

Complimentary Travel Insurance

Citibank Prestige Card

The following is a description of the group insurance policy (Master Policy Number 509C000005) held by Citibank Singapore Ltd ("Citibank"), the Policyholder, at 8 Marina View, #21-00, Asia Square, Singapore 018960 for the benefit of Citibank Prestige Cardmembers ("Cardmembers"), their spouse and Dependent Child(ren).

The Master Policy of insurance is issued by AIG Asia Pacific Insurance Pte. Ltd. ("AIG"), 78 Shenton Way, #09-16 Singapore 079120 and is also the underwriter of the policy.

The benefits under this group insurance:

- is free of charge for Cardmembers;
- can be changed from time to time or discontinued altogether following a decision by Citibank or AIG; and
- are available in accordance with the terms of our Master Policy with AIG, extract of which is reproduced below. AIG has reviewed this extract and confirms that it is an accurate reproduction of the terms to the Master Policy.

Cardmembers will have the right to make claims on their own behalf with AIG as Insured Persons of this Master Policy within the relevant Terms, Conditions and Exclusion as identified therein.

AIG Asia Pacific Insurance Pte. Ltd. (hereinafter called **The Company**) agrees with **Citibank Singapore Ltd** (hereinafter called **the Policyholder**) to insure the Insured Person(s) against loss covered by this Policy subject to and in accordance with the terms, conditions, exclusions, limitations and provisions described herein.

The insurance provided under this Policy is only with respect to such and so many of the coverages as are indicated in the Policy Schedule.

This Policy is issued in consideration of the payment of premium by the Policyholder to the Company. After taking effect, this Policy shall continue to be in effect until the date on which termination is received from the Policyholder or until any condition contained in Part V shall occur and subject to all other provisions set out hereunder.

All periods of insurance shall begin at 12.01am standard time, at the place where this Policy is issued.

SUMMARY OF BENEFITS (Policy Schedule)

BENEFITS	SUM INSURED PER PERSON (\$)
SECTION 1 – ACCIDENTAL DEATH & PERMANENT DISABLEMENT IN COMMON CARRIER	
- Principal or Supplementary Citi Prestige Card	1,000,000.00
- Accompanying Spouse	1,000,000.00
- Accompanying Dependent Child	50,000.00
SECTION 2 – MEDICAL ASSISTANCE PROGRAM	

<u>Benefit 2(i) - Medical & Accidental Dental Expenses Incurred In Covered Trip Outside Singapore</u> - Principal or Supplementary Citi Prestige Card - Accompanying Spouse - Accompanying Dependent Child	50,000.00 50,000.00 25,000.00
<u>Benefit 2(ii) - Emergency Medical Evacuation</u> - Principal or Supplementary Citi Prestige Card - Accompanying Spouse - Accompanying Dependent Child	100,000.00 100,000.00 100,000.00
<u>Benefit 2(iii) – Repatriation</u> - Principal or Supplementary Citi Prestige Card - Accompanying Spouse - Accompanying Dependent Child	50,000.00 50,000.00 50,000.00
SECTION 3 – TRAVEL INCONVENIENCES	
<u>Benefit 3(i) - Baggage Loss</u> (Maximum limit S\$500/- for any article or pair or set of article. Including Golf Equipment & Portable Business Equipment) (Cap of S\$2,000/- per family)	1,000.00
<u>Benefit 3(ii) - Baggage Delay</u> (S\$200/- for every 8 full consecutive hours of delay whilst overseas or in Singapore) (Cap of S\$800/- per family)	400.00
<u>Benefit 3(iii) - Flight Delay</u> (S\$100/- for every 8 full consecutive hours of delay whilst overseas or in Singapore) (Cap of S\$800/- per family)	400.00

PART I – POLICY DEFINITIONS

Accident or Accidental means a sudden, unforeseen and fortuitous event that result in the Insured Person's death, disablement or Injury.

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

AIG Travel means AIG Travel Asia Pacific Pte. Ltd.

Citi Card means an active Citi Prestige Card account registered with and issued by Policyholder.

Common Carrier means any bus, coach, ferry, hovercraft, hydrofoil, ship, train, tram or underground provided and operated by a carrier duly licensed for the regular transportation of fare-paying travellers and any Common Air Carrier.

Common Air Carrier means any fixed-wing aircraft provided and operated by a commercial airline or air charter company which is duly licensed for the regular transportation of fare-paying passengers, and any helicopter provided and operated by an airline which is duly licensed for the regular transportation of fare-paying travellers and operating only between established commercial airports or licensed commercial heliports, and any regularly scheduled airport limousine operating on fixed routes and schedules.

Covered Trip means a trip taken by the Insured Person between the Point of Departure and the Final Destination as shown on the Insured Person's ticket and

- a) where the Full Fare of the Round Trip air ticket for such trip has been charged entirely to the Insured Person's Citi Card account, or
- b) where the Round Trip air ticket has been acquired with points earned by a rewards program associated with the Citi Card, or
- c) where the Round Trip air ticket has been partially acquired with points earned by a rewards program associated with the Citi Card, with the balance of the fare charged to the Insured Person's Citi Card account.

Covered Trip shall be commencing three (3) hours before the Insured Person(s) leaves Republic of Singapore as the original point of departure for and return from the Covered Trip and ceasing on whichever of the following occurs first:

- a) the expiry of the period specified in the Policy;
- b) the Insured Person's return to his permanent place of residence in Singapore;
- c) within three (3) hours upon arrival into Singapore;
- d) the maximum duration of coverage provided for any one round Covered Trip not exceeding 90 days

Dependant Child(ren) means the Insured Person's legal child who is unmarried, between the ages of 15 days to 18 years or between the ages of 18 years to 25 years if the child is a full time student in a recognised tertiary institution or have been accepted and is awaiting enrolment as a full time student in a recognised tertiary institution and who is dependent on the Insured Person for at least 50% of his/her maintenance and support.

Expedition means any journey to remote, high risk, inaccessible and/or inhospitable locations including but not limited to privately organized kayaking trips around the coast of a country or trips to generally inaccessible interiors of a country or areas previously unexplored or unchartered, or trips undertaken for scientific, research or political purposes to such locations or trips to Antarctica or similar remote and inhospitable locations. It does not mean treks and travel, outside of these previously given examples (unless specifically excluded elsewhere in this Policy), provided by a recognized tour operator that are accessible to the general public without restrictions (other than general health or fitness warnings) but always providing that You are acting under the guidance and supervision of qualified guides and/or instructors of the tour operator.

Extreme Sports And Sporting Activities means any sport or sporting activities that present a high level of inherent danger (i.e. involves a high level of expertise, exceptional physical exertion, highly specialized gear or stunts) including but not limited to big wave surfing, canoeing down rapids, cliff jumping, horse jumping, ultra marathons, biathlons, triathlons and stunt riding. It does not mean usual tourist activities that are accessible to the general public without restriction (other than height or general health or fitness warnings) and which are provided by a recognized local tour operator but always providing that You are acting under the guidance and supervision of qualified guides and/or instructors of the tour operator when carrying out such tourist activities.

Full Fare shall mean a round trip air ticket fare departing from and arriving back to Singapore, and the travel related expenses for the Insured Person's Covered Trip which are charged to the Insured Person by any registered airlines company, travel agent or tour & travel company; and paid by the Insured Person by any of the following:

- a) Being charged entirely to the Citi Card account under Insured Person's name; or
- b) Using any installment package under Citi Card under Insured Person's name which is arranged and approved by You.

Hijacking means 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.

Hospital means a place that holds a valid license (if required by law); operates primarily for the care and treatment of sick or injured persons; has a staff of one or more Qualified Medical Practitioner available at all times; provides 24-hour nursing service and has at least one registered professional nurse on duty at

all times; has organised diagnostic and surgical facilities, either on premises or in facilities available to the Hospital on a pre-arranged basis; and is not, except incidentally, a clinic, nursing home, rest home, or convalescent home for the aged, or a facility operating as a drug and/or alcohol treatment centre.

Hospital Confinement means being confined in a Hospital as a registered patient as a result of Sickness or Injury on the recommendation of a Qualified Medical Practitioner. One day of Hospital Confinement means a period for which the Hospital makes a charge for room and board for the treatment of an Injury or Sickness.

Injury means bodily injury which is sustained by an Insured Person during the Policy period and is caused by an Accident solely and independently of any other causes.

Insured Person shall mean a person who has attained the age of twenty-one (21), and below 75 years old, at inception of his or her Covered Trip under this Policy and who is, at the time of occurrence of an event, covered under the Terms of this Policy, and must be a cardholder of a valid Citi Card account as defined in this Policy and mentioned hereunder:

- a) He or she is:
 - i) Principal or supplementary cardholder who has a Citi Card issued by You in his or her name (hereinafter called Insured Cardholder), or
 - ii) The spouse of the Insured Cardholder traveling together on the same trip with the Insured cardholder described in (i) above, and the Full Fare for such spouse is also charged to the Citi Card issued by You.
 - iii) The Dependent Child or Children of any Insured cardholder described in (i) above provided that such dependent child is traveling together on the same trip with the insured cardholder described in (a) above and the Full fare, wherever applicable, for such child is also charged to the Citi Card issued by You.
- b) His or her Citi Card account is billed from Singapore.

For the purpose of this Insurance, any Insured Cardholder whose Citi Card account is suspended by You shall not be considered a cardholder of a valid Citi Card account with effect from the date of its suspension.

Notwithstanding anything stated to the contrary in the aforementioned, You shall have the sole discretion to decide whether the Insured Cardholder whose Citi Card account has been suspended as such shall continue to be a cardholder of a Citi Card account.

Laptop Computer shall mean the complete laptop computer including accessories or attachments that come as standard equipment with the laptop. Any handheld computers, tablets (including but not limited to iPads, Samsung Galaxy tablets) or similar devices are excluded from this category.

Loss of Fingers or Toes means loss of use or complete severance through or above the metacarpophalangeal joints or metatarsophalangeal joints

Loss of Hearing means permanent irrecoverable loss of hearing where:

If a dB = Hearing loss at 500 Hertz

If b dB = Hearing loss at 1000 Hertz

If c dB = Hearing loss at 2000 Hertz

If d dB = Hearing loss at 4000 Hertz

$1/6$ of $(a+2b+2c+d)$ is above 80dB.

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 of the four 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.

Malignant Neoplasm shall include but not be limited to Kaposi's sarcoma, central nervous system lymphoma and/or other malignancies now known or which become known as immediate causes of death, an illness, or disability, in the presence of Acquired Immune Deficiency.

Medical Expenses means expenses necessarily incurred whilst on a Covered Trip outside Singapore for Injury or Sickness sustained and paid by the Insured Person to a legally Qualified Medical Practitioner, Hospital and/or ambulance service for medical, surgical, X-ray, Hospital or nursing treatment including the cost of medical supplies and ambulance hire and including the cost of dental treatment where such treatment is necessarily incurred to restore sound and natural teeth, caused only by an Accident. All treatment must be prescribed by a Qualified Medical Practitioner in order for expenses to be reimbursed under this Policy and will not exceed the usual level of charges for similar treatment, medical services or supplies in the location where the expenses were incurred had this insurance not existed.

Mountaineering means the ascent or descent of a mountain ordinarily necessitating the use of specified equipment including but not limited to crampons, pickaxes, anchors, bolts, carabineers and lead-rope or top-rope anchoring equipment.

Opportunistic Infection shall include but not be limited to pneumocystis carinii pneumonia, organism of chronic enteritis, virus and/or disseminated fungi infection.

Pre-Existing Condition means any condition;

- a) for which the Insured Person has received medical advice, treatment, diagnosis, consultation or prescribed drugs within 365 days preceding the Covered Trip; or
- b) for which medical advice or treatment was recommended by a Qualified Medical Practitioner within 365 days preceding the Insured Person's Covered Trip.

Permanent shall mean lasting 365 consecutive days from the date of Accident and at the expiry of that period being beyond hope of improvement.

Portable Business Equipment means Laptop Computers, Mobile Phones and Personal Digital Assistants (PDA) & Blackberry Devices.

Policyholder shall mean Citibank Singapore Ltd whose registered address is at 8 Marina View, #21-00, Asia Square, Singapore 018960.

Policy Schedule means the Policy Schedule attached to and which forms part of the Policy.

Public Place means but is not limited to shops, airports, train stations, bus stations, streets, hotel foyers and grounds, restaurants, beaches, public toilets and any place to which the public has access.

Qualified Medical Practitioner means a registered and qualified medical practitioner licensed under any applicable laws and acting within the scope of his/her license and training. The attending Qualified Medical Practitioner must not be the Insured Person, business partner or the Insured Person's spouse, a person booked to accompany the Insured Person on the Covered Trip outside Singapore, or a person who is related to the Insured Person in any way.

Relative shall mean the Insured Person's legally married spouse, Dependant Child(ren), parent, parent-in-law, brother and sister.

Round Trip means a trip departing from and returning back to the Republic of Singapore.

Total Disablement shall mean Injury of a Permanent nature which solely and directly totally disables and prevents an Insured Person from attending to his business or occupation (of any and every kind) or if he has no business or occupation, from attending to his usual duties.

S\$ mean Singapore Dollars

Serious Injury or Serious Sickness whenever applied to the Insured Person, is one who requires treatment by a Qualified Medical Practitioner and which results in the Insured Person being certified by that Qualified Medical Practitioner as being unfit to travel or continue with his/her original Covered Trip outside Singapore. When applied to the Insured Person's Relative, it will mean Injury or Sickness certified as being a danger to life by a Qualified Medical Practitioner and which results in the Insured Person's discontinuation of the Insured Person's Relative his/her original Covered Trip outside Singapore.

Sickness means any noticeable change in the physical health of an Insured Person due to a medical condition contracted, commencing or first manifesting whilst on a Covered Trip outside Singapore in which the Insured Person seeks the care of a Qualified Medical Practitioner to treat the Sickness for which the claim is made provided the Sickness is not a Pre-Existing Condition and the nature of the Sickness is not excluded from this Policy.

Travel Companion refers to one (1) person other than an Insured Person's Relative who is booked to accompany an Insured Person on the entire Covered Trip.

War means war, whether declared or not, or any warlike activities including use of military force by an sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

We/Our/Us/Ours means AIG Asia Pacific Insurance Pte. Ltd.

You/Your/Yours means the Policyholder.

PART II – BENEFITS

SECTION 1 – ACCIDENTAL DEATH & PERMANENT DISABLEMENT IN COMMON CARRIER

Whilst this Policy is in force, if the Insured Person is traveling as a fare paying passenger, boarding, alighting or riding in a Common Carrier on a Covered Trip, and suffers Injury caused by an Accident which results in death or permanent disablement as specified below, within one hundred and eighty (180) days from the date of Accident, We will pay the Insured Person the relevant Principal Sum Insured specified in the Schedule of Benefits below:

<u>EVENT</u>	<u>COMPENSATION</u>
1. Accidental death	100%
2. Permanent total disablement	100%
3. Permanent total Loss Of two Limbs	100%
4. Permanent total Loss Of use of one Limb	100%
5. Permanent total Loss Of Sight of both eyes	100%
6. Permanent total Loss of the following and not both as a result of the same Injury:	
a) Permanent total Loss of Sight of one eye	50%
b) Permanent total loss of the lens of one eye	50%
7. Loss of or the permanent total loss of use of one limb and loss of sight of one eye	100%

8. Loss of speech and hearing	100%
9. Permanent and incurable insanity	100%
10. Permanent total loss of hearing	
a) both ears	75%
b) one ear	25%
11. Loss of speech	50%
12. Loss of or the permanent total loss of use of four fingers and thumb of	
a) right hand	70%
b) left hand	50%
13. Loss of or the permanent total loss of use of four fingers of	
a) right hand	40%
b) left hand	30%
14. Loss of or the permanent total loss of use of one thumb	
a) both right phalanges	30%
b) one right phalanx	15%
c) both left phalanges	20%
d) one left phalanx	10%
15. Loss of or the permanent total loss of use of fingers	
a) three right phalanges	10%
b) two right phalanges	7.5%
c) one right phalanx	5%
d) three left phalanges	7.5%
e) two left phalanges	5%
f) one left phalanx	2%
16. Loss of or the permanent total loss of use of toes	
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 5 cm	7.5%
19. Third Degree Burns	
<u>Area</u>	<u>Damage as a Percentage of Total Body Surface Area</u>
- head	Equal to or greater than 2% but less than 5%
	Equal to or greater than 5% but less than 8%
	Equal to or greater than 8%
- body	Equal to or greater than 10% but less than 15%
	Equal to or greater than 15% but less than 20%
	Equal to or greater than 20%

COMPENSATION: -

- a) The total compensation payable in respect for any disabilities due to the same Injury is arrived at by adding together the various percentages but shall not exceed 100% of the sum insured as specified in the Policy Schedule and there shall be no further liability under the Policy in respect of the same Insured Person for Injury sustained thereafter;
- b) We shall in its absolute discretion determine the Percentage payable for any Permanent Disablement not otherwise provided for under Events 2 to 18 inclusive;

- c) We, which in its absolute discretion determines the percentage payable not otherwise, provided for under Event 19;
- d) In case where the Insured Person is left-handed, the compensation percentage in Events 12 to 15 shall be reversed whereby the greater compensation percentage shall apply to the left hand and parts thereof.

SECTION 2 – MEDICAL ASSISTANCE PROGRAM

2(i) MEDICAL & ACCIDENTAL DENTAL EXPENSES INCURRED IN COVERED TRIP OUTSIDE SINGAPORE

We will reimburse the Insured Person up to the benefit limit applicable for Medical Expenses as defined, necessarily incurred whilst on a Covered Trip outside Singapore for Injury and Sickness suffered by the Insured Person solely and independently of any other causes.

Medical treatment by a herbalist, acupuncturist, chiropractor or bonesetter for an Injury sustained whilst on Covered Trip outside Singapore is payable up to a maximum of S\$200.00 per Accident.

This section also covers against Medical Expenses incurred for medical treatment or follow-up medical treatment in Singapore for Injury or Sickness which the Insured Person had sustained whilst in 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 a maximum sum of 5% of the benefit limit under Section 2(i), 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 5% of the benefit limit under Section 2 (i), whichever occurs first.

The maximum amount payable under 2(i)(a) or 2(i)(b) above 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.

2(ii) EMERGENCY MEDICAL EVACUATION

When as the result of Injury or Sickness commencing while the Insured Person is on a Covered Trip outside Singapore and if in the opinion of AIG Travel, or an authorised representative of AIG Travel, it is judged medically appropriate to move an Insured Person to another location for medical treatment, or to return the Insured Person to Singapore, AIG Travel, or their authorised representative, shall arrange for the evacuation utilizing the means best suited to do so, based on the medical severity of the Insured Person's condition. We shall pay directly to AIG Travel the covered expenses for such evacuation up to the benefit limit.

The means of evacuation arranged by AIG Travel, or an authorised representative of AIG Travel, may include air ambulance, surface ambulance, regular air transportation, railroad or any other appropriate means. All decisions as to the means of transportation and the final destination will be made by AIG Travel, or their authorised representative, and will be based solely upon medical necessity.

Covered expenses are expenses for services provided and/or arranged by AIG Travel for the transportation, medical services and medical supplies necessarily incurred as a result of an emergency medical evacuation of an Insured Person and are subject to the exclusions stated below.

Specific Exclusion

- a) Any expenses incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of a scheduled Trip.
- b) Any expenses for a service not approved and arranged by AIG Travel, or an authorised representative of AIG Travel, except that We reserve the right to waive this exclusion in the event the Insured Person or his/her travelling companions cannot for reasons beyond their control notify AIG Travel during an emergency medical situation. In any event, We reserve the right to reimburse the Insured Person only for those expenses incurred for service which AIG Travel would have provided under the same circumstances and up to the benefit limit under this Policy.

2(iii) REPATRIATION

When as the result of Injury or Sickness commencing while the Insured Person is on a **Covered Trip outside Singapore**, the Insured Person dies within thirty (30) days from the date of the Injury or commencing of Sickness, AIG Travel or an authorised representative of AIG Travel shall make the necessary arrangements for the return of the Insured Person's mortal remains to Singapore. We shall pay directly to AIG Travel the covered expenses for such repatriation up to the benefit limit under this Policy.

We shall also reimburse to 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.

Specific Exclusion

- 1) Any expenses incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of the Covered Trip.
- 2) Any expenses incurred for the transportation of the Insured Person's remains not approved and arranged by AIG Travel, or by an authorised representative of AIG Travel.

SECTION 3 – TRIP INCONVENIENCES

3(i) BAGGAGE LOSS

Whilst the Policy is in force, We will reimburse to the Insured Cardholder up to:

- (a) \$1,000.00 in respect of the Insured Cardholder; or
- (b) \$2,000.00 in respect of the Insured Cardholder and his/her immediate family travelling with him/her,

for loss of or damage sustained on a Covered Trip outside Singapore to personal baggage or Insured Cardholder's Portable Business Equipment taken, purchased or damaged due to natural disasters (typhoon, earthquake etc) or arising out of circumstances beyond the control of the Insured Person at the planned destination whilst on a Covered Trip outside Singapore.

This includes clothing and personal effects worn or carried on the Insured Person, in suitcases and like receptacles. All items must be owned by or in the custody which is loaned or entrusted to the Insured Person. In the event any article of Insured Person(s) personal baggage is proven to be beyond economical repair, a claim will be dealt with under this Policy as if the article had been lost.

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

We may make payment or at Our option reinstate or repair subject to due allowance of wear and tear and depreciation. Depreciation may not be applied to electronic items that are purchased less than 1 year from the date of Accident if the Insured Person can produce supporting document (i.e. original receipts or original warranty cards) for claims.

The 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 from the incident. Any claim must be accompanied by written documentation from such authorities.

The Insured Person must take every possible step to ensure that their baggage or personal effects are:-

- a) not left unattended in a Public Place
- b) and must take all reasonable precautions for the safety of all personal property and baggage

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).

Exclusions Applicable to Golfing Equipment

We will not be liable for:

1. Loss of or damage to golf balls and clubs whilst actually in the course of play or practice.
2. Loss of or damage due to wear and tear or damage due to any process of repair or while being worked upon resulting therefrom.
3. Loss of or damage resulting from willful act or negligence of the Insured Person.
4. Loss of or damage arising from confiscation or retention by customs or other officials.
5. Loss or damage covered by any other Policy.

Specific Exclusions

- 1) The following classes of property are excluded from coverage: animals, motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances, snow skis, fruits, perishables and consumables, household effects, antiques, artifacts, paintings, objects of art, computers (including software and accessories with the exception of Insured Cardholder's Portable Business Equipment), manuscript, jewellery, gem stones, watches, contact or corneal lenses, securities, musical instruments, bridges for tooth or teeth, dentures .
- 2) Loss or damage caused by wear and tear or damage due to any process of repair, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process or while actually being worked upon resulting there from.
- 3) Loss or damage to hired or leased equipment and loss of or damage to property resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or customs regulations, confiscation by order of any Government or Public Authority or risk of contraband or illegal transportation or trade.
- 4) Loss or damage to property insured under any other insurance policy, or reimbursed by any other carrier, hotel or any other party.
- 5) Loss or damage to Insured Person's baggage sent in advanced, mailed or shipped separately.
- 6) Loss or damage to Insured Person's baggage left unattended in any Public Place
- 7) As a result of the Insured Person's failure to take due care and precautions for the safeguard and security of such property.
- 8) Loss or damage of business goods or samples or equipment of any kind.
- 9) Loss or damage of data recorded on tapes, cards, discs or otherwise.
- 10) Loss or damage of cash and bank notes, cash card, Ez Link Card, bonds, coupons, stamps, negotiable instruments, title deeds, manuscripts, securities of any kind, loss of credit cards or replacement of Credit Cards, Identity Cards (IC) and driving licenses, travel documents.

- 11) Loss of damage or derangement or breakage of fragile or brittle articles.
- 12) Mysterious disappearance.

Provision of Benefit

This Policy will only pay for any claim under any one of either Section 3.(i) or 3.(ii) for the same event, but not for both Sections.

3(ii) BAGGAGE DELAY

Whilst the Policy is in force, We will pay S\$200 if the checked-in baggage accompanying the Insured Person has been delayed, misdirected or temporarily misplaced by the Common Air Carrier for every full eight (8) consecutive hours of delay after the Insured Person's arrival at the baggage pick-up point of the scheduled destination on a Covered Trip outside Singapore or in Singapore up to a maximum of:

- (a) \$400.00 in respect of the Insured Cardholder; or
- (b) \$800.00 in respect of the Insured Cardholder and his/her immediate family travelling with him/her.

Provision of Benefit

This Policy will only pay for any claim under any one of either Section 3.(i). or 3(ii) for the same event., but not for both Sections

3(iii) FLIGHT DELAY

In the event that the scheduled Common Air Carrier as defined in which the Insured Person had arranged to travel on Covered Trip outside Singapore or in Singapore is delayed for at least eight (8) consecutive hours from the departure date as specified in the itinerary supplied to the Insured Person due to strike/industrial action, bomb threat, adverse weather condition, mechanical breakdown/derangement and structural defect of Common Air Carrier, under this section, We will pay S\$100 for every full eight (8) consecutive hours of delay up to a maximum of:

- (a) \$400.00 in respect of the Insured Cardholder; or
- (b) \$800.00 in respect of the Insured Cardholder and his/her immediate family travelling with him/her, during the Policy period.

Specific Exclusion

No benefits will be provided for any delay:

- 1) Arising from failure of the Insured Cardholder to check in according to the itinerary supplied to him/her, or if the Insured Person fails to obtain written confirmation from the carriers or their handling agents of the number of hours delayed and the reason for such delay.
- 2) Arising from strike or industrial action existing on the date the Covered Trip is arranged.
- 3) Arising from any onward connecting flight.

PART III – GENERAL EXCLUSIONS

- (A) We will not pay under any section of this policy for loss or liability directly or indirectly arising as a result of:
1. Any act of War, invasion, act of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion or revolution;
 2. Any Injury, Sickness or Disease resulting directly or indirectly from, attributed to, or accelerated by;
 - a) The use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination; or
 - b) The dispersal or application of pathogenic or poisonous biological or chemical materials; or
 - c) The release of pathogenic or poisonous biological or chemical materials;
 3. Any illegal or unlawful intentional act by the Insured Person or confiscation, detention, destruction by customs or other authorities. Any breach of government regulation or any failure by the

- Insured Person to take reasonable precautions to avoid a claim under the Policy following the warning of any intended strike, riot or civil commotion through or by general mass media;
4. Any prohibition or regulations by any government;
 5. The Insured Person not taking all reasonable efforts to safeguard his/her property or to avoid Injury or minimize any claim under the Policy;
 6. Riding or driving in any kind of race, participating in any professional sports or in any sport whereby the Insured Person(s) would or could earn or receive remuneration, donation, sponsorship, award or certificate of any kind and air travel (other than as a fare-paying passenger in any properly licensed private and/or commercial aircraft or other mode of conveyance or transportation);
 7. Suicide or attempted suicide or intentional self-inflicted injury, while sane or insane, intoxication, or use of non-prescription drugs or medications;
 8. Any Pre-existing Medical Conditions;
 9. Sexually transmitted diseases, AIDS, HIV infections and AIDS related infections;
 10. Mental and nervous or sleep disorders, including but not limited to insanity.
 11. The Insured Person engaging in naval, military, air force service or operations, or testing of any kind of conveyance, being employed as a manual worker, whilst engaged in offshore or in mining, aerial photography or handling of explosives or ammunition, firearms;
 12. Mysterious disappearance;
 13. When the Insured Person is not fit to travel or is/are travelling against the medical advice of a Qualified Medical Practitioner;
 14. When the purpose of the Covered Trip is to obtain medical care or treatment of any kind.
 15. When there is any portion of a travel fare is being settled via cash, cheque or being charged to any other credit/charge card other than the Citi Card issued by You under the respective Insured Person's name and/or as described under Full Fare definition.
 16. Travel in, to, or through Afghanistan, Crimea, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria;
 17. An Insured Person being:
 - a) a terrorist
 - b) a member of a terrorist organization
 - c) a narcotics trafficker; or
 - d) a purveyor of nuclear, chemical or biological weapons
 18. The Insured Person participating in:
 - a) Extreme Sports and Sporting Activities;
 - b) any professional sports or any sport in which You would or could earn or receive remuneration, donation, sponsorship or financial rewards of any kind;
 - c) racing other than on foot (except for ultra marathons, biathlons and triathlons which are excluded);
 - d) Expeditions;
 - e) private hunting trips;
 - f) off-piste skiing;
 - g) private white water rafting grade 4 or above
 - h) ocean yachting or pot holing;
 - i) scuba diving unless You hold a PADI certification (or similar recognized qualification) or You are diving with a qualified instructor. In these situations the maximum depth that We will cover is as specified under Your PADI certification (or similar recognised qualification) but no deeper than thirty (30) meters and You must not be diving alone;
 - j) motorcycling (unless You hold a motorcycle license recognised by the country You are travelling in and provided that You wear a helmet at all times whilst motorcycling and abide by all applicable road laws of that country, but always excluding motorcycle racing);
 - k) Mountaineering;
 - l) outdoor rock climbing or abseiling; or

m) trekking (including mountain trekking) above 3000 meters, save that exclusions (l) and (m) shall not apply to organized harnessed outdoor rock climbing, harnessed abseiling and trekking (including mountain trekking) that are:

-available to the general public without restriction (other than general health and fitness warnings); and

-provided by a recognized commercial local tour operator or activity provider; and

- provided that You are acting under the guidance and supervision of qualified guides and/or instructors of such tour operator or activity provider and you wear the recommended safety equipment and follow the safety procedures, rules and regulations of the qualified guides and/or instructors; and

-the activity takes place below 6,000 meters.

19. Any Injury, Sickness or disease resulting directly or indirectly from or due to, or accelerated by:

a) the use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination;

b) the dispersal or application of pathogenic or poisonous biological or chemical materials; or

c) the release of pathogenic or poisonous biological or chemical materials;

(B) In addition, We are not liable to make any payments for liability under any coverage sections of this Policy or make any payments under any extension for any loss or claim arising in, or where You or any beneficiary under the Policy is a citizen or instrumentality of the government of, any country against which any laws and/or regulations governing this Policy and/or Us, our parent company or our ultimate holding entity have established an embargo or other form of economic sanction which have the effect of prohibiting Us from providing insurance coverage or transacting business with or otherwise offering economic benefits to You or any other beneficiary under the Policy. It is further understood and agreed that no benefits or payments will be made to any beneficiary who is declared unable to receive economic benefits under the laws and/or regulations governing this Policy and/or Us, our parent company or our ultimate holding entity.

PART IV – GENERAL PROVISIONS

1. EXPOSURE AND DISAPPEARANCE

When by reason of any Accident covered by this Policy the Insured Person is exposed to the elements and as the result of such exposure suffers an Event for which compensation is otherwise payable hereunder such Event will be covered under the terms of this Policy.

If the body of the Insured Person has not been found within one year after the date of disappearance, sinking or wrecking of the aircraft or other conveyance either on the ground or at sea in which the Insured Person was travelling at the time of the Injury and under such circumstances as would otherwise be covered hereunder, it will be presumed that the Insured Person suffered loss of life resulting from bodily Injury caused by an Accident covered by this Policy at the time of such disappearance, sinking or wrecking provided that the person(s) whom such sum is paid shall sign an undertaking to refund such sum to Us if the Insured Person is subsequently found to be living.

2. STRIKE, RIOT, CIVIL COMMOTION AND ACT OF TERRORISM

This Policy is extended to cover the Insured Person against death or Injury as a result of strike, riot, civil commotion or Act of Terrorism. We shall not be liable for any claim arising out of or in connection with the Insured Person's own participation or provocation of any such act or if such act could reasonably have been avoided by the Insured Person.

3. UNPROVOKED HIJACK, MURDER AND ASSAULT

This Policy is extended to cover the Insured Person against death or Injury as a result of being a victim of hijack, murder or assault. We shall not be liable for any claims arising out of or in connection with Insured Person's own participation or provocation of any such act.

4. DROWNING AND SUFFOCATION

This Policy is extended to cover the Insured Person against death or Injury as a result of drowning or suffocation by poisonous fumes, gas or smoke. We shall not be liable for any claim for such Injury arising out of or in connection with the Insured Person's own wilful or intentional act.

PART V – GENERAL CONDITIONS

1. ENTIRE CONTRACT

This Policy is used in conjunction with the Schedule, Endorsements and attached papers, if any. The Policy, Schedule, Endorsements, Proposal Form, Declaration and attached papers together with other statement in writing shall be read together as one contract. Any word or expression to which a specific meaning has been ascribed in any part of the Schedule attached shall bear specific meaning wherever it may appear. In the event of a conflict, the terms, conditions or provisions of the Schedule attached shall prevail. No statement made by the applicant for insurance not included herein shall void the insurance cover or be used in any legal proceedings hereunder. No agent has the authority to change or waive any provisions of the insurance. No change of provisions shall be valid unless approved by Our executive officer and such approval be endorsed hereon.

2. AGE LIMIT

Cover is extended to Insured Persons up to the age of seventy-five (75) years old for the Insured Cardholder and twenty-five (25) years old for Dependent Child(ren).

3. TIME OF NOTICE OF CLAIM

You must give Us written notice of any claim or any event which may give rise to a claim under this Policy immediately and in any case within 30 days after the occurrence of any event which may give rise to a claim. Any notice given by You or on Your behalf with information sufficient to identify You will be deemed to be notice to Us.

4. CLAIM FORMS

Upon receipt of a claim, We will furnish to the Insured Person such forms as are usually furnished by it for filing proof of loss. If such forms are not furnished within 15 days after giving such notice the Insured Person shall be deemed to have complied with requirements of this clause but the Insured Person is still required to comply with General Condition 7 hereof.

5. PROOF OF LOSS

Written proof of loss including original receipts, invoices and all other relevant documents must be furnished to Us within sixty (60) days after the date of such loss. Failure to furnish such proof within the time required shall not invalidate nor reduce any claim for which 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.

6. SUBROGATION

In the event of any payment under this Policy, We shall be subrogated to all Your/Insured Person's rights of recovery against any person or organisation and You/Insured Person shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. You/Insured Person shall take no action after the loss to prejudice such rights.

7. MEDICAL EXAMINATION AND TREATMENT

The Insured Person shall at the expense of the Insured furnish to Us all such certificates, information and evidence as may be required by Us and the Insured shall whenever reasonably required to do so, arrange for the Insured Person to submit to medical examination by Physicians appointed by Us, such medical examinations to be at Our expense. In the event of death of the Insured Person, where it is not forbidden by law, We shall be entitled to have a post-mortem examination at Our own expense, and notice shall, where practical, be given to Us before interment or cremation, stating the name and place of any inquest

appointed. In the event of any conflict of opinion between Our doctors and the Insured Person's registered medical practitioner, the opinion of Our doctors shall prevail and be binding on the Insured Person.

8. CONDUCT OF CLAIMS

The Insured Person shall not without the consent in writing of Our repudiate liability, negotiate or make admission, offer promise or make payment in connection with any occurrence or claim to which the Policy applies. We shall be entitled if it so desires to take over and conduct in the name of the Insured Person the defence of any claims or to prosecute in the name of the Insured Person at its own expense for its own benefit any claim for indemnity or damage or otherwise against any person and shall have discretion in the conduct of any proceedings and in the settlement of any claim. The Insured Person shall give all such information and assistance as We may require.

9. TO WHOM INDEMNITIES ARE PAYABLE

Indemnity for loss of life of the Insured Person is payable to You. All other indemnities of this Policy is payable to the Insured Person.

10. RECEIPTS

We shall not be committed by any notice or any trust, charge, a lien, assignment or other dealing with the Policy and the receipt of the Insured Person for any compensation payable herein shall in all cases be effectual discharge of Our liability.

11. ARBITRATION

Any disputes arising out of this Policy shall first be referred to the Financial Industry Disputes Resolution Centre Ltd (FIDREC), where it falls within FIDREC's jurisdiction. If the dispute cannot be referred to or resolved by FIDREC, it shall be referred to and finally resolved by arbitration in Singapore in accordance with the Arbitration Rules of the Singapore International Arbitration Centre ("SIAC Rules") for the time being in force, which rules are deemed to be incorporated by reference in this clause. The Tribunal shall consist of one (1) arbitrator.

12. LEGAL ACTIONS

An Award given in an arbitration pursuant of General Condition 11 herein shall be a condition precedent to any liability of Ours or any right of action against Us.

13. LIMITATION OF TIME FOR BRINGING SUIT

No action or law or in equity shall be brought to recover on this Policy prior to the expiration of 60 days after Proof of Loss has been filed in accordance with the requirements of this Policy, nor shall such action be brought at all unless brought within 2 years from the expiration of the time within which Proof of Loss is required by this Policy.

14. CANCELLATION

- a) This Policy may be terminated by 30 days' notice in writing at the request of the Insured in which case We will retain Our short period rate for the time the Policy has been enforced. This Policy shall be deemed to be cancelled upon the date of expiry of 30 days' from the date of receipt of the notice in writing by Us from You.
- b) We may cancel this Policy by sending 30 day's notice in writing by A.R. Registered post to You at Your last address known to Us. The Policy shall be deemed to be cancelled upon the date of expiry of 30 days from the date of posting of the notice. After cancellation of the Policy by Us, the proportionate part of any premium received in respect of the unexpired period of the Policy will be refunded by Us to You as soon as possible.

15. RENEWAL

This Policy may be renewed with Our consent from term to term, by payment of the premium in advance at Our premium rate in force at time of renewal.

16. REINSTATEMENT OF POLICY

If default be made in the payment of the agreed premium for this Policy, the subsequent acceptance of a premium by Us shall reinstate this Policy, but only to cover loss resulting from Accidental Injury thereafter sustained.

17. COMPLIANCE WITH POLICY PROVISIONS

The due observance and fulfillment of the terms and conditions of this Policy so far as they relate to anything to be done or complied with and the truth to the best of Your knowledge and belief of the information furnished to Us in connection with this insurance shall be conditions precedent to Our liability. Your failure to comply with any of the provisions contained in this Policy will invalidate all claims made under this Policy.

18. CONVEYANCE LIMIT

Our maximum liability in respect of Part II / Section 1 of the Citibank Policies Numbered 509C000001, 509C000003, 509C000005 and 509C000007 shall be limited to S\$5,000,000 on any occurrence as defined at any one time in total. In the event where the total amount of compensation payable under the Policies Numbered 509C000001, 509C000003, 509C000005 and 509C000007 are more than S\$5,000,000 the amount payable to each Insured Person shall be proportionately reduced so that the total sum payable by Us shall remain at S\$5,000,000.

19. CONTRACTS (RIGHTS OF THIRD PARTIES) ACT

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

20. GOVERNING LAW

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

21. DUPLICATION OF COVER

An Insured Person can only be covered under one card category issued by You and underwritten by Us. In the event that an Insured Person is covered under more than one such Policy, We will consider the person to be insured under the Policy which provides the highest benefit level.

22. DUTY OF DISCLOSURE

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.

23. DATA PRIVACY

The Insured Person and/or Policyholder has/have agreed and consented that We may collect, use and process the Insured Person's and/or Policyholder's personal information (whether obtained in the application form or otherwise obtained) and disclose such information to the following, whether in or outside of Singapore: (i) Our group companies; (ii) Our (or Our group companies') service providers, reinsurers, agents, distributors, business partners; (iii) brokers, the Insured Person and/or Policyholder's authorised agents or representatives, legal process participants and their advisors, other financial institutions; (iv) governmental / regulatory authorities, industry associations, courts, other alternative dispute resolution forums, for the purposes stated in Our Data Privacy Policy which include:

- (a) Processing, underwriting, administering and managing the Insured Person and/or Policyholder's relationship with Us;
- (b) Audit, compliance, investigation and inspection purposes and handling regulatory / governmental enquiries;
- (c) Compliance with legal or regulatory obligations, risk management procedures and Our internal policies;
- (d) Managing Our infrastructure and business operations; and

(e) Carrying out market research and analysis and satisfaction surveys.

Note: Please refer to the full version of Our Data Privacy Policy found at http://www.aig.com.sg/sg-privacy_1030_237853.html.

If you have any questions about Our collection, use and disclosure of personal information you may contact Our Data Protection Officer at singaporedataprotectionofficer@aig.com.

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