the car.
- **We** will not pay if **you** are not driving or in control of the car at the time of the loss or damage.
- **We** will not pay if **you** do not opt for comprehensive motor insurance as part of the car rental agreement.
- **We** will not pay if **you** do not comply with all obligations of law where the car is being driven and all requirements of the rental agreement.

Section 9: Personal Liability

We will cover **you** against any claim for compensation which **you** legally have to pay following an **accident** that results in the death or **injury** of another person or the loss of or damage to property belonging to another person. The **accident** must happen overseas during an **insured trip**. **We** will also pay costs and expenses **we** agree to in advance to defend the claim. The most **we** will pay in any one **period of insurance** is limited to and shall not exceed the limit in the summary of limits, regardless of the number of **insured** persons involved or the number of **accidents**, whether or not arising from the same source or original cause.

Summary of limits

	Classic	Classic Annual	Deluxe	Deluxe Annual	Platinum	Platinum Annual
Per policy limit	\$ 200,000	\$ 400,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000

What is not covered:

We will not pay for any liability arising from:

1. **your** wilful, malicious, unlawful or dishonest act;
2. death or **injury** or loss of, damage to, or loss of use of property, directly or indirectly caused by seepage, pollution or contamination;
3. death or **injury** or loss of, damage to, or loss of use of property, directly or indirectly caused by or out of a traffic or motor **accident** while the **insured** person was driving a motor vehicle;
4. **your** employment, trade, business or profession;
5. death or **injury** of **your** employee, **your** employer, friend, **travel companion** or any member of **your** family;
6. loss of or damage to property that belongs to or is in the custody or control of **you**, **travel companion** or **your** employee, **your** employer or any member of **your** family;
7. ownership or occupation of any land or buildings other than temporary holiday accommodation;
8. ownership, possession or use of animals, firearms, mechanically propelled vehicles, remote controlled devices (including drones and similar), vessels or aircraft of any description;
9. any loss or increased cost as a result of a hoax, threat or result of **cyber terrorism**.
10. any activity or business conducted or transacted via the internet, intranet, extranet or via the **insured** person's own website, internet site, web address or via the transmission of electronic mail or documents or electronic means;
11. agreement but which would not have existed in the absence of such agreement;
12. judgments which are not in the first instance delivered by or obtained from a court of competent jurisdiction within Singapore, or orders obtained in such a court for the enforcement of judgments made outside Singapore, whether or not by any reciprocal agreement to which Singapore is a party unless such judgments and/or orders are first accepted by **us** in writing;
13. involvement of asbestos, or the use, presence, detection, elimination or avoidance of asbestos or its potential exposure, whether direct or indirect;
14. seeping, polluting or contaminating substances;
15. fines, penalties, punitive, exemplary or aggravated damages.

Optional Benefits

Additional insurance benefits are available to further enhance **your policy** coverage. These optional benefits described in this section are subject to additional premium payment by **you** and stated on **your certificate of insurance** if you had taken up.

Section 10: Extreme Sports and Activities

This optional benefit is only available on **our annual policy**.

Your policy covers **you** when **you** are participating in regular sports and activities. These include but are not limited to racquet and ball sports (e.g. tennis and basketball), golf, cycling, running, swimming, fishing, hot air ballooning, snorkelling, surfing, yachting and hiking without ropes or specialist equipment up to 1,500m in altitude.

If **you** have opted and paid for the **extreme sports and activities** optional benefit then **you** will be covered up to the limits listed under the travel insurance plan **you** purchased when participating in the following additional sports or activities:

- winter sports such as skiing and snowboarding;
- hiking or trekking up to 4,000m in altitude without ropes or specialist equipment;
- martial arts, boxing or other similar activities;
- organised races where **you** are competing against others such as triathlon, cycling and obstacle races;
- sports tours where **you** are competing against other teams in contact sports (e.g. rugby).

You will also be covered when participating in the following sports or activities provided **you** have a licensed guide and registered operator:

- off-piste skiing;
- trekking, hiking or mountain biking in **extreme or hazardous areas**, rock climbing, caving, pot holing or mountaineering or any similar activities that require the use of ropes;
- scuba diving up to a depth of 30m;
- parachuting, sky diving, paragliding, parascending, bungee jumping, hang-gliding, or other similar activities;
- white/black water rafting, canoeing or kayaking;
- water skiing, wakeboarding, windsurfing, kitesurfing or other similar activities;
- all-terrain vehicle (ATV), go-kart, sand buggy or similar (**you** must wear a helmet).

What is not covered:

We do not cover the following even if **you** have opted and paid for the **extreme sports and activities** optional benefit:

- sports where **you** are participating as a professional or for any incentive or reward;
- speed time trial or any form of race other than on foot, cycling or swimming;
- any activity, including trekking or hiking, above 4,000m in altitude;
- any activity involving motorised vehicle of any kind other than all-terrain vehicle (ATV), go-kart, sand buggy or similar;
- BASE jumping, wing suit flying or other similar activities;
- ski jumping, bobsleigh, skeleton and heli-skiing or other similar activities;
- acting against the rules and safety procedures required or recommended by guide or operator;

- taking part in any of the activities without a licenced guide where **we** have said they are required.

Important note:

- The maximum altitude for any **extreme sport or activity** covered by this policy is 4,000m. Any incidents or injuries sustained above this maximum altitude will not be covered under this **policy**.
- **You** must always follow the rules and safety procedures that the operator requires or recommends.
- **You** must always be wearing the appropriate safety gear at all times including a helmet whilst skiing.

Section 11: Sports Equipment

This optional benefit is only available on **our** annual **policy**.

We will pay for loss, theft or **accidental** damage to **your** skis, snowboard, poles, ski boots, scuba diving equipment, specialist apparel associated with winter sports or diving, golf clubs, wakeboard or pedal cycles and their accessories whilst overseas on an **insured trip**. **We** will make payment, repair or replace (at **our** discretion) an item. If any item is beyond economic repair **we** will treat as if lost or stolen.

We will pay the reasonable cost of hiring replacement equipment if the above items are accidentally damaged, stolen or temporarily lost for more than 8 hours overseas during **insured trip**. The most **we** will pay is up to \$100 per day for hiring costs.

The most **we** will pay to repair, replace or for the hiring of equipment is the per person limit in the summary of limits.

You must provide proof of purchase e.g. receipts or credit card statements. **We** will pay the original price for the item less an allowance for wear, tear and depreciation.

Adjustments due to wear, tear and depreciation	
Item age	Payment reduction
Less than two years old	0%
Two years old	25%
Three or more years old	50%

If no proof of purchase is provided, the most **we** will pay is up to \$50 per item, **pair or set**, up to a maximum of 5 items.

For any item that forms part of a **pair or set**, **we** will pay a proportionate part of the value of the **pair or set**. A **pair or set** of items is treated as one item even if purchased separately and different brands.

Summary of limits

	Classic	Classic Annual	Deluxe	Deluxe Annual	Platinum	Platinum Annual
Per person limit	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000
Per Family limit	\$ 12,500	\$ 12,500	\$ 12,500	\$ 12,500	\$ 12,500	\$ 12,500

We will cover you for the cost of beverages **you** pay at the golf club house for the purposes of celebrating a hole in one scored by **you** while playing golf at any recognised golf course or golf range during the **insured trip**. **You** must provide a copy of the certificate for the hole in one issued by the golf club. The most **we** will pay is \$1,000.

What is not covered:

- All exclusions outlined under 'what is not covered' in Section 6: Personal Possessions, Money and Travel Documents.

Important note:

- **We** will not pay for any loss, destruction or damage whilst the items are being used during the course of sporting activity, practice or play.

Section 12: Maid

This **policy** is extended to cover one **adult** maid whilst the maid is travelling with an **insured adult** for the duration of the **insured trip**. **We** will pay for any losses **you** incur under:

- Section 1: Medical Expenses;
- Section 2: Evacuation and Repatriation;
- Section 4: Emergency Phone Charges;
- Section 7: Trip Cancellation and Curtailment, Reluctance to Travel Following an Act of Terrorism and Travel Delay.

All the conditions, important information and exclusions under these sections apply.

Important note:

- **You** must be able to prove the maid is contracted to **you**.
- This **policy** will only pay after **you** have claimed under **your** compulsory maid insurance cover and **you** must prove **you** have done so.
- Any claims resulting from **your** maid will count towards the per family limit specified in each of the sections covered.

Section 13: Overseas Wedding and Wedding Photo Shoot

This optional benefit is only available under single trip **policy**.

If **you** have opted and paid for the overseas wedding and wedding photo shoot optional benefit, **we** will cover under the following sections (13.1 to 13.5) for up to one incident per **period of insurance** and **you** must be 18 and above and **you** must be either the bride or the groom at the overseas wedding ceremony or wedding photo shoot.

13.1 Loss of ceremonial attire and wedding accessories

What is covered:

We will pay for loss, theft or **accidental** damage to **your ceremonial attire and wedding accessories** whilst on an **insured trip**. **We** will, at **our** discretion determine whether to repair, replace or make payment for an item. If any item is beyond economic repair **we** will treat as if it was lost or stolen.

You must provide proof of purchase for items, **pairs and sets** if **we** request it e.g. receipts or credit card statements. If no proof of purchase is provided, the most **we** will pay is up to \$50 per item, **pair or set**, up to a maximum of 5 items, **pairs or sets**. **We** will pay the original price for the item or **pair or set** of items.

For any item that forms part of a **pair or set**, **we** will pay a proportionate part of the value of the **pair or set**. A **pair or set** of items is treated as one item (e.g. a pair of shoes and wedding accessories even if purchased separately and of different brands).

Summary of limits

	Classic	Deluxe	Platinum
Per policy limit	\$ 8,000	\$ 8,000	\$ 8,000
Any item, pair or set limit for ceremonial attire and wedding accessories	\$ 2,000	\$ 2,000	\$ 2,000

This is subject to the important information and what is not covered under Section 6 – Personal possessions, money and travel documents.

13.2 Loss of marriage certificate

What is covered:

We will pay the cost of replacing marriage certificate if they are lost, stolen or **accidental** damage during an **insured trip** whilst overseas. **We** will also reimburse **you** for the administrative fee **you** incur in replacing your marriage certificate. The most **we** will pay is \$250.

This is subject to the important information and what is not covered under Section 6 – Personal possessions, money and travel documents.

13.3 Insolvency of licensed wedding service providers

What is covered:

We will pay for the loss of irrecoverable wedding deposit or wedding costs that **you** have paid in advance following the insolvency of **your** licensed **wedding service providers** that is directly responsible for **your** overseas wedding ceremony or **your** overseas wedding photo shoot occurring after the date **you** enter into a contract for its services or purchasing of this **policy**, whichever is later.

Summary of limits

	Classic	Deluxe	Platinum
Per policy limit	\$ 15,000	\$ 15,000	\$ 15,000

There must be a written contractual agreement between **you** and the **wedding service providers**. **You** must seek a refund for any pre-paid expenses from your **wedding service providers** first.

13.4 Loss of wedding photo album

What is covered:

We will pay the replacement and delivery cost up to \$500 which **you** have to pay to get a replacement of wedding photo album, if **your** wedding photo album is accidentally lost or damaged during its delivery to Singapore. Cover under this section will apply until delivery of **your** photo album or up to 60 days after **your** arrival date in Singapore, whichever is earlier.

Important note:

- You** must ask for a replacement wedding album from **your wedding service providers** first and provide proof of compensation or denial received from **your wedding service providers** to **us**.

13.5 Personal liability of invited guests

What is covered:

We will cover **you** against any claim for compensation which **you** legally have to pay following an **accident** caused by **your** invited guests at **your** wedding venue on **your wedding day** during **your insured trip** that results in the death or **injury** of another person and/or the loss of or damage to property belonging to another person. **We** will also pay costs and expenses **we** agree to in advance to defend the claim. The most **we** will pay in any one **period of insurance** is limited to and shall not exceed the limit in the summary of limits, regardless of the number of **your** invited guests involved or the number of occurrences, whether or not arising from the same source or original cause.

Summary of limits

	Classic	Deluxe	Platinum
Per policy limit	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000

What is not covered:

- We** will not cover anyone that represents your **wedding service providers** or anyone present at **your** wedding venue for work purpose.
- We** will not cover any incident occurring at an area not reserved for **your** wedding.
- All exclusions outlined under 'what is not covered' in section 9 – Personal liability.

What is not covered (for all of section 13):

- Any claim for service provided which is not defined under **wedding service providers**.

Section 14: COVID-19

This optional benefit is only available on **our** single trip **policy**.

This **policy** is extended to include certain covers due to **COVID-19** as outlined below, notwithstanding the **communicable disease** exclusion under the General Exclusions. The maximum we will pay under this section, collectively, is \$150,000 per person and \$375,000 per family.

- Medical Expenses

We will pay up to the limits shown in the below summary of limits for **medical expenses** reasonably and necessarily incurred for medical treatment if you are diagnosed with **COVID-19** whilst overseas on **your insured trip**. When initial medical treatment has been sought overseas and requires follow-up treatment in Singapore due to **COVID-19**, or when initial medical treatment has been sought within 48 hours of your return to Singapore due to **COVID-19**, **we** will pay up to the below limit in the summary of limits for medical treatment within Singapore for a maximum of 30 days from your return to Singapore.

All the conditions, important information and exclusions under section 1 applies.

Summary of limits:

	Classic	Deluxe	Platinum
Overseas			
Per person		\$150,000	
Per family limit		\$375,000	
Singapore			
Per person		\$2,000	
Per family limit		\$5,000	

- Emergency Medical Evacuation and Repatriation of Mortal Remains or Local Burial

We will pay up to the limit shown in the below summary of limits the cost to move **you** to another location for medical treatment or for **you** to return to Singapore, if it is not prohibited and in **our** opinion it is medically appropriate after **you** have been diagnosed with **COVID-19** during an **insured trip**. **We**, at **our** sole discretion, will decide both the evacuation location and how it will be carried out and make all arrangements. If **we** decide a commercial flight is appropriate and **you** can still use your return flight, **we** will only pay the administration fees **you** incur to change the travel date or destination.

We will pay up to the limit shown in the below summary of limits the cost of returning **your** body or ashes to Singapore if **you** have been diagnosed overseas and die (as certified in accordance with the local laws and regulations of the country where you are travelling to) overseas during an **insured trip** due to **COVID-19**. **We** will make all the necessary arrangements to return your body or ashes to Singapore. Alternatively, **your** next of kin can choose to return **your** body to another country or arrange a local burial, subject to local laws, in the country in which death occurred and **we** will make all the necessary arrangements. In either case, the maximum **we** will pay is the amount it would have cost to return your body or ashes to Singapore.

The maximum **we** will pay under this clause, collectively, is the amount shown in the below summary of limits. All the conditions, important information and exclusions under section 2 applies.

Summary of limits

	Classic	Deluxe	Platinum
Per person		\$100,000	
Per family limit		\$250,000	

- Trip Cancellation and Curtailment

We will pay for any irrecoverable unused pre-paid transport and accommodation expenses (excluding admin charges or fee related) up to the below summary of limits, which were cancelled within 30 days before **you** were due to start the **insured trip** for which **you** have paid or are contracted to pay, provided the cancellation is necessary and unavoidable due to a cause listed below:

- 1) **You** or **your travel companion** is diagnosed with **COVID-19** and certified by a doctor not fit to start the **insured trip**;
- 2) **You** or **your travel companion** is on quarantine order by authorities due to **COVID-19** and the quarantine period overlaps with the start of **your insured trip**;
- 3) **Your immediate family** member permanently residing with **you** is diagnosed with **COVID-19** and advised by doctor that **you** should not be travelling;
- 4) **Your immediate family** member not permanently residing with **you** is diagnosed with **COVID-19** and is confined in intensive care unit (ICU) at a hospital.

We will reimburse **you** for any irrecoverable unused pre-paid transport and accommodation costs or pay **you** for additional economy class transport expenses and any reasonable standard room hotel costs if **your** trip is necessarily and unavoidably disrupted (i.e. abandoned, lengthened or curtailed) due to one of the above causes, if you have already commenced your insured trip.

All the conditions, important information and exclusions under section 7 applies.

Summary of limits

	Classic	Deluxe	Platinum
Per person		\$3,000	
Per family limit		\$7,500	

What is not covered (for all of section 13)

- **We** will not pay for any loss if you are travelling against or acting in any way against doctor's advice.
- **We** will not pay for any loss when **you**, **your travel companion** or **your immediate family** member have not been fully vaccinated for **COVID-19** as defined by Singapore authorities.
- **We** will not pay for any loss arising from **you** or **your travel companion** not fulfilling the entry requirements, including but not limited to vaccination or quarantine requirements and pre-departure/post-arrival tests, of the trip destination or re-entry to Singapore.
- **We** will not pay for any fees **you** incur for **COVID-19** diagnostic tests, whether mandatory or voluntary.
- **We** will not pay for any loss caused by any **COVID-19** related travel advisory restriction by the authorities.

Your Responsibility

The following conditions apply to this **policy** and **we**, at our sole discretion, reserve the right not to pay any claim under this **policy** or declare this **policy** void when the conditions are not met.

1. Duties and Precautions

You must:

- fully and truthfully disclose to **us** all facts **you** know or ought to know which may influence **our** decision to insure **you** or reimburse **you** or pay **your** claim under the **policy** and on what terms;
- inform **us** if any information changes at any point;
- take all proper precautions to prevent **accident**, **injury** or **sickness** and care to safeguard **your personal possessions** against loss or damage, which in **our** opinion is deemed reasonable;
- not travel against the advice of a **doctor** or for the purpose of obtaining medical treatment. **We** do not cover **pre-existing medical conditions** in respect of **you**, **your travel companions** and of other people upon whose health the **insured trip** depends;
- not be an undischarged bankrupt and have not committed any act of bankruptcy within the last 12 months;
- cooperate with **us** in every step of the claim process.

2. Making a claim

You must:

- inform **us** as soon as possible, if something happens which may result in a claim within 30 days from the event.
- inform the appropriate law enforcement and service providers at the time of loss within the timelines set out under the different sections of this **policy**;
- contact **us** In the event of a medical emergency covered by this **policy**. Help and advice will be given by **our appointed assistance provider** and if necessary, medical evacuation and repatriation will be provided;
- immediately inform **us** of any demand, writ, summons, offer of settlement or notice of any other proceeds **you** have received;
- not admit liability of any kind, make any offer or payment without **our** written consent.;
- attend to medical examination, at **our** expense, should **we** request;
- submit all document **we** request to process **your** claim. This may include, but is not limited to, medical certificates or reports, medical history records, original or certified true copies of invoices, receipts and police or service providers' reports at **your** expense;
- compensate or reimburse **us** if **we** had made a payment for claim **you** made, following which **you** received payment for the same event. If **you** have other insurance against the events covered or are entitled to a reimbursement of all or part of the claim expense from any other source, **we** will only be liable for the difference between the amount recoverable from them and the amount that would have otherwise have been recoverable under **your policy**.

3. Legal Proceedings

If **you** are involved in legal proceeding arising from an event covered under this **policy**, **we** reserve all right to:

- take over and conduct in **your** name the defense or settle any claim against **you**;
- decide on how the defense is conducted or a claim is settled;
- represent **you** at any inquest or official inquiry;
- take legal action in **your** name against anyone responsible for the loss, damage or injury;
- recover all payments from **you** or any person who is responsible for the loss, damage or injury under the **policy** terms which is not admissible.

If **we** decide not to continue with the conduct of the defence or settlement of claim, **we** will not be responsible for any damage, losses, costs or expenses incurred by **you** or by any other person as a result of **our** decision.

4. Payment Before Cover Warranty

We agree to pay the benefits set out in this **policy** if **you** meet the premium obligations as below:

- **We** must receive the total premium due to **you** on or before the effective date of insurance;
- If the premium due is not paid or received in full by **us** on or before the effective date, the **policy** will be void and no claim or benefit will be payable by **us**. Any premium payment received after the effective date shall have no effect on the void of **your policy**.
- If **you** are permitted to pay **your** premium by instalments, then if instalment payment is not paid and received in full by **us** on or before within 15 days from the due date, the **policy** will be deemed to be cancelled from the instalment premium due date and no claim or benefits will be payable by **us** for any **event** on or after the instalment premium due date. Any premium payment received after the specific due date shall have no effect on the cancellation of **your policy**.

5. Renewal

We will contact **you** at least 45 days in advance of **your** renewal date on an annual **policy** with **our** offer to renew or give **you** plenty of time to make other arrangements if **we** are unable to renew **your** insurance. The renewal offer will include the premium and any changes in the terms and conditions for the next period of cover.

If **you** have opted for auto-renewal, **we** will renew **your policy** automatically at the premium and on the terms determined by **us**. **You** should be aware that **we** can only consider automatic renewal when:

- **you** have made **us** aware of and **we** have accepted any changes to **your policy** details;
- the credit card details given to **us** by **you** have not changed;
- there are no outstanding payments and/or other breaches of **your policy**;

We are entitled to retain the credit card details provided by **you** to **us** and **we** have the consent of the credit card holder for **us** charge against the credit cards.

We will automatically debit the credit card **we** have on file with the renewal premium. **You** may opt out of automatic renewal at any time in writing to **us** at least 30 days before the expiry of **your policy**.

General Information

1. Trip Start and End Location

You must be **domiciled** in Singapore and all trips must start and end in Singapore.

2. Other Insurance

If there is any other insurance that pays for the same claim, **We** will be the last party to pay only after the other insurance has exhausted its limit of liability under that insurance.

If **you** are covered under more than one **Direct Asia** travel insurance **policy**, **we** will treat that **you** are being covered under the policy with the highest benefit level only. **You** will not be covered under any other **Direct Asia** travel insurance policy.

3. Governing Laws

This **policy** is governed by and interpreted in accordance to the laws of Singapore.

4. Excluding Third Party Rights

A person who has not agreed to be bound by the terms and conditions contained in this **policy** will have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce any of its terms or conditions.

5. Amendments

You may contact **us** to request a change to be made to **your policy**. Upon **our** approval, acceptance and receipt of any additional premium payable by **you**, **we** will confirm in writing to **you** and amend **your** certificate of insurance.

6. Sets and Pairs

If the loss or damage items forms part of a set or a pair, the repair or replacement will only apply to the damaged item individually within the set or pair.

7. Cancellation

If **you** purchase a per trip **policy**, both **you** and **we** may at any time prior of the **period of insurance** cancel **your policy** by giving notice of cancellation to the other party.

If **you** purchase annual **policy**, both **you** and **we** may cancel this **policy** by giving 7 days written notice to the other party. **You** must return to **us** the balance of premium for the whole **policy** if **you** have notified **us** of a claim. **We** will compute any refund of premium as follows.

Premium refund = Premium x unexpired days of **period of insurance** / Original days of **period of insurance**

However, **you** will not receive any refund of premium if:

- any claim has been made or expected to arise under this **policy**;
- **you** have not returned **us** the certificate of insurance;
- there is any outstanding money **you** owe to **us**;
- the refund amount is lesser or equal to the cancellation fee of \$10 (inclusive of GST) applied.

For both per trip and annual **policy**, **our** minimum refund or collection premium is \$10.

8. Automatic Extension of Cover

If **your** trip continues beyond **period of insurance** (or 90 days under annual **policy**), **we** will continue to provide cover. This is only if **your** return is unavoidably delayed for an insured reason (e.g. under doctors' orders or due to **public transport** delays), cover will be extended free of charge for up to a maximum of 30 days.

9. Automatic Termination of Cover

Unless **we** agree otherwise in writing, all cover or specific benefits under this **policy** shall immediately terminate on the earliest happening of the following events:

- on the occurrence of an event or events for which the per **adult**, **child** or **senior** limit under Section 5: Death and Permanent Disability is payable or has been paid;
- death of any covered person.

10. Aggregate Limit

Subject to **your** own individual limits detailed in **your policy**, **our** total liability for death or **permanent total disablement** occurring when a number of **insured** persons are together shall not exceed \$30,000,000 per event and/or conveyance. In the event the maximum liability exceeds \$30,000,000 per event and/or conveyance, the limit amount will be apportioned among the **insured** persons but the total sum will not be greater than the per **adult**, **child** or **senior** limit for each **insured** person.

11. Sanction Clause

We will not provide cover or be liable to pay any claim or provision under this policy under any sanction prohibition or restriction under United Nations resolutions or the trade or economic sanctions, law or regulations of the Republic of Singapore, European Union, United Kingdom or United States of America.

12. False or Fraudulent Claims

We reserve the right to not pay for any claim or void the policy, and report to the relevant authorities when false or fraudulent claim is made.

13. Cover for Terrorism

This **Policy** is extended to cover death or injury as a direct result of an **Act of Terrorism**. However, **we** will not be liable for any death or injury:

- a. Arising out or in connection with **your** participation in or provocation of any such occurrence or act, or if any such death or injury or occurrence or act could have been reasonably avoided by the **Insured**; or
- b. Directly or indirectly caused by, resulting from or in connection with any Act of Terrorism arising from nuclear, biological or chemical warfare.

Regardless of any other cause or event contributing concurrently or in any other sequence to the death or injury.

14. Currency

All currency referred in this policy are expressed in Singapore dollar.

15. Arbitration and Mediation

You and **us** agree that all disputes arising out of this Policy shall be settled or resolved by mediation in accordance with the existing mediation procedure and/or relevant legislation in force. The parties agree to take part in the mediation in good faith and undertake to honour the terms of any settlement reached. If any dispute is not referred to mediation or if mediation is unsuccessful, the dispute shall be referred to arbitration. Arbitration shall be conducted in accordance with the Arbitration Rules of the Singapore International Arbitration Centre or any other arbitration rules that is agreed between the parties.

General Exclusions

The following exclusions apply to the entire **policy**. There are more specific exclusions which are shown in the sections to which they apply in addition to these. **We** do not cover claims for events that arise directly or indirectly from:

- a deliberate, criminal or unlawful act by **you** or anyone acting on **your** behalf;
- a set of circumstances which **you** knew about or ought to have known at the time the trip was booked or when **you** purchased this **policy**, whichever is later, to result in a claim;
- **pre-existing medical conditions** in respect of **you, your travel companions** and of other people upon whose health the **insured trip** depends;
- suicide, deliberate self-injury, being under the influence of alcohol or drugs (unless prescribed by a **doctor**), solvent abuse, wilful exposure to exceptional risk (unless **you** are trying to save a life), committing an assault or felony;
- sexually transmitted diseases, Human Immunodeficiency Virus (HIV), Acquired Immune Deficiency Syndrome (AIDS), AIDS-Related Complex (ARC) and any mutant derivatives or variations of these or any related experimental medical treatment;
- pregnancy, childbirth, abortion, miscarriage or menopause and any complications, except where such treatment is deemed necessary due to **injury** within the scope of **your policy**;
- failure to take and preventive medical measures prior to going on your trip, which at **our** sole opinion is deemed necessary, including vaccination;
- any cosmetic treatment except to restore function after suffering an **injury**;
- stress, anxiety, depression, or any emotional, psychiatric or sleep disorder or condition;
- the cost of routine or elective non-emergency treatment or surgery, including specialist review or referral, exploratory tests which are not directly related to **illness** or **injury** which necessitated **your** admittance to **hospital**;

- while **you** are engaged in naval, military, air force service or operations, construction and demolition work, airline personnel, air crew, offshore or mining, aerial photography/surveyor, ship crew, professional diver, any work handling explosives or hazardous substances or work in a **war zone** or for disaster relief organisations;
- transiting through any **excluded countries**;
- air travel other than as a fare paying passenger on a licensed commercial regular scheduled airline or licensed charter aircraft;
- motorcycling unless **you** hold a motorcycle licence recognised by the country **you** are riding in, that **you** wear a helmet at all times and abide by all the applicable road laws;
- any participation in speed races with motor vehicles of any kind;
- any participation in sporting activities, including motor sports, in a professional capacity or receiving a financial reward or incentive;
- travelling against the advice of mass media and/or any government or official body (including World Health Organisation) to any particular country or parts of a country;
- any **communicable disease** except for medical expenses as a result of **you** contracting the disease during the **insured trip** and provided that no health hazard warning pertaining to that particular disease was issued by any government or official body including the World Health Organization prior to **you** starting **your insured trip**;
- currency shortages due to mistake;
- exchange currency rate differences;
- any losses, injuries, costs or expenses arising out of:
 - a. nuclear reaction, nuclear radiation or radioactive contamination;
 - b. pressure waves from aircraft and other flying objects travelling faster than the speed of sound.
- any consequence of:
 - a. declared or undeclared war including any civil war and or warlike operations, invasion, act of foreign enemy, hostilities, rebellion, revolution, insurrection, labour strike, riot, civil commotion, blockade or any act of military or usurped power or any act thereof, except where **you** are a **passive participant**;
 - b. claims in anyway caused or contributed to by the use, release or threat thereof of any nuclear weapon or device or chemical or biological agent even if **you** are a **passive participant** in a declared or undeclared war, regardless of any contributory cause;
 - c. any action whether direct or indirect to restore or resulting from the restoration of (or attempt to restore) public order.

Definitions

Any word or expression which has a specific meaning will have the same meaning wherever it appears in the policy documents.

Accident or accidental - refers to sudden and unforeseen event occurring during the **insured trip**.

Act of terrorism/terrorist activity - means an act including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Adult – means a person aged between 18 and 70 at the start of any trip and who does not fall within the definition of **child**. It also refers to **your** maid if **you** opt for Maid optional benefit.

Appointed assistance provider - means a company in the business of providing emergency assistance services appointed by **us** for the purposes of **your policy**.

Ceremonial attire and wedding accessories: means clothing, shoes and wedding accessories (including jewellery) of the bride or the groom, of a formal nature, worn or to be worn by the bride or the groom at the overseas wedding ceremony, reception venue or overseas wedding photo shoot venue, whether hired, on loan or owned.

Certificate of insurance - means the **certificate of insurance** which forms part of **your policy**, containing details of the **insured** person(s), type of cover and **period of insurance** (and includes any amendments).

Child/children - means **your** biological, step or legally adopted **child** who is unmarried, unemployed and whose age is between 15 days and 18 years of age. If unmarried and in full-time tertiary education, the **child** may be aged up to 24 years.

Chinese medical practitioner - a person qualified as a traditional Chinese medicine practitioner (other than any **insured** person under this **policy** or **travel companion**, its relative, business partner, employer, employee or agent) who engages in the practice of traditional Chinese medicine (including a herbalist, acupuncturist or bonesetter) and is licensed by or registered with the relevant regulatory board, council or authorities to practise and render such treatments, within the scope of their licensing and training in the geographical area of his practice.

Communicable disease – means any disease which can be transmitted by means of any substance or agent from any organism to any other organism where:

- the substance or agent includes but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not;
- the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms;
- the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.

COVID-19 - Coronavirus disease (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) and any mutation or variation of SARS-CoV-2.

Cyber terrorism – the use of disruptive activities, or the threat thereof, against computers and/or networks, with the intention to cause real world harm or severe disruption of infrastructure.

Dentist - means a person (other than any **insured** person under this **policy** or **travel companion**, its relative, business partner, employer, employee or agent) who is qualified as a dental practitioner with a degree in dentistry and duly licensed and/or registered with the relevant statutory dental board or council to provide dental treatment and who, in rendering dental treatment, is practising within the scope of both their licensing and training in the geographical area of practice.

Direct Asia/we/us/our - means Direct Asia Insurance (Singapore) Pte. Ltd.

Doctor - a person (other than any **insured** person under this **policy** or **travel companion**, its relative, business partner, employer, employee or agent) who is qualified with a medical degree to practise western medicine and is licensed by or registered with the competent and relevant country medical authorities to provide medical and/or surgical treatment and who, in rendering treatment, is practising within the scope of their licensing and training in the geographical area of practice.

Domicile - a person with permanent address in Singapore who holds a valid Singapore identification document. E.g. Singapore National Registration Identification Card (NRIC), employment pass, work permit, long-term visit pass or student pass.

Entertainment tickets – means tickets, granting admission during an insured trip to concerts, drama performances, excursions, musicals, plays, sports events, theatre, theme parks or tours

Excluded countries – means Afghanistan, Iran, Iraq, Libya, Nepal, North Korea, Sudan, Syria, Democratic Republic of Congo, Somalia and Yemen.

Extended family – means **your** or **your** spouse's aunts, uncles and cousins.

Extreme or hazardous areas - means a place or location where **we** in **our** sole opinion would expect **you** to use a licensed and qualified guide.

Extreme sports and activities - means any action or adventure sport which in **our** sole opinion has a high level of inherent danger and which involves the use of one or more of the following elements: speed, height, a high level of physical exertion and/or the use of highly specialised equipment.

Hospital - an institution which is legally licensed as a medical or surgical **hospital** in the geographical area in which it is located. It must be established for the care and treatment of sick and injured persons as bed-paying patients, and which:

- is under the constant supervision of a **doctor**;
- provides facilities for diagnosis, treatment and surgery;
- provides 24-hour daily nursing services by registered graduate nurses; and
- is not primarily a clinic, mental hospital or institution, a place for custodial care or facility for alcoholics or drug addicts, a spa, hydroclinic or a nursing or rest or convalescent home or a home for the aged or similar establishment.

Immediate family – means **your** spouse, children, parent and parent-in-law, sibling, brother-in-law and sister-in-law, son-in-law and daughter-in-law, grandchild and grandparent and grandparent-in-law.

Injury - means an external and visible bodily injury caused solely and directly by an **accident** or through **accidental** means occurring at an identifiable time and place during the **insured trip**. Without limitation, it excludes gradual physical or mental deterioration diseases, **sickness** and/or infections, even if such conditions result from or are connected with that **injury**.

Insured trip - a leisure or business trip to any of those countries for which **you** are covered as stated in **your certificate of insurance** and which takes place during the **period of insurance** and is expected to last for no more than 90 days under an annual **policy** or for the period of cover specified on **your** per trip **policy**. The trip starts from the time **you** leave **your** home or place of business in Singapore (whichever is later) during the **period of insurance** and ends at the earlier of:

1. The time **you** arrive back at **your** home or place of business in Singapore;
2. Two hours after **your** arrival in Singapore;
3. The expiry date of the **period of insurance**.

Loss of limbs - physical, permanent and total loss of use at or above the wrist or ankle of more than one limb.

Loss of sight – the complete, irrecoverable and irreparable loss of all sight.

Medical expenses - reasonable and customary expenses for medical (including traditional Chinese medicine), dental and/or surgical treatment by a **Chinese medical practitioner, doctor** or a **dentist** (as the case may be). This includes ambulance charges and x-rays. In the case of dental expenses, such treatment must be necessarily incurred to restore sound and natural teeth where damage to those teeth was caused by an **accident**.

Money – personal legal tender currency notes and travellers cheques.

Pair or set - is a group of items of sufficiently common type, appearance or nature that they reasonably belong together, or the group is devalued if one or more of the items is lost or damaged.

Passive participant - means any person who is not:

1. supplying, transporting or otherwise handling facilities, equipment, devices, vehicles, weapons or other materials intended for use in war by a party engaged in hostile actions;
2. a journalist or news correspondent;
3. an employee, volunteer, contractor or medical staff of a disaster relief organisation; and/or
4. security personnel.

Period of insurance – means the period for which this insurance is in force, as shown on **your certificate of insurance**. For the purpose of Section 7.1 Trip Cancellation and Curtailment, **period of insurance** begins the time **you** purchased **your policy** or **you** booked **your trip**, whichever is later.

Permanent total disablement – physical disablement which totally prevents **you** from doing any paid work, which lasts continuously for 12 months and which at the end of that period, in the opinion of a **doctor** approved by **us**, is without the prospect of improvement.

Personal possessions - **your** suitcases (or similar luggage carriers) and their contents usually taken on a trip, together with articles worn or carried by **you** (including **valuables**) for **your** individual use during an **insured trip** (not items hired, loaned or entrusted to **you**).

Policy - this insurance document and the **certificate of insurance**, including any amendments, endorsements or any other authorised change to **your policy**.

Pre-existing medical condition - means any **injury, sickness**, condition or symptom:

- for which treatment, or medication, or advice, or diagnosis has been received by **you** or sought or was foreseeable by **you** before the **start date**;
- which presented signs or symptoms of which **you** were aware or should reasonably have been aware or which originated or existed before the **start date**; or
- which was pre-existing before the **start date** irrespective of whether **you** were or should have been aware of it.

Public place – any place that the public has access to including but not limited to planes, trains, buses, taxis, shops, airports, railway stations, streets, museums, galleries, hotel foyers and general access areas, beaches, restaurants and public toilets.

Public transport - means a regularly scheduled mode of transportation provided by a licensed carrier which any member of the public can join at a recognised departure point and pay a fare.

Senior - means a person aged 71 or above at the start of any **insured trip**.

Serious illness - whenever applied to an **insured** person or their **travel companion**, means a **sickness** which requires treatment by a **doctor** and which results in the **insured** person or their **travel companion** being certified by that **doctor** as unfit to travel or continue with their original trip and whenever applied to a relative, is a **sickness** certified as being dangerous to life by a **doctor** and which results in the **insured** person's discontinuation or cancellation of the **insured** person's trip.

Serious injury - means an **injury** which requires treatment by a **doctor** and which results in the **insured** person or their **travel companion** being certified by that **doctor** as unfit to travel or continue with their original trip and whenever applied to a relative, is an **injury** certified as being dangerous to life by a **doctor** and which results in the **insured** person's discontinuation or cancellation of the **insured** person's trip.

Sickness - means a sudden and unexpected deterioration of **your** health due to a medical condition contracted, starting or showing up during the **insured trip** that requires treatment by a **doctor**.

Start date - means the first day of the **period of insurance** shown in **your certificate of insurance**, representing the day **your policy** cover starts.

Travel companion - means a person with whom **you** have coordinated travel arrangements and intends to travel with on a trip but excluding a tour leader or group leader who is receiving remuneration in monetary form or in kind.

Travel document - Legal document issued by government/ regulations

Valuables - watches (excluding smart watches and fitness trackers), jewellery, antiques, computers and electronic devices and their accessories (including but not limited to laptops, tablets, wearable devices, software, e-books, data storage devices and games and gaming consoles) mobile phones and satellite navigation devices, gold, silver or other precious metals, precious and semi-precious gems, stamps, coin or medal collections, pictures and other works of arts.

War zone - means an area where there is a declared or undeclared war (including any civil war) and/or any warlike operations, hostilities, rebellion, revolution, insurrection, invasion or any exercise of military or usurped power.

Wedding service providers: means the provider of professional photography or professional video operation, hired cars or transport, venue, wedding cake, food and drinks catering, wedding favours, bridal make up, **ceremonial attire and wedding accessories** or entertainment contracted directly by **you** to provide services at **your** wedding ceremony, reception venue or wedding photo shoot outside of Singapore.

Wedding day(s): means the date(s) specified on an official document for the wedding ceremony to take place at a specified venue outside of Singapore

You/your/insured - means the named traveller(s) on **your Certificate of insurance** and unnamed **child/children** as long as they are declared within the total number of **children**.

Customer care policy

At Direct Asia, **we** strive to provide service excellence to all **our** policyholders. If on any occasion **our** services falls short of **your** expectation, below is what **you** can do:

You should first contact **our** Customer Service Department. **You** can email to **us** at customerservice@directasia.com or call our hotline at (65) 6665 5555. **We** will look into **your** matter and respond within 3 working days and if further action needed, **we** will provide **you** a full reply within 14 working days.

If **you** are dissatisfied with **our** response, **we** will refer **you** to Financial Industry Disputes Resolution Centre (FIDReC) who is an independent dispute resolution organization. **You** may consider to contact them and submit your matter to FIDReC for settlement by mediation in accordance with the mediation procedure in force.

FIDReC's details are:

Financial Industry Dispute Resolution Centre Ltd
36 Robinson Road
#15-01, City House
Singapore 068877
Telephone: 6327 8878
Email: info@fidrec.com.sg

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We are here to help
Call us at +65 6665 5555 or visit [DirectAsia.com](https://www.DirectAsia.com)

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