

Complimentary Travel Insurance
Citi Mass Cards

Master Policy Number : CT000017

Policyholder : Citibank Singapore Limited ("Citibank")

Address of Policyholder : 5 Changi Business Crescent, #05-00, Singapore 486027

For The Benefit Of : Citi Mass Cardholders ("Cardholders")

Insurer : HL Assurance Pte Ltd ("HL Assurance")

Address of Insurer : 11 Keppel Road, #11-01 ABI Plaza, Singapore 089057

The benefits under this group insurance:

- are free of charge for Cardholders, their legal spouse and Child(ren);
- made available based on the terms of coverage with HL Assurance, as reproduced below; and
- subjected to:
 1. amendments following a joint decision by Citibank and HL Assurance.
 2. cancellation by Citibank, which thirty (30) days' notice in writing are given to HL Assurance, in which case HL Assurance will retain the customary 15% of the premium in respect of the unexpired period of the Policy. No refund will be made once a claim has been paid under this Policy or HL Assurance may cancel this Policy by giving Citibank thirty (30) days' notice in writing. After cancellation of the Policy, the proportionate part of any premium received in respect of the unexpired period of the Policy will be refunded to Citibank.
 3. renewal of the Policy by payment of the agreed premium.

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

SCHEDULE OF BENEFITS

SECTION	BENEFITS	MAX BENEFIT PAYABLE (\$)		
		CARDHOLDER	ACCOMPANYING SPOUSE	ACCOMPANYING CHILD
PERSONAL ACCIDENT				
1	Accidental Death & Permanent Disablement In Common Carrier	1,000,000	1,000,000	50,000
MEDICAL EXPENSES				
2	Overseas Medical Expenses (Including Accidental Dental Treatment)	40,000	40,000	20,000
EMERGENCY MEDICAL ASSISTANCE				
3	a) Emergency Medical Evacuation	100,000	100,000	100,000
	b) Repatriation Of Mortal Remains	50,000	50,000	50,000
TRAVEL INCONVENIENCE (APPLICABLE FOR CARDHOLDER ONLY)				
4	Baggage Loss (pays up to \$500 per article)		1,000	
5	Baggage Delay (\$200 for every 8 consecutive hours)		500	
6	Flight Delay (\$100 for every 8 consecutive hours)		500	
7	Trip Cancellation		500	
8	Trip Interruption (minimum 5 consecutive days of hospitalisation overseas)		500	

For the full coverage, exclusions and other terms and conditions of this insurance, please refer to the attached policy.

Contact Us

HL Customer Care	Mondays to Fridays, 9am to 6 pm	(65) 6702 0202	Fax (65) 6922 6002	service@hlas.com.sg
HL Assurance Claims	(Exclude Public Holidays)	(65) 6922 6003	Fax (65) 6224 1923	claims@hlas.com.sg

POLICY DEFINITIONS

This Policy, the Schedule, Endorsements, Proposal Form, Declaration and attached papers together with any other statement in writing shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this Policy shall bear such meaning wherever it may appear.

“Accident or Accidental” means a sudden and unforeseen event that solely and independently results in Bodily Injury, disablement or death and which is not caused by any Sickness or naturally occurring medical conditions or degenerative process.

“Age” means the current age. A person is considered to be of his/her current age until his/her next birthday.

“Benefit Limit” means the Maximum Benefit Payable as stated in the Schedule of Benefits.

“Bodily Injury” means physical Bodily Injury to the Insured Person occurring during the Covered Trip caused solely and directly by an Accident and not by illness, disease or gradual physical or mental wear and tear.

Citi Card refers to the following cards which are active, registered with and issued by Citibank:

- a) Citi Cash Back Visa Signature Card
- b) Citi Rewards Visa Signature Card
- c) Citi Lazada Visa Signature Card
- d) Citi Cash Back+ Visa Signature Card
- e) Citi Rewards World Mastercard
- f) Citi Cash Back World Mastercard
- g) Citi Cash Back+ World Mastercard

“Cardholder” means Citi Card principal cardholders (including supplementary cardholders) age between twenty-one (21) to seventy-five (75) years old where the card is issued by Citibank.

“Child(ren)” means the Insured Person’s unemployed and unmarried dependent child(ren), including step or legally adopted child(ren), above fifteen (15) days old but below eighteen (18) years old, or between the ages of eighteen (18) and twenty-five (25) years of age, if the child(ren) is enrolled or still studying full-time or awaiting enrolment as a full time student in a recognised tertiary institution at the commencement of this insurance. Age is calculated as a last birthday.

“Chinese Physician/ Chiropractor” means a person qualified by a medical degree/certification and duly licensed or registered to practice Chinese medicine or Chiropractic in the geographical area of his practice, and who in rendering such services is practicing within the scope of his licensing and training but excluding a Chinese Physician or Chiropractor who is Insured Person’s spouse, relative or employee.

“Common Air Carrier” means any aircraft provided and operated by an airline or an air charter company which is duly licensed for the regular transportation of fare-paying passengers, and any regularly scheduled airport limousine, airport transit system operating on fixed routes and schedules.

“Common Carrier” means any land, sea or rail conveyance (such as bus, ferry, hovercraft, hydrofoil, ship, train, tram or underground train) operated under license by the respective country for the transportation of fare paying passengers that has fixed and established routes only. This excludes rental vehicles, taxis and all modes of transportation that are chartered or arranged as part of a tour, even if the services are regularly scheduled.

“Covered Trip” means a Round Trip, which fulfils the following conditions:

- a) where the Full Fare has been charged to the Cardholder’s Citi Card, or
- b) where the travel air ticket has been acquired with points earned by a rewards program associated only with the Citi Card, or
- c) where the travel air ticket has been partially acquired with points earned by a rewards program associated only with the Citi Card and with the balance of the fare charged only to the Citi Card.

For the avoidance of doubt, in the event that any portion of the Round Trip does not fulfil the conditions mentioned above, that portion of the Round Trip shall not be covered under this Policy.

A Covered Trip shall be deemed to have commenced three (3) hours before the Insured Person leaves Singapore as the original point of departure for and return from the Covered Trip and shall cease on the earliest of any of these events:

- a) the expiry of the period specified in the Policy;
- b) the Insured Person’s return to Home;
- c) within three (3) hours upon arrival into Singapore;
- d) the completion of any one Covered Trip, where the Covered Trip forms a part of a Round Trip;
- e) the 91st day of any one Round Trip.

“Dental Treatment” means a treatment that is medically necessary to restore sound and natural teeth due solely to an Accident and is carried out by a qualified and licensed dentist.

“Extreme Sports” means any sports activity that presents a high level of inherent danger (that is, involving exceptional speed and height, high level of expertise, exceptional physical exertion or highly specialised gear or stunts) including but not limited to big wave surfing, canoeing down rapids (Grade 4 and above), cliff jumping, horse jumping, racing or motor rallies, off-piste skiing, potholing, ultra-marathons, biathlons, triathlons and stunt riding.

“Full Fare” means the fare associated with a Round Trip travel air ticket and which is charged entirely or in instalments to the Citi Card.

“Hospital” means an institution lawfully operated for the care and treatment of injured or sick persons with organized facilities for diagnosis and surgery, having twenty-four (24) hours per day nursing services by legally qualified registered nurses and medical supervision under Registered Medical Practitioners, but not including any institution used primarily as a clinic, a nursing or convalescent home, a place of rest, a geriatric care facility, a mental institution, a rehabilitation or extended care facility, or a place for the care or treatments of alcoholics or drug addicts.

“Home” means the Insured Person’s permanent place of residence in Singapore.

“Insured Person” shall mean a person between the Age of twenty-one (21) and below seventy-five (75) years old who purchased / transacted his/her Full Fare using his/her Citi Card. Insured Person is extended to include Spouse and Child(ren) of the Cardholder, whose Full Fare has also been purchased

through their Citi Card. Cover for Spouse and Child(ren) are only valid when travelling together with the Cardholder for the Covered Trip, departing and returning to Singapore together.

“Immediate Family Member” means the Insured Person’s legal spouse, Children, parents, parents-in-law, siblings, grandparents, grandparents-in-law and grandchildren.

“Loss of Limb” means loss by physical severance of a hand at or above the wrist or of a foot at or above the ankle.

“Loss of Sight” means the entire irrecoverable loss of sight, and which is beyond remedy by any form of medical treatment.

“Loss of Speech” means the disability in articulating any three (3) of the four (4) sounds which contribute to the speech such as the Labial sounds, the Alveololabial sounds, the Palatal sounds and the Velar sounds or total loss of vocal cord or damage of speech centre in the brain resulting in Aphasia.

“Master Policy” means the Policy issued by Us to Citibank which offers the benefits under this Policy.

“Medical Expenses” means the charges for diagnostic test or procedure, medical treatment, surgical operation, nursing care, medical supplies, Dental Treatment (as a result of Bodily Injury only), medicine, physiotherapy or ambulance services received in a Hospital or rendered or recommended or prescribed by Registered Medical Practitioner. All treatment including specialist treatment must be prescribed or referred by a Medical Practitioner in order for expenses to be reimbursed under this Policy, which reimbursement 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.

“Period of Insurance” means the period of time the Insured Person is covered by this insurance commencing from the effective date to the expiration date of this Master Policy.

“Personal Documents” means, visa, identity card, driving license or like documents of identity, credit card or travelling pass.

“Personal Effects” means items of personal use, worn or carried by the Insured Person.

“Permanent Total Disablement” means disablement that solely directly and totally renders the Insured Person is unable to engage in any occupation for the remainder of his or her life as determined in writing by way of a medical report issued by a Registered Medical Practitioner, such medical report to be issued only after the Insured Person was unfit to work for a period of twelve (12) continuous months from the date of the Bodily Injury as proven by medical certificates to that effect.

“Pre-existing conditions” means a Bodily Injury or a Sickness which existed or symptoms or manifestations of which existed within one hundred and eighty-two (182) days prior to the commencement date of the Covered Trip with respect to an Insured Person based on normal medically accepted pathological development of the Bodily Injury or

Sickness, or of which the Insured Person was aware or should reasonably have been aware, irrespective of whether treatment was actually received.

“Policyholder” means Citibank and named as such in the Policy and who makes a declaration on behalf of all persons insured under this Policy.

“Registered Medical Practitioner” means a person qualified by degree in western medicine and duly licensed or registered with the relevant medical board or council to practice medicine and surgery in the geographical area of his practice, and who in rendering such services is practicing within the scope of his licensing and training. The attending Registered Medical Practitioner shall not be the Insured Person, an Insured Person’s employee, the Spouse or relative.

“Round Trip” means a trip taken by an Insured Person departing from and returning to Singapore, as shown by an Insured Person’s travel air ticket.

“Serious Bodily Injury or Serious Sickness” when applied to the Insured Person, means Bodily Injury or Sickness as a result of which the Insured Person requires treatment by a Registered Medical Practitioner and that results in the Insured Person being certified by the Registered Medical Practitioner as being unfit to continue with the Covered Trip. When applied to the Insured Person’s Travel Companion or Immediate Family Member, it means Bodily Injury or Sickness that is certified as being life threatening by a Registered Medical Practitioner and which results in cancellation of the scheduled Covered Trip.

“Sickness” means any sudden and unexpected deterioration of the Insured Person’s physical health due to a medical condition contracted, commencing or manifesting during the Covered Trip outside Singapore, which requires the treatment by a Registered Medical Practitioner provided the Sickness is not a Pre-Existing Medical Condition and the nature of the Sickness is not excluded from this Policy.

“Spouse” means the legal spouse of the Cardholder between the age of twenty-one (21) and seventy-five (75) years old.

“Sports Equipment” means an instrument or equipment used to participate in a particular leisure sport.

“Theft, Burglary or Robbery” means dishonestly and illegally taken against the Insured Person’s Will, whether by stealth, by force or threat of force or by coercion.

“Travel Alert” means the communication, announcement and/or advisory issued by Singapore authorities recommending postponement of all non-essential travel such as the Ministry of Foreign Affairs (MFA) and/or Ministry of Health (MOH).

“Travel Companion” means an accompanying person without whom the Covered Trip cannot commence or continue but excluding a tour leader or group leader who is receiving remuneration in monetary form or in kind.

“We/Our/Us/Insurer” means HL Assurance Pte Ltd.

POLICY COVERAGE

SECTION 1 – PERSONAL ACCIDENT

Whilst this Policy is in force, if the Insured Person is travelling as a fare-paying passenger, boarding, alighting or riding in a Common Carrier on a Covered Trip and suffers Bodily Injury

caused by an Accident which results in death and/or Permanent Disablement as specified below, within twelve (12) months from the date of Accident, We will pay the Insured Person the relevant Percentage of Benefit Limit as specified hereunder:

Scale of Compensation

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

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

We shall not pay for:

- a. any specific item of Permanent Disablement where that item is also comprised in any other item of Permanent Disablement for which a greater amount of compensation is payable in the circumstances. If benefit is payable for loss of use of a whole member of the body, the benefit for parts of the member cannot also be claimed.
- b. Death in addition to any Permanent Disablement if caused by the same Accident, except that if a payment has been made under any part of Permanent Disablement and Death occurs subsequently solely caused by and twelve (12) months of the Accident, then We will pay any difference if the Benefit payable for Death is greater than that already paid for Permanent Disablement.
- c. more than 100% of the Benefit Limit in aggregate of all percentages payable under Permanent Disablement for the same Bodily Injury.

Special Conditions applicable to Section 1: -

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

MEDICAL EXPENSES

Section 2 – OVERSEAS MEDICAL EXPENSES (INCLUDING ACCIDENTAL DENTAL TREATMENT)

We will reimburse the Insured Person up to the Benefit Limit specified for Medical Expenses incurred for Sickness or Bodily Injury sustained during the Covered Trip.

Our maximum liability for Medical Expenses incurred whilst on a Covered Trip for treatment by Chinese Physician/Chiropractor is payable up to a maximum of \$200 per Accident.

This section also covers against Medical Expenses incurred for treatment or follow-up treatment in Singapore for Injury or Sickness which the Insured Person had sustained whilst on a Covered Trip outside Singapore. The time limit for seeking such medical treatment is as follows:

- a) If prior medical treatment has not been sought during the Covered Trip outside Singapore, the Insured Person must seek medical treatment in Singapore within one week upon return to Singapore. From the date of first treatment in Singapore, the Insured Person has up to a maximum of twenty-one (21) days to continue medical treatment in Singapore or up to 5% of the benefit limit under Section 2, whichever occurs first.
- b) If medical treatment had already been sought during the Covered Trip outside Singapore, the Insured Person has up to a maximum of twenty-one (21) days upon return to Singapore to continue medical treatment in Singapore or up to 5% of the benefit limit under Section 2, whichever occurs first.

The maximum amount payable under Section 2(a) and 2(b) for Insured Person upon attainment of seventy (70) years of age and above is up to 2.5% of the benefit limit.

In no event shall the total of the Medical Expenses incurred on Covered Trip outside Singapore and in Singapore exceed the benefit limit under this Policy.

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

Exclusions applicable to Section 2

We will not pay for claims in respect of:

1. Meals and other incidental expenses except those incurred by the Insured Person during hospitalisation for medical treatment at registered medical institution.
2. Surgery or medical treatment, which in the opinion of the medical practitioner treating the Insured Person can be reasonably delayed until the Insured Person's return to Singapore.
3. Treatment for Pre-existing Conditions.
4. Prosthesis, hearing aids, dentures or medical appliances and equipment expenses.

EMERGENCY MEDICAL ASSISTANCE

Section 3(a) – EMERGENCY MEDICAL EVACUATION

If the Insured Person suffers Bodily Injury or Sickness whilst on a Covered Trip outside Singapore and Our appointed assistance company certifies it is medically necessary to transfer the Insured Person to another location for medical treatment, Our appointed assistance company shall arrange for the evacuation by the most appropriate means, based on the medical severity.

Provided that:

1. All decisions pertaining to the means of transportation and the final destination shall be made by Our appointed assistance company and will be based solely on medical necessity. All costs for emergency medical evacuation will be borne by Our appointed assistance company;

Section 3(b) – REPATRIATION OF MORTAL REMAINS

If the Insured Person suffers death within thirty (30) days due to Bodily Injury or Sickness whilst on a Covered Trip, Our appointed assistance company will arrange and pay for:

1. The cost of transporting the mortal remains back to Singapore; or
2. The Insured Person's estate expenses actually incurred, for services and supplies provided by the mortician or undertaker, including but not limited to the cost of the casket, the embalming and cremation if so elected.

Exclusions applicable to Section 3(a) and 3(b):

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

1. Medical evacuation or repatriation that is not approved or arranged by Our appointed assistance company or its authorised representatives, unless such expenses were necessarily incurred as Our appointed assistance company could not be contacted during the Emergency. In such event, We will only reimburse the expenses incurred for the services that Our appointed assistance company would have provided under the same circumstances.
2. Any expenses already included in the cost of the Covered Trip.
3. Any other expenses incurred in Singapore.

TRAVEL INCONVENIENCES

(Applicable only for Cardholder)

SECTION 4 - BAGGAGE LOSS

We will reimburse the Insured Cardholder for loss of or damage due to Theft, Burglary or Robbery to the Insured Cardholder's personal baggage, Sports Equipment and Personal Effects taken along or purchased during the Covered Trip, We will reimburse up to the Benefit Limit payable.

All items must be owned by or in the custody of the Insured Cardholder.

In the event that the Insured Cardholder purchases 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 the Insured Cardholder 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.

This Policy will extend to cover accidental loss or damage while in the custody of an airline or other carrier, provided a report is made immediately upon discovery to the airline or other carrier and proof of compensation is obtained or where such compensation is denied, proof of such denial.

We shall not be liable for more than \$500, in respect of any one article or pair or set of articles. The maximum limit for Laptop Computer is \$1,000 and this is subject to a limit of only one laptop computer per Covered Trip.

A pair or set of items is treated as one item (e.g. a pair of shoes, a camera and its standard accompanying lens and accessories).

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

Provided that:

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

Exclusions applicable to Section 4

We will not pay for claims in respect of

1. Loss or damage arising from delay, confiscation, detention, requisition or destruction by Customs or other officials.
2. Loss or replacement of credit cards, cash card, Personal Documents, stamps, bonds, coupons, negotiable instruments, title deeds, manuscripts, securities or documents of any kind.
3. Breakage or damage to fragile articles (excluding cameras and tape recorders) unless caused by an Accident to the conveyance in which the baggage is being carried.
4. Normal wear and tear, gradual deterioration, or mechanical or electrical breakdown or derangement or any process of cleaning, restoring, repainting or alteration.
5. Loss or damage to baggage sent in advanced, mailed or shipped separately.
6. Loss or damage while in the custody of an airline or other carrier, unless reported immediately on discovery and in the case of an airline, a Property Irregularity Report obtained upon its discovery.
7. Losses due to Theft, Burglary or Robbery unless reported to the local police, where the loss occurs, within twenty-four (24) hours of loss and a local police report is obtained.
8. Business goods or samples or equipment of any kind.
9. Perishables such as fruits or food articles and consumable articles such as cosmetics, toiletries, contact or corneal lenses, skincare products and perfume.
10. Any Sports Equipment that is hired, loaned or entrusted.
11. Loss or damage to any Sports Equipment during practice or course of play.
12. Any electronic or motorized Sports Equipment.
13. Any accessories or clothing used for the sports.
14. Fishing equipment, musical instruments, dentures or bridges for teeth.

15. Traveler's cheques.

16. Unattended properties unless kept inside a locked hotel room, or in the care and custody of an airline, carrier or hotelier.

17. Loss or damage to personal computers (except for laptops) portable personal data processing/storage equipment, tablets and communication equipment, and their accessories.

18. Unexplained and mysterious disappearance of the Insured Cardholder's baggage or Personal Effects.

19. Loss or damage due to the Insured Cardholder's omission, negligence or carelessness.

20. Animals, motor vehicles (including accessories), motorcycles, boats, motors and any other conveyance.

21. Paintings, antiques, artifacts, objects of art or gemstones.

This Policy will only pay for claims from either Section 4 or 5 for the same event but not from both.

SECTION 5 - BAGGAGE DELAY

In the event that the Insured Cardholder's checked-in baggage is delayed (meaning temporarily misplaced in transit or misdirected by the Common Carrier and not returned to the Insured Cardholder for at least eight (8) hours after his/her arrival at the baggage pick-up point of the scheduled overseas destination, We shall pay the Insured Cardholder \$200 for each continuous eight (8) hour period, up to the Benefit Limit.

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.

The Insured Cardholder cannot claim under both Sections 4 and 5 for the same event.

SECTION 6 - FLIGHT DELAY

If during the Covered Trip the departure of the Common Air Carrier in which the Insured Cardholder had arranged to travel is delayed for at least eight (8) hours from the time specified in the itinerary due to:

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

We will pay the Insured Cardholder up to \$100 for each continuous eight (8) hours delay (the delay being calculated from the departure time of the Common Air Carrier specified in the itinerary, up to the Benefit Limit payable.

Exclusions applicable to Section 6

We will not pay for:

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

4. Loss that is covered by any other existing insurance scheme, government program or that it will be paid or refunded by a hotel, Common Air Carrier, travel agent or any other provider of travel and/or accommodation.

SECTION 7 – TRIP CANCELLATION

We will reimburse the Insured Cardholder up to the Benefit Limit payable for loss of travel and/or accommodation expenses paid in advance by the Insured Cardholder which are not recoverable from any other source consequent upon the cancellation of the planned Covered Trip after the insurance has been effected and which cancellation occurred within thirty (30) days before the date of commencement of the Covered Trip and which is as a result of:

- a) death or Serious Bodily Injury or Serious Sickness, witness summons or compulsory quarantine occurring to the Insured Cardholder, Immediate Family Member or Travel Companion;
- b) Unexpected outbreak of strike, riot or civil commotion arising out of circumstances beyond the Insured Cardholder control at the planned destination.
- c) serious damage to the Insured Cardholder's Home from fire, flood or similar natural disaster (typhoon, earthquake etc) within 1 week before the departure date and which requires the Insured Cardholder to be present at the premises on the departure date;
- d) Natural disasters, which prevent the Insured Cardholder from continuing with the scheduled Covered Trip.

Exclusions applicable to Section 7

We will not pay for

1. Government regulations or act, delay or amendment of the booked itinerary, or failure in provision of any part of the booked holiday (including error, omission or default) by the provider of any service forming part of the booked holiday as well as of the agent or tour operator through whom the holiday was booked.
2. Any unlawful act or criminal proceedings of the Insured Cardholder or any person on whom the holiday plan depends on.
3. The Insured Cardholder's disinclination to travel or due to the Insured Person's financial circumstances.
4. An epidemic or pandemic as declared by the World Health Organisation or the Ministry of Health of Singapore.
5. Loss that is covered by any other existing insurance scheme, government program or that it will be paid or refunded by a hotel, Common Air Carrier, travel agent or any other provider of travel and/or accommodation.
6. Any Sickness or disease, Pre-Existing Medical Condition, compulsory quarantine, strike or other industrial action, riot or civil commotion not assuming the proportions of or amounting to an uprising, military or usurped power, hijack, adverse weather condition or Travel Alert existing at the booking of the Covered Trip.
7. The Insured Cardholder's failure to notify travel agent/ tour operator or provide of transport or accommodation immediately upon finding it necessary to cancel or curtail the travel arrangement.
8. The use for any air miles, holiday points, membership or credit card redemption the Insured Cardholder has used to pay for all or part of the Covered Trip.

SECTION 8 – TRIP INTERRUPTION

In the event the Insured Cardholder is hospitalised for more than five (5) consecutive days due to Sickness or Bodily Injury whilst on a Covered Trip outside Singapore, We will reimburse the Insured Cardholder up to the Benefit Limit for the unused portion of irrecoverable prepaid transport (economy air ticket, rail road or sea transport fare) or accommodation costs included in the Trip.

Exclusions applicable to Section 8

We will not pay for:

1. An epidemic or pandemic as declared by the World Health Organisation or the Ministry of Health of Singapore.
2. Loss that is covered by any other existing insurance scheme, government program or that it will be paid or refunded by a hotel, Common Carrier, travel agent or any other provider of travel and/or accommodation.
3. Any Sickness or disease or Pre-Existing Medical Condition, existing at the booking of the Covered Trip.
4. The Insured Cardholder's failure to notify travel agent/ tour operator or provide of transport or accommodation immediately upon finding it necessary to cancel or curtail the travel arrangement.
5. The use for any air miles, holiday points, membership or credit card redemption the Insured Cardholder has used to pay for all or part of the Covered Trip.

POLICY EXTENSION

1. Exposure

This Policy is extended to cover the Insured Person against death as a result of him/her being unavoidably exposed to Unless otherwise expressly stated or extended in the Policy, the natural elements due solely to an Accident whilst on the Covered Trip.

2. Disappearance

If the Insured Person disappears whilst on the Covered Trip following the sinking or wrecking of the Common Air Carrier which he/she was travelling in and after one year, the body has not been found and it is reasonable to believe that such Insured Person has suffered death due to an Accident, We will pay the death benefit under Section 1, provided that if the Insured Person is subsequently found to be living, any sum paid shall be immediately refunded to Us.

3. Strike, Riot or Civil Commotion

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

4. Unprovoked Hijack, Murder and Assault

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

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

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

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

GENERAL EXCLUSIONS

(Applicable to the whole Policy)

Unless otherwise expressly stated or extended in the Policy, this Policy does not insure any destruction of or damage to any property or any consequential loss or any legal liability or any Bodily Injury, Sickness or disease and death to any person directly or indirectly caused by, or contributed to, or arising from:

1. Any Pre-Existing Medical Condition, including congenital conditions.
2. Travelling against medical advice or where the Covered Trip is made for the purpose of obtaining medical treatment.
3. Pregnancy, childbirth, abortion, miscarriage and any Bodily Injury or Sickness related to such conditions. Venereal disease, HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any related infections.
4. Any portion of a Round trip where the travel fare that is settled via any other mode of payment other than the Citi Card issued in the name of the Cardholder.
5. Suicide or attempted suicide; intentional self-Bodily Injury; mental and nervous or all types of sleep disorders, including but not limited to insanity.
6. Any wilful, illegal or unlawful intentional act by the Insured Person.
7. Failure of the Insured Person to take reasonable precaution to safeguard his/her property or to avoid or minimize claims under this Policy.
8. Under the influence or effects of alcohol or drugs unless properly prescribed by a Registered Medical Practitioner and taken as prescribed.
9. Action taken by any government authority including confiscation, seizure, destruction by customs and restriction. Flying or other aerial activities except travelling as a fare-paying passenger in a properly licensed, regular scheduled commercial airline operating between established and licensed commercial airports.
10. Any kind of race or sport where the Insured Person are being engaged in a professional capacity or where the Insured Person would or could earn any remuneration donation, sponsorship, award or certificate of any kind from engaging in such kind of sport or racing.
11. Rafting or canoeing involving white water rapids, bungee jumping, jet skiing, ski racing, backcountry skiing or off-piste skiing, ski jumping, hang gliding, parasailing, the use of

bobsleigh or skeleton, hunting, pot-holing, trekking (including mountain trekking) three thousand (3,000) metres above sea level, mountaineering, rock climbing that ordinarily requires the use of ropes or guides and any other Extreme Sports.

This exclusion does not apply to tourist activities that are accessible to the general public, which are provided by a recognised local tour operator and the Insured Person is acting under the guidance and supervision of qualified guides and/or instructors of the tour operator:

- a. organized harnessed outdoor rock climbing, harnessed abseiling and trekking (including mountain trekking); and
- b. the activity takes place below 6,000 meters

12. Participation in underwater activities which require the use of artificial breathing apparatus. This exclusion does not apply to leisure scuba diving where:
 - a. diving no deeper than thirty (30) meters under the supervision of a qualified diving instructor; or
 - b. the Insured Person holds a PADI certification (or the equivalent) and diving with a buddy with an equivalent certification.
13. Any Bodily Injury which arises in the course of the Insured Person's engaging in naval, military, air force, civil defence or police services or operations, testing of any kind of conveyance, being employed as a manual worker, whilst engaged in off-shore or in mining, aerial photography or handling of explosive, ammunitions or firearms.
14. Any event or circumstance that was made known to the Insured Person at the time of arranging the Trip and/or effecting this insurance, either through the transport or accommodation provider or through media reports or through a travel advisory issued by an authority (local or foreign), which threatens the Insured Person's health, safety or leads to the disruption of the Trip.
15. Travelling to a country where the Singapore government has issued a travel advisory against non-essential travel. This exclusion does not apply if the Insured Person has already commenced the trip prior to the issuance of such travel advisory.
16. Travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Libya, North Korea, Sudan, Syria or Somalia.
17. Motorcycling (unless the Insured Person holds a motorcycle license recognized by the country the Insured Person is travelling in and provided that the Insured Person wears a helmet at all times whilst motorcycling and abide by all applicable road laws of that country but always excluding motorcycle racing).
18. (a) War, invasion, act of foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power.
(b) any Nuclear, Chemical, Biological Terrorism.
"Nuclear, Chemical, Biological Terrorism" shall mean the use of any nuclear weapon or device or the emission, discharge, dispersal, release, or escape of any solid, liquid or gaseous Chemical agent and/or Biological agent during the period of this insurance by 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 or

ideological purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to (a) and/or (b) above.

If We allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Insured Person.

19. Nuclear weapons material or ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this Exception, combustion shall include any self-sustaining process of nuclear fission.

- a) Permanent or temporary dispossession resulting from confiscation nationalisation commandeering or requisition by any lawfully constituted authority and/or
- b) Permanent or temporary dispossession of any property resulting from the unlawful occupation or possession of such property by any person provided that We are not relieved of any liability to the Insured Person in respect of physical damage to the property insured occurring before dispossession or during temporary dispossession which is otherwise covered by this Policy
- c) the destruction of property by order of any public authority

In any action suit or other proceeding where We allege that by reason of the provisions above any loss destruction or damage is not covered by this insurance the burden of proving that such loss destruction or damage is covered shall be upon the Insured Person.

20. An epidemic or pandemic as declared by the World Health Organisation or the Ministry of Health of Singapore.

GENERAL CONDITIONS **(Applicable to the whole Policy)**

1. Arbitration

Any disputes arising out of or in connection with the Insured Person's Policy, including any question regarding its existence, validity or termination shall be referred to the Financial Industry Disputes Resolution Centre Ltd (FIDREC).

If the dispute or any part of the dispute cannot be referred to or dealt with by FIDREC, or if the Insured Person do not accept the decision of the FIDREC Adjudicator, the dispute shall be referred to and finally resolved by arbitration administered by the Singapore International Arbitration Centre ("SIAC") in accordance with the Arbitration Rules of the SIAC ("SIAC Rules") for the time being in force, which rules are deemed to be incorporated by reference in this condition.

The seat of the arbitration shall be Singapore.

The Tribunal shall consist of one (1) arbitrator.

The language of the arbitration shall be English

2. Cancellation

The Policyholder may cancel the Policy by giving Us thirty (30) days' notice in writing in which case We will retain the customary 15% of the premium in respect of the unexpired period of the Policy. No refund will be made once a claim has been paid under this Policy.

We may cancel this Policy by giving Citibank thirty (30) days' notice in writing. After cancellation of the Policy, the proportionate part of any premium received in respect of the unexpired period of the Policy will be refunded to Citibank.

3. Contracts (Rights of Third Parties) Act

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

4. Conveyance Limit

- a. Our maximum liability to an Insured Person covered under one or more policies issued by Us to Citibank shall not exceed \$1,000,000 per life.
- b. In the event more than one Insured Person covered under the Policies Number CT000016 and CT000017 is involved in the same Accident, Our maximum liability in respect of all Insured Persons shall not exceed \$5,000,000 per event ("the Aggregate Limit").
- c. If Our maximum liability under the Policies Number CT000016 and CT000017 exceed \$5,000,000 per event, the Aggregate Limit per event will be apportioned among the Insured Persons, but the sum shall not be greater than the maximum sum insured of each Insured Person.

5. Currency

All amounts shown are in Singapore dollars. All claims will be paid in Singapore dollars. For claims incurred in a foreign currency, We will convert the foreign currency amount into Singapore dollars at a foreign currency rate to be determined by Us.

6. Data Privacy

It is hereby declared that as a condition precedent to Our liability, The Insured Person have agreed that any personal information in relation to the Insured Person provided by or on behalf of the Insured Person to Us may be held, used and disclosed to enable Us or individuals / organisations associated with Us or any independent third party (within or outside of Singapore) to:

- a) process and assess the Insured's application or any matter arising from the Policy and any other application for insurance cover and/or
- b) provide all services related to this Policy.

7. Declaration

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

- a) for the risk insured, the Insured Person 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 Insured Person has declared that he/she 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 Insured Person 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 Person to Us before cover incepts.

8. Duplication of Cover

We shall not cover the Insured Person under more than one card category issued by the Policyholder and underwritten by Us. In the event that the Insured Person is covered under more than one such Policy, We will consider the Insured Person to be insured only under the Policy which provides the highest benefit level.

9. Duty of Care

The Insured Person must exercise reasonable care and take all reasonable precautions to prevent Accidents, Bodily Injury, Sickness, loss or damage.

10. Due Observance

The conditions that appear in the Policy or in any Endorsements are part of the contract and must be complied with. The due observance and compliance of these conditions by the Insured Person and the truth of the statements and answers in the proposal form shall be conditions precedent to any liability of Us to make any payment under this Policy.

11. Fraud, Misstatement or Concealment

Any fraud, mis-statement or concealment in respect of this insurance or of any claim hereunder shall render this Policy null and void and any benefit due hereunder shall be or become forfeited. We also reserve the right to lodge a report with the local police.

12. Governing Law

Any interpretation of this Policy relating to its construction, validity or operation shall be made in accordance with the Laws of Singapore.

13. Payment Before Cover Warranty

a. The premium due must be paid to the Us (or the intermediary through whom this Policy or Bond was effected) on or before the effective date ("the effective date") or the renewal date of the coverage. Payment shall be deemed to have been effected to Us or the intermediary when one of the following acts takes place:

- i. Cash or honoured cheque for the premium is handed over to Us or the intermediary;
- ii. A credit or debit card transaction for the premium is approved by the issuing bank;
- iii. A payment through an electronic medium including the internet is approved by the relevant party;
- iv. A credit in favour of Us or the intermediary is made through an electronic medium including the internet.

b. In the event that the total premium due is not paid to the Us (or the intermediary through whom this Policy or Bond was effected) on or before the inception date or the renewal date, then the insurance shall not attach and no benefits whatsoever shall be payable by Us. Any payment received thereafter shall be of no effect whatsoever as cover has not attached.

14. Payment of Benefits

All benefits payable under this Policy shall be paid to The Insured Person or The Insured Person's legal representative or the Insured Person's beneficiary (if any),

or otherwise to The Insured Person's estate in the event of death. Any payment made by Us in accordance with this condition shall in all cases be deemed final and a complete discharge of all Our liability.

15. Policy Renewal

This Policy may be renewed with Our consent, by payment of the agreed premium.

16. Recovery From Other Sources

If at the time any claim arises under this Policy, the Insured Person is able to seek recovery to be paid or refunded by other sources, including but not limited to government program, a hotel, Common Air Carrier, travel agent or any other provider of travel and/or accommodation, for the same loss, damage, expenses or liability covered under this Policy, We shall not be liable to pay or contribute more than its rateable proportion of any claim for such loss, damage, expense or liability.

17. Sanction Limitation and Exclusion Clause

Notwithstanding any provision to the contrary within this Policy or any endorsement thereto, this insurance shall, in no case, be deemed to provide cover and be liable 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 the Company to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or United Kingdom or United States of America.

18. Subrogation

The Insured Person shall at Our expense do and concur in doing and permit to be done all such acts and things as may be necessary or reasonably required by Us for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which We shall be or would become entitled to or subrogated upon its paying for or making good any loss destruction or damage under this Policy whether such acts and things shall be or become necessary or required before or after their indemnification by Us.

19. Other Insurance

If at the time any claim arises under this Policy there is any other insurance Policy effected by or on behalf of the Insured Person with other insurance company covering the same loss, damage, expenses or liability, We shall not be liable to pay or contribute more than its rateable proportion of any claim for such loss, damage, expense or liability. This condition is not applicable to Section 1.

CLAIMS CONDITIONS

(Applicable to the whole Policy)

1. Notice of Claims

- a) Any occurrence or loss which may give rise to a claim under the Policy should be reported to Us in writing within thirty (30) days of the completion of the Covered Trip. Any notice given by the Insured Person or the authorized representative with information sufficient to identify the Insured Person will be deemed to be notice to Us.
- b) In the event that this Policy is not renewed, We will not pay for any claim(s) submitted after the expiry of the Policy, by any Insured Persons, even if the claim(s) was in respect of a loss which arose or was incurred during the Policy pursuant to a Covered Trip.

2. Fraudulent Claims

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

3. Proof of Loss

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

- a) Make a report within twenty-four (24) hours of the incident, to the police or the relevant authorities at the place of loss. Any claim must be accompanied by written documentation from such authorities.
- b) Take all reasonable steps to recover missing property.
- c) Give written notification to Us within thirty (30) days upon completion of the Covered Trip.
- d) Give Us the receipts, invoices or boarding passes and/or photocopy of passport and any other relevant documents. Failure to furnish such proof within the time required shall not invalidate the claim if it was not reasonably possible to give proof within such time, provided such proof is furnished as soon as reasonably possible and not later than one hundred and eighty (180) days from the time proof is otherwise required. Where the claim is in respect of disappearance, proof must be given not later than one hundred and eighty (180) days from the expiry of one (1) year from the date of disappearance.
- e) Send to Us immediately any writ, summons or other documents in connection with the claim.
- f) Not without Our written consent in writing to repudiate liability, negotiate or make admission, offer promise or make payment in connection with any occurrence or claim to which the Policy applies.

We will respond to Your appeal within fourteen (14) working days. If you are dissatisfied with the CEO 's respond, We will refer You to a dispute resolution organization, Financial Industry Disputes Resolution Centre Ltd (FIDReC) which is an independent organization. FIDReC's contact details are:

Financial Industry Disputes Resolution Centre Ltd
36 Robinson Road #15-01
City House
Singapore 068877

Telephone : (65) 6327 8878
Fax : (65) 6327 8488
Email : info@fidrec.com.sg
Website : www.fidrec.com.sg
Important – Please remember to quote Your Policy number / reference in Your communication.

POLICY OWNERS' PROTECTION SCHEME

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

CARING FOR OUR CUSTOMERS

HL Assurance Pte. Ltd. will make every effort to provide a high level of service expected by all Our policyholders. If on any occasion Our service falls below the standard of Your expectation, the procedure below explains what You can do:

Your first point of contact should always be Your insurance agent or broker. Alternatively, You may submit Your feedback to the manager in charge of the matter You are raising.

We will acknowledge receipt of Your feedback within seven (7) working days whilst We look into the matter You have raised. We will contact You for further information if required within seven (7) working days and provide You with a full reply within fourteen (14) working days.

If the outcome of Your complaint is not handled to Your satisfaction, You can write to:

Chief Executive Officer HL Assurance Pte. Ltd.
11 Keppel Road #11-01 ABI Plaza
Singapore 089057