

It pays to choose

Budget
Direct
insurance

TRAVEL Insurance Policy



**Product Disclosure Document
General Terms and Conditions**

CONTENTS

SECTION	HEADING	PAGE
1	Your Product Disclosure Document	3
2	Your Policy	3
3	Your Duty of Disclosure	3
4	When You Receive Your Policy	4
5	Your Policy Cover	4
6	Period of Insurance	4
7	Automatic Extension of the Period of Insurance	5
8	Events Covered by Your Policy	5
9	General Exclusions	19
10	Reporting an Incident / Making a Claim	21
11	Renewing Your Policy (for Annual Cover only)	22
12	Cancelling your Policy and Refunds	23
13	Updating the Product Disclosure Document	23
14	No Assignment of Your Policy	23
15	Governing Law	23
16	Exclusion of Third Parties	23
17	Our Service Commitment	23
18	Contacting Us / Our Assistance Company	24
19	Policy Owners' Protection Scheme	24
20	Definitions	24

IMPORTANT CONTACT INFORMATION

Customer Care
6221 2111
help@budgetdirect.com.sg

Claims
6221 2199 within Singapore
+65 6540 2199 if calling from overseas
claims@budgetdirect.com.sg

Copies of this, and other documents, including claim forms are available at budgetdirect.com.sg/forms

1. Your Product Disclosure Document

This Product Disclosure Document will assist you to make an informed decision about our travel insurance policies. You should read it before making a final decision whether to purchase and which policy to purchase as it contains the general terms and conditions of all our travel insurance policies.

2. Your Policy

If you purchase our travel insurance policy

The most recent:

- Policy Summary
- Certificate of Insurance

together with this Product Disclosure Document, will be the insurance contract between you and us (collectively referred to as your "Policy"). Any information, statement or declaration made by you for yourself or on behalf of other insured person(s), including any information, statement or declaration made over the telephone or by fax, email or the internet at the time of application, will form the basis of the contract.

If there is any inconsistency between the above documents, the provisions in the document first mentioned in the above list shall take effect over the document listed subsequent to it.

Policy documents

- For **Single Trip Cover**, we will send you your Policy by email only.
- For **Annual Cover**, you have the option to have your Policy sent to you by email only. If you select this option to go paperless, we will give you a discount on your insurance premium. Otherwise, we will mail your Policy to your address.

IMPORTANT

After reading your Policy carefully, you should keep it in a safe place for future reference and bring along a copy of your Certificate of Insurance with you on your trip.

Our agreement

In return for you meeting your obligations under your Policy including the payment of premiums when due, we will give you and the insured persons the protection described in your Policy for events which occur during the period of insurance as shown on your Certificate of Insurance.

Conditions precedent

As a condition precedent to our liability for us to make payment under your Policy, you must:

- satisfy your Duty of Disclosure and ensure that all information you give us is true, accurate and complete and to immediately update us whenever there are any changes or inaccuracy in the information you have given us;
- make prompt payment of all premiums and any other payments payable by you to us including GST, where applicable, as and when they fall due;
- buy your Policy before you leave Singapore; and
- accept and comply with all the terms and conditions in your Policy including any subsequent amendments which we may notify you of.

Eligibility

Unless we agree in writing, you and any insured person under your Policy must:

- be a resident in Singapore, with a valid Singapore identification document, from the start of your Policy;
- be between the ages of 15 days and 70 years from the start of your Policy;
- be insurable according to the terms and conditions in your Policy, and our standard underwriting criteria and requirements;
- start and end the trip in Singapore; and
- not be an undischarged bankrupt and must not have any bankruptcy application or order filed or made against you/her/him within the last 12 months from the start of your Policy.

Payment of premium

If you are paying your premium by instalments, you have to pay each instalment by its due date. You are responsible for ensuring all instalments are duly paid, even if we have paid your claim and are no longer liable to make any payment under your Policy. In the event of your death at any time during the instalment period, your estate or legal representative will be responsible for paying the remaining instalments by their respective due date. Any late payment will be subject to interest and further charges including legal costs, if any.

3. Your Duty of Disclosure

We use the information you give us to decide whether to insure you and on what terms. When giving this information, you are doing so for yourself and anyone else who will be insured under your Policy.

What you must tell us

When you buy this Policy, you must be honest when answering our questions and tell us anything known to you and which a reasonable person in the circumstances would include in the answers to the questions. The questions we may ask include:

- Where are you going for your trip?
- Will you be engaging in dangerous sports or activities on your trip?
- Is the purpose of your trip to seek medical treatment overseas?
- Are you making the trip against the advice of a medical practitioner or medical specialist?
- Do you have any existing medical conditions or disabilities that you know or should have known?

Similar questions may be asked of the other insured persons, if any.

When you renew your Policy (for Annual Cover only), you must let us know if there are any changes to your answers given to the questions we had asked previously and disclose every matter that you know or could reasonably be expected to know, which may be relevant to us in deciding whether to continue to insure you.

When material changes have taken place, you must update us immediately whenever there is any change to your answers given to the questions we had asked previously or when any other information you had given us earlier has become incorrect or outdated as a result of a change in circumstance.

If there are material changes

- You may inform us of the changes by giving us 7 days' notice in writing to effect the changes.
- We may terminate your Policy and refund you the balance premium (if any) if we do not accept the changes.
- If we accept these material changes, we will confirm the amendment to your Policy in writing and the premium may be varied.
- If the premium is reduced, we will refund you the difference if it exceeds S\$10.00.
- If the premium is increased by S\$10.00 or more, you will have to pay the difference by the due date to ensure continuation of your Policy.

If you do not tell us

If you do not comply with your Duty of Disclosure or update us of any material changes, we may reduce or refuse to pay a claim and/or cancel your Policy. We may also have the option to treat your Policy as if it never existed.

4. When You Receive Your Policy

Make sure the information is correct

Please check the information in your Policy and notify us of any changes or corrections straightaway. This is an important part of your Duty of Disclosure.

5. Your Policy Cover

Your Policy Type

The type of cover which you have selected will be shown on your Certificate of Insurance.

1. **Single Trip Cover** - covers the trip stated in your Certificate of Insurance, and such trip should not be more than 182 days.
2. **Annual Cover** - covers any trip taken within the period of insurance (usually 12 months), subject to any geographical and other limits stated in your Certificate of Insurance. Each trip taken within the period of insurance should not be more than 90 days.

Your Coverage

The coverage which you have selected will be shown on your Certificate of Insurance.

1. **Basic Coverage** - your Policy will provide you with basic but useful coverage for your trip and we will pay up to the amounts as shown on your Policy Summary when we accept your claim.
2. **Comprehensive Coverage** - your Policy will provide you with comprehensive coverage for your trip and we will pay up to the amounts as shown on your Policy Summary when we accept your claim.

Your Destination / Zone

The destination / zone which you have selected will be shown on your Certificate of Insurance. If you are travelling to more than one country during your trip, please select the destination furthest from Singapore.

Your Policy does not cover travel to or transit in any of the restricted countries.

Your Plan Type

We offer 3 types of plans depending on whether you are travelling alone, in a group or with your family:

1. **Individual** - your Policy will cover only the insured person.
2. **Group** - your Policy will cover a group of 2 to 10 persons including you when you travel together.
3. **Family** - your Policy will cover: (a) up to 2 adults who need not be related, you being one of the adults; and (b) up to 4 of your dependent child(ren), grandchild(ren), niece(s), nephew(s) or cousin(s) each of whom are between 15 days and 18 years of age (or below 25 years of age whilst he/she is a full-time student at an institution of higher learning or serving full-time National Service) on the Policy Start Date as shown on your Certificate of Insurance. Any one dependent child, grandchild, niece, nephew or cousin in a Family plan must be accompanied by at least one of the adult insured person under that Policy for any trip made during the period of insurance.

You can still select the Individual plan even if you are travelling in a group or with your family. The plan type you have selected will be shown on your Certificate of Insurance.

Your Main Mode of Transport

The main mode of transport to travel to and from your destination which you have selected will be shown on your Certificate of Insurance. Your selection will determine the amount that will be paid out under the Accidental Death cover, in the event of your or any insured person's accidental death while travelling on this mode of transport to and from your destination.

6. Period of Insurance

IMPORTANT

Events giving rise to a claim must happen within the period of insurance. Claims arising from events happening during a trip but not within the period of insurance will not be covered under your Policy.

Unless otherwise provided below, the period of insurance for your Policy is shown on your Certificate of Insurance.

The period of insurance:

1. for the Trip Cancellation and Trip Postponement covers each start:
 - a. at the time when you book your trip (this only applies for Annual Cover);
 - b. on the date we issue your Policy; or
 - c. as shown under the respective section in this Product Disclosure Document, whichever is the latest.
2. for the Travel Agency Insolvency cover starts:
 - a. at the time when you book your trip (this only applies for Annual Cover); or
 - b. on the date we issue your Policy, whichever is later.
3. for the Accidental Death and Permanent Total Disablement covers each start:
 - a. when you leave the place you usually live or work (whichever is later) to start your trip; or
 - b. from the Policy Start Date as shown on your Certificate of Insurance, whichever is later.

4. ends:
 - a. when you arrive at the place that you usually live or work after your trip;
 - b. 3 hours after you return to Singapore;
 - c. on the Policy End Date as shown on your Certificate of Insurance; or
 - d. at the end of 182 days after the Policy Start Date as shown on your Certificate of Insurance (for Single Trip Cover), or at the end of 90 days from the start of your trip (for Annual Cover) (as the case may be), whichever is the earliest.

7. Automatic Extension of the Period of Insurance

We will automatically extend your period of insurance while you are overseas at no additional premium for the first 14 days from the Policy End Date as shown on your Certificate of Insurance if:

- the public transport you are travelling on to return to Singapore is delayed and you cannot complete your trip by the Policy End Date as shown on your Certificate of Insurance, and you did not cause the delay; or
- you are admitted into a medical centre or a hospital or are quarantined overseas as advised by a medical practitioner and you cannot complete your trip by the Policy End Date as shown on your Certificate of Insurance.

8. Events Covered by Your Policy

Unless otherwise stated below, you will be covered under all the covers listed below if you select Comprehensive Coverage. Only certain covers will apply if you take up a Basic Coverage policy. To be covered under any optional cover, you will need to opt for and pay the premium for the additional coverage. Please check your Policy Summary for the applicable covers.

Our general exclusions listed in Section 9 (General Exclusions) applies to all claims, and are in addition to any other exclusions set out under "What we do not cover" below.

PERSONAL ACCIDENT & MEDICAL EXPENSES

A. Accidental Death

What we cover:

1. If you suffer an injury due to an accident during your trip and due only to this accident, you die within 90 days from the date of the accident, the cover for Accidental Death will be paid out.
2. If there is an accident while you are on board the main mode of transport to and from your destination as shown on your Certificate of Insurance, and this accident is the sole cause of your death which takes place within 90 days of the accident, 1.5 times the cover for Accidental Death will be paid out.

We will pay you, your estate or your legal personal representative the amount shown on your Policy Summary. You can only claim under either 1 or 2 above for the same event but not under both sections.

✓ **Accident bereavement**

We will also pay you, your estate or your legal personal representative the amount for this cover shown on your Policy Summary for the funeral or burial of you or any insured person.

What we do not cover:

We will not pay a claim if the death was caused by sickness (for example, heart attack or stroke).

B. Permanent Total Disablement

What we cover:

If you suffer an injury due to an accident during your trip and due only to this accident, you become permanently disabled within 90 days from the date of the accident, the Permanent Total Disablement cover will be paid out.

We will pay you, your estate or your legal personal representative the amount as shown in the following table:

Scale of compensation	Percentage of sum insured under this cover
Permanent total disability	100%
Losing two or more limbs totally	100%
Losing sight in both eyes totally	100%
Losing one limb totally	50%
Losing sight in one eye totally	50%
Losing speech totally	50%
Losing hearing totally	50%

Note: The total compensation paid out will not be more than 100% of the sum insured under this cover.

What we do not cover:

We will not pay for the following, or for loss or liability directly or indirectly caused by the following:

1. A disability that is caused by sickness. For example, we will not pay a claim if you become permanently disabled after suffering a stroke.
2. Any physical disability which existed before the trip.

C. Overseas Medical Expenses

What we cover:

If you unexpectedly suffer an injury or sickness during your trip and need to get medical treatment while overseas:

1. We will pay for the necessary and reasonable expenses paid by you to a medical practitioner, hospital and/or ambulance service for emergency medical or surgical treatment, hospital charges and/or ambulance hire as considered necessary by a medical practitioner for you to be treated while overseas, up to a period of 60 days from the date of your first treatment or up to the limit for this cover shown on your Policy Summary, whichever is reached first.
2. We will also pay for the necessary and reasonable expenses paid by you to a medical specialist for medical treatment, only if such specialist medical treatment is considered necessary by a medical practitioner and has been referred by a medical practitioner (excluding dental treatment).

The total compensation payable under the Overseas Medical Expenses cover (including the overseas accidental dental expenses benefit and the reimbursement for medical aids and equipment benefit, both as described below) shall not exceed the limit for this cover shown on your Policy Summary.

✓ **Overseas accidental dental expenses**

We will pay the necessary emergency dental treatment expenses incurred by you outside Singapore to replace sound and natural teeth or a fractured jaw at the direction of a medical practitioner as a result of an accidental injury suffered by you during the trip. The maximum amount we will pay under this overseas accidental dental expenses benefit is up to a period of 60 days from the date of your first treatment or up to the limit shown on your Policy Summary, whichever is reached first.

✓ **Reimbursement for medical aids and equipment**

Following your medical treatment overseas, we will pay for the reasonable costs of medical aids and equipment that are considered medically necessary for your recovery and mobility by a medical practitioner. The maximum amount we will pay under this reimbursement for medical aids and equipment benefit is up to a period of 60 days from the date of your first treatment or up to the limit shown on your Policy Summary, whichever is reached first.

You must give us written report(s) of your medical condition from a medical practitioner, together with original medical bills and receipts.

If you can recover all or part of the medical expenses from other sources, we will only pay the amount that you cannot recover from these other sources.

What we do not cover:

We will not pay for the following, or for loss or liability directly or indirectly caused by the following:

1. Planned or pre-arranged overseas medical treatment.
2. Dental treatment resulting from tooth, gum or oral diseases, or from the normal wearing of your teeth.

D. Medical Expenses in Singapore

What we cover:

If you unexpectedly suffer an injury or sickness during your trip while overseas:

1. We will pay for the necessary and reasonable expenses paid by you to a medical practitioner, hospital and/or ambulance service for medical or surgical follow-up treatment, hospital charges and/or ambulance hire (in relation to that injury or sickness) in Singapore as considered necessary by a medical practitioner, subject to the conditions in this section shown below.
2. We will also pay for the necessary and reasonable expenses paid by you to a medical specialist for follow-up medical treatment, only if such specialist medical treatment is considered necessary by a medical practitioner and has been referred by a medical practitioner (excluding dental treatment).

If you did not get medical treatment when you were overseas, you must do so in within 48 hours of your return to Singapore. We will only pay for the treatment you receive during the period of 30 days from the date of your first treatment in Singapore or up to the limit for this cover shown on your Policy Summary, whichever is reached first.

If you had received medical treatment overseas, we will pay for you to continue receiving treatment in Singapore, during the period of 30 days from the date you return to Singapore or up to the limit for this cover shown on your Policy Summary, whichever is reached first.

The total compensation payable under the Medical Expenses in Singapore cover (including the reimbursement for medical aids and equipment benefit, as described below) shall not exceed the limit for this cover shown on your Policy Summary.

✓ **Reimbursement for medical aids and equipment**

Following your medical treatment, we will pay for the reasonable costs of medical aids and equipment that are considered medically necessary for your recovery and mobility by a medical practitioner. The maximum amount we will pay under this reimbursement for medical aids and equipment benefit is up to a period of 30 days from the date of your first treatment or up to the limit shown on your Policy Summary, whichever is reached first.

You must give us written report(s) of your medical condition from a medical practitioner, together with original medical bills and receipts.

If you can recover all or part of the medical expenses from other sources, we will only pay the amount that you cannot recover from these other sources.

What we do not cover:

We will not pay for the following, or for loss or liability directly or indirectly caused by the following:

1. Planned or pre-arranged medical treatment.
2. Dental treatment resulting from tooth, gum or oral diseases, or from the normal wearing of your teeth.

E. Overseas Hospital Confinement

What we cover:

If during the trip, you are confined in a hospital overseas:

1. as a result of sickness or accidental injury;
2. within 30 days of the sickness or accident causing the injury; and
3. such confinement is considered medically necessary by a medical practitioner,

we will pay you the amount for this cover as shown in your Policy Summary. The amount will be paid for each complete day (24 consecutive hours) of confinement from the time you are confined and up to the limit for this cover shown on your Policy Summary. Every complete day of confinement shall be counted towards the total number of days of confinement even if the days do not run consecutively.

What we do not cover:

We will not pay for any hospital confinement due to injury or sickness which existed before your trip.

F. Compassionate Visit

What we cover:

1. If you suffer an injury or sickness while on a trip and you have to be hospitalised overseas for at least 3 complete days (72 consecutive hours), and your medical condition does not allow you to return to Singapore for medical treatment, and no adult family member is with you during your stay in the hospital, we will pay for reasonable transport expenses (for air, sea or land travel, on economy class) and accommodation expenses (for a standard room) for one family member to travel and be with you or one travelling companion to stay with you until you are confirmed medically fit by a medical practitioner to continue with your trip or to return to Singapore, or for up to 30 days from the date the trip was due to end, whichever is reached first.
2. If you die because of an injury or sickness while overseas and there is no adult family member present to make arrangements for your funeral or to send your body or ashes home, we will pay for reasonable transport expenses (for air, sea or land travel, on economy class) and accommodation expenses (for a standard room) for one family member or travelling companion to help make those arrangements.

You can only claim under either 1 or 2 above for each event but not under both sections, up to the limit for this cover shown on your Policy Summary.

What we do not cover:

Please refer to the general exclusions set out in section 9 (General Exclusions).

G. Return of Minor Children

What we cover:

If you suffer an injury or sickness while on a trip and you have to be hospitalised overseas and there is no adult to accompany your dependent child(ren) home, we will pay for reasonable transport expenses (for air, sea or land travel, on economy class) and accommodation expenses (for a standard room) for one adult family member or friend residing in Singapore to travel to where you are at and to accompany your dependent child(ren) back to Singapore, up to the amount for this cover shown on your Policy Summary.

What we do not cover:

Please refer to the general exclusions set out in section 9 (General Exclusions).

H. Overseas Quarantine Allowance

What we cover:

If during the trip:

1. you are placed under quarantine by the relevant government or health authority as a result of close contact with a confirmed case of an infectious disease; or
2. you are identified by a relevant health authority as a carrier of the infectious disease,

we will pay you the amount for this cover shown on your Policy Summary. The amount will be paid for each complete day (24 consecutive hours) of quarantine from the time you are quarantined and up to the limit for this cover shown on your Policy Summary. Every complete day (24 consecutive hours) of quarantine shall be counted towards the total number of days of quarantine even if the days do not run consecutively.

What we do not cover:

Please refer to the general exclusions set out in section 9 (General Exclusions).

I. Quarantine Allowance in Singapore

What we cover:

If during the trip, and upon return to Singapore:

1. you are placed under quarantine by the MOH as a result of close contact with a confirmed case of an infectious disease; or
2. you are identified by the MOH as a carrier of an infectious disease,

we will pay you the amount for this cover shown on your Policy Summary. The amount will be paid for each complete day (24 consecutive hours) of quarantine from the first day of quarantine and up to the limit for this cover shown on your Policy Summary. Every complete day of quarantine shall be counted towards the total number of days of quarantine, even if the days do not run consecutively.

What we do not cover:

Please refer to the general exclusions set out in section 9 (General Exclusions).

J. Treatment by a Chinese Medicine Practitioner or a Chiropractor (Singapore or overseas)

What we cover:

If you unexpectedly suffer an injury or sickness while overseas, we will pay for the necessary and reasonable expenses paid by you to a Chinese medicine practitioner or a chiropractor for treatment (whether in Singapore or overseas), subject to the conditions in this section below.

If you did not get the treatment when you were overseas, you must do so in within 48 hours of your return to Singapore. We will pay for the treatment you receive during the period of 30 days from the date of your first treatment in Singapore or up to the limit for this cover shown on your Policy Summary, whichever is reached first.

If you have received the treatment overseas, we will pay for you to continue receiving treatment in Singapore, during the period of 30 days from the date you return to Singapore or up to the limit for this cover shown on your Policy Summary, whichever is reached first.

You must give us written report(s) of your medical condition from your Chinese medicine practitioner or a chiropractor (both overseas and in Singapore), together with original medical bills and receipts.

If you can recover all or part of the medical expenses from other sources, we will only pay the amount that you cannot recover from these other sources. The maximum amount we will pay for this cover is shown on your Policy Summary.

What we do not cover:

Please refer to the general exclusions set out in section 9 (General Exclusions).

TRAVEL INCONVENIENCES

In relation to all the covers under this Travel Inconveniences section, you are limited to claiming under one cover for one particular event.

A. Trip Cancellation

What we cover:

If you are not able to travel and are forced to cancel your trip due to:

1. death, serious sickness or serious injury suffered by you, your family member or travelling companion. You must have bought your Policy more than 3 days before you are due to leave Singapore unless such event happened by accident or unexpectedly;
2. government authorities stopping you from travelling overseas because you are suffering from an infectious disease;
3. serious damage to your home due to a fire or natural disaster;
4. a sudden riot, strike or civil commotion breaking out in Singapore or at the destination you plan to travel to;
5. natural disasters happening in Singapore or at the destination you plan to travel to;
6. your flight being cancelled by the airline due to closing of the airport, runway or airspace, or poor weather conditions which forces airplanes to be grounded; or
7. you receiving notification that you have to appear in court as a witness during your planned trip and you were not aware of this when you bought your Policy (for Single Trip Cover) or when you booked your trip (for Annual Cover),

and any of the events listed above occurs within 30 days before you are due to leave Singapore, we will pay for the transport expenses (air, sea or land travel) and accommodation expenses that you have paid or have agreed to pay under a contract and which you cannot get back (including the travel agent's cancellation fee).

We will only pay your claim after you have provided us with written or documentary proof that your claim has been denied, rejected or partially paid by the transport or accommodation provider. You must ask for a refund of any prepaid expenses from the transport or accommodation provider first. We will reduce your claim by the amount the transport or accommodation provider has refunded you (if any).

Where the insured person is a child, and he/she is forced to cancel his/her trip because his/her travelling companion who is his/her guardian has to cancel their trip due to any of the events listed above, we will pay for the child's transport expenses (air, sea or land travel) and accommodation expenses that you have paid or have agreed to pay under a contract and which you cannot get back (including the travel agent's cancellation fee).

What we do not cover:

We will not pay for the following, or for loss or liability directly or indirectly caused by the following:

1. You choosing not to travel when an event listed above has not taken place.
2. Any costs resulting from you not telling the travel agent, tour operator, transport and/or accommodation providers as soon as you know you have to cancel your trip.
3. Prepaid or non-refundable expenses for unused local excursions, tours, seminars, courses, concert, live/theatre performances, theme parks, sports events and any other expenses not related to transport or accommodation.
4. Compensation for any air miles, holiday points, membership or credit card redemption you use to pay for the trip in full or in part.
5. You choosing not to travel because of sickness or injury to your family member or travelling companion which is not a serious sickness or serious injury respectively.
6. Claims that result from a pre-existing medical condition or any sickness you knew about. This applies to conditions suffered by you, your family member or travelling companion.
7. Claims that result from flights being cancelled due to any fault on the part of the airline (for example, aircrew rotation, rescheduled flights or operational requirements, or mechanical breakdown of the airplane) with which you have a pre-booked flight.

B. Trip Shortened

What we cover:

If you are not able to continue travelling and are forced to shorten your trip due to any of the following events:

1. death, serious sickness or serious injury suffered by you, your family member or travelling companion;
2. government authorities stopping you from travelling overseas because you are suffering from an infectious disease;
3. serious damage to your home due to a fire or natural disaster;
4. a sudden riot, strike or civil commotion breaking out at the destination you are in or plan to travel to;
5. natural disasters happening at the destination you are in or plan to travel to;
6. trip disruption for at least 12 consecutive hours because the public transport in which you are travelling as a passenger has been hijacked; or
7. your flight being cancelled by the airline due to closing of the airport, runway or airspace, or poor weather conditions which forces airplanes to be grounded,

we will pay for the transport expenses (air, sea or land travel) and accommodation expenses that you have paid or have agreed to pay under a contract and which you cannot get back (including the travel agent's cancellation fee). We will also pay for reasonable transport expenses (for air, sea or land travel, on economy class) and accommodation expenses (for a standard room) for your return to Singapore.

We will only pay your claim after you have provided us with written or documentary proof that your claim has been denied, rejected or partially paid by the transport or accommodation provider. You must ask for a refund of any prepaid expenses from the transport or accommodation provider first. We will reduce your claim by the amount the transport or accommodation provider has refunded you (if any).

Where the insured person is a child, and he/she is forced to shorten his/her trip because his/her travelling companion who is his/her guardian has to shorten their trip due to any of the events listed above, we will pay for the child's transport expenses (air, sea or land travel) and accommodation expenses that you have paid or have agreed to pay under a contract and which you cannot get back (including the travel agent's cancellation fee). We will also pay for the child's reasonable transport expenses (for air, sea or land travel, on economy class) and accommodation expenses (for a standard room) for his/her return to Singapore.

What we do not cover:

We will not pay for the following, or for loss or liability directly or indirectly caused by the following:

1. You choosing not to continue with your trip when an event listed above has not taken place.
2. Any costs resulting from you not telling the travel agent, tour operator, transport and/or accommodation providers as soon as you know you have to shorten your trip.
3. Prepaid or non-refundable expenses for unused local excursions, tours, seminars, courses, concert, live/theatre performances, theme parks, sports events and any other expenses not related to transport or accommodation.
4. Compensation for any air miles, holiday points, membership or credit card redemption you use to pay for the trip in full or in part.
5. You choosing to shorten your trip because of sickness or injury to your family member or travelling companion which is not a serious sickness or serious injury respectively.
6. Claims that result from a pre-existing medical condition or any sickness you knew about. This applies to conditions suffered by you, your family member or travelling companion.
7. Claims that result from flights being cancelled due to any fault on the part of the airline (for example, aircrew rotation, rescheduled flights or operational requirements, or mechanical breakdown of the airplane) with which you have a pre-booked flight.
8. Additional costs that result in you upgrading to a better class or category of transport or accommodation from that in your original itinerary. For example, additional costs for changing flight from budget airline to commercial airline.
9. The part of the trip before your trip was cut short.
10. The cost of your unused portion of the original transport ticket back to Singapore which you have already paid for.

C. Trip Disruption

What we cover:

If your trip is disrupted when you are overseas and you are forced to change any part of your itinerary due to any of the following events:

1. death, serious sickness or serious injury suffered by you or your travelling companion;
2. a sudden riot, strike or civil commotion breaking out at the destination you are in or plan to travel to;
3. natural disasters happening at the destination you are in or plan to travel to; or
4. your flight being cancelled by the airline due to closing of the airport, runway or airspace, or poor weather conditions which forces airplanes to be grounded,

we will pay for reasonable transport expenses (for air, sea or land travel, on economy class) and accommodation expenses (for a standard room) to enable you to continue with your trip.

We will only pay your claim after you have provided us with written or documentary proof that your claim has been denied, rejected or partially paid by the transport or accommodation provider. You must ask for a refund of any prepaid expenses from the transport or accommodation provider first. We will reduce your claim by the amount the transport or accommodation provider has refunded you.

Where the insured person is a child, and his/her trip is disrupted because his/her travelling companion who is his/her guardian has to change their travel plans due to any of the events listed above, we will pay for the child's reasonable transport expenses (for air, sea or land travel, on economy class) and accommodation expenses (for a standard room) to enable him/her to continue with his/her trip.

What we do not cover:

We will not pay for the following, or for loss or liability directly or indirectly caused by the following:

1. You choosing not to continue with the rest of the trip when an event listed above has not taken place.
2. Any costs resulting from you not telling the travel agent, tour operator, transport or accommodation providers as soon as you know your trip is disrupted.
3. Prepaid or non-refundable expenses for unused local excursions, tours, seminars, courses, concert, live/theatre performances, theme parks, sports events and any other expenses and not related to transport or accommodation.
4. Compensation for any air miles, holiday points, membership or credit card redemption you use to pay for the trip in full or in part.
5. You choosing to change your itinerary because of sickness or injury to your travelling companion which is not a serious sickness or serious injury respectively.
6. Claims that result from a pre-existing medical condition or any sickness you knew about. This applies to conditions suffered by you, your family member or travelling companion.
7. Claims that result from flights being cancelled due to any fault on the part of the airline (for example, aircrew rotation, rescheduled flights or operational requirements, or mechanical breakdown of the airplane) with which you have a pre-booked flight.
8. Additional costs that result in you upgrading to a better class or category of transport or accommodation from that in your original itinerary. For example, changing flight from budget airline to commercial airline.
9. The part of the trip before your trip was disrupted.
10. The cost of your unused portion of the original transport ticket back to Singapore which you have already paid for.
11. Additional expenses to extend your trip beyond what was originally scheduled.
12. Costs and expenses incurred for another adult to accompany the child insured person to continue with his/her original trip.

D. Trip Postponement

What we cover:

If you are not able to travel and you have to postpone your trip due to any of the following events:

1. death, serious sickness or serious injury suffered by you, your family member or travelling companion. You must have bought your Policy more than 3 days before you are due to leave Singapore unless such event happened by accident or unexpectedly;
2. government authorities stopping you from travelling overseas because you are suffering from an infectious disease;
3. serious damage to your home due to a fire or natural disaster;
4. a sudden riot, strike or civil commotion breaks out in Singapore or at the destination you plan to travel to;
5. natural disasters happening in Singapore or at the destination you plan to travel to;
6. your flight being cancelled by the airline due to closing of the airport, runway or airspace, or poor weather conditions which forces airplanes to be grounded; or
7. you receiving notification that you have to appear in court as a witness during your planned trip and you were not aware of this when you bought your Policy (for Single Trip Cover) or when you booked your trip (for Annual Cover),

and any of the events listed above occurs within 30 days before you are due to leave Singapore, we will pay for your reasonable transport expenses (for air, sea or land travel, on economy class) and accommodation expenses (for a standard room) for you to make the trip after the postponement of the original trip, together with any administrative fees charged by the travel agent, tour operator, transport or accommodation providers due to the trip postponement.

We will only pay your claim after you have provided us with written or documentary proof that your claim has been denied, rejected or partially paid by the transport or accommodation provider. You must ask for a refund of any prepaid expenses from the transport or accommodation provider first. We will reduce your claim by the amount the transport or accommodation provider has refunded you (if any).

Where the insured person is a child, and he/she is forced to postpone his/her trip because his/her travelling companion who is his/ her guardian has to postpone their trip due to any of the events listed above, we will pay for the child's reasonable transport expenses (for air, sea or land travel, on economy class) and accommodation expenses (for a standard room) for him/her to make the trip after the postponement of the original trip, together with any administrative fees charged by the travel agent, tour operator, transport or accommodation providers due to the trip postponement.

What we do not cover:

We will not pay for the following, or for loss or liability directly or indirectly caused by the following:

1. You choosing not to travel when an event listed above has not taken place.
2. Any costs resulting from you not telling the travel agent, tour operator, transport or accommodation providers as soon as you know you have to postpone your trip.
3. Prepaid or non-refundable expenses for unused local excursions, tours, seminars, courses, concert, live/theatre performances, theme parks, sports events and any other expenses not related to transport or accommodation.
4. Compensation for any air miles, holiday points, membership or credit card redemption you use to pay for the trip in full or in part.

5. You choosing not to travel because of sickness or injury to your family member or travelling companion which is not a serious sickness or serious injury respectively.
6. Claims that result from a pre-existing medical condition or any sickness you knew about. This applies to conditions suffered by you, your family member or travelling companion.
7. Claims that result from flights being cancelled due to any fault on the part of the airline (for example, aircrew rotation, rescheduled flights or operational requirements, or mechanical breakdown of the airplane) with which you have a pre-booked flight.
8. Additional costs that result in you upgrading to a better class or category of transport or accommodation from that in your original itinerary. For example, additional costs for changing flight from budget airline to commercial airline.

E. Travel Agency Insolvency

What we cover:

If you bought your Policy more than 3 days before you are due to leave but you are forced to abandon your trip because the travel agency, transport provider or tour operator is no longer operating for business and they cannot provide for part or all of your trip, we will pay for the transport expenses (air, sea or land travel) and accommodation expenses that you have paid and which you cannot get back (including the travel agent's cancellation fee) up to the limit for this cover shown on your Policy Summary.

What we do not cover:

We will not pay for the following, or for loss or liability directly or indirectly caused by the following:

1. The travel agency, transport provider or tour operator had stopped operating for business before you bought your Policy.
2. Prepaid or non-refundable expenses for unused local excursions, tours, seminars, courses, concert, live/theatre performances, theme parks, sports events and any other expenses not related to transport or accommodation.
3. Compensation for any air miles, holiday points, membership or credit card redemption you use to pay for the trip in full or in part.
4. Claims that result from government regulation or control.

F. Travel Delay

What we cover:

If the public transport you are scheduled to travel on during your trip is delayed for more than 6 consecutive hours and you did not cause the delay:

1. For travel delays of more than 6 consecutive hours before you depart from Singapore, we will pay you a cash benefit of S\$100.00 for every 6 consecutive hours of delay you suffer, up to the limit for this cover shown on your Policy Summary.
2. For travel delays of more than 6 consecutive hours while you are overseas, we will pay you a cash benefit of S\$200.00 for every consecutive 6 hours of delay you suffer, up to the limit for this cover shown on your Policy Summary.

If you have onward connecting public transport to your final destination, we will pay for the travel delay based on your actual arrival time at the final destination against the projected arrival time shown on the itinerary.

You must give us written proof of the delay and the reason for it issued and signed by the transport provider or their handling agent.

What we do not cover:

We will not pay for the following, or for loss or liability directly or indirectly caused by the following:

1. You failing to get on the public transport on time, according to the itinerary supplied to you.
2. Claims that result from any delay which you or the public knew about at the time when you bought your Policy (for Single Trip Cover) or when you booked your trip (for Annual Cover).
3. You checking in late at the place where you are due to board the public transport (for example, airport, port or station).

G. Travel Misconnection

What we cover:

If you miss your travel connection because of a delay in the arrival of the scheduled public transport which you took, and had received a confirmed reservation for that travel connection, and there is no other travel arrangement available to you within 6 hours of the scheduled departure of that travel connection, we will pay you a cash benefit of S\$100.00 for every 6 consecutive hours of delay you suffer, up to the limit for this cover shown on your Policy Summary.

You must give us written proof of your missed travel connection from the transport provider (flight, train, coach or ferry with fixed itinerary) or their handling agents.

What we do not cover:

Please refer to the general exclusions set out in section 9 (General Exclusions).

H. Trip Diversion

What we cover:

If your flight is diverted while travelling on a scheduled flight due to any of the following events:

1. bad weather condition;
2. natural disaster;
3. emergency medical treatment for a fellow passenger; or
4. the mechanical breakdown or derangement of the air conveyance,

and you are delayed from arriving at your planned destination, we will pay you a cash benefit of S\$100.00 for every 6 consecutive hours of delay, up to the limit for this cover shown on your Policy Summary.

You must give us written proof of your trip diversion from the transport provider (for example, flight, train, coach or ferry with fixed itinerary) or their handling agents.

What we do not cover:

Please refer to the general exclusions set out in section 9 (General Exclusions).

I. Overbooked Public Transport

What we cover:

If you are not allowed to get on a form of public transport for which you had previously received confirmation, because it was overbooked, we will pay you the amount for this cover shown on your Policy Summary, except where:

1. you have received any form of compensation; or
2. other alternative transport arrangement was made available to you within 6 hours of the scheduled departure.

You must give us written proof of being denied boarding from the transport provider of the public transport or their handling agents.

What we do not cover:

Please refer to the general exclusions set out in section 9 (General Exclusions).

PERSONAL BELONGINGS

In relation to all the covers under this Personal Belongings section, you are limited to claiming under one cover for one particular event.

A. Loss or Damage of Baggage and Personal Belongings

What we cover:

If your baggage or personal belongings get lost or damaged due to an accident or theft while overseas, we can choose to repair, replace or pay you a cash equivalent for your lost or damaged baggage or personal belongings. If we choose to pay a cash equivalent, we will deduct an amount for their wear and tear when we consider your claim and pay up to the limit for this cover shown on your Policy Summary, subject to the applicable reduction factor set out in section 10 (Reporting an Incident / Making a Claim) under "What we will pay".

In order to claim, you must show that:

1. you had taken all possible steps and had been careful to protect the security of your baggage or personal belongings and to prevent loss or damage;
2. you had reported the loss or damage to the police where the loss or damage had happened and to the relevant authority or service provider (for example, your hotel, transport or accommodation provider) within 24 hours of discovering the loss or damage. You must give us a copy of the police report and any other written document issued by the relevant authority or service provider with details of the loss or damage, together with all relevant receipts or proof of purchase of your baggage or personal belongings; and
3. you had lodged your claim (for the loss or damage to your baggage or personal belongings) with the relevant authority or service provider which had custody and care of those baggage or personal belongings at the time of loss or damage.

We will only pay your claim after you give us written or documentary proof that your claim has been denied, rejected or partially paid by the relevant authority or service provider. We will reduce your claim by the amount the relevant authority or service provider has refunded you (if any).

The total compensation payable under the Loss or Damage of Baggage and Personal Belongings cover (including the losing money benefit and the losing travel documents benefit, both as described below) shall not exceed the limit for this cover shown on your Policy Summary.

What we do not cover:

We will not pay for the following, or for loss or liability directly or indirectly caused by the following:

1. Claims resulting from your deliberate act, failure to act, negligence or carelessness.
2. Claims resulting from your baggage or personal belongings being lost or damaged when left unattended in a public place and which were not in the custody of an authorised party (including transport and accommodation providers such as airline, train, ferry, hotel and resorts).
3. Claims for wear or tear (which includes scratches, discolouration, stains, tears, or dents to the surface of the item which do not affect how the item functions).
4. Claims arising from atmospheric or climatic conditions, gradual deterioration, depreciation and damage caused by pests and insects.
5. Claims for loss or damage caused during a repair or restoration process, or due to the process of cleaning or dyeing.
6. Claims for motor vehicles (including their parts and accessories), motorcycles, boats, motors and any other methods of conveyance.
7. Claims for fragile items, antiques, artefacts, household effects, books, manuscripts, art work, paintings, musical instruments, artificial teeth or limbs, fur and contact or corneal lenses.
8. Claims for foodstuff, fruits, perishables, consumables and animals.
9. Claims for loss of, or restoring, lost or damaged information stored in tapes, cards, discs or other storage devices.
10. Claims for business goods, samples or equipment of any kind.
11. Claims for travel documents, identity card and driver's licence and tickets.

12. Claims for any baggage or personal belonging which does not belong to you.
13. Claims for money, securities, stamps, debit or credit cards, stored-value cards, bonds, vouchers and coupons.
14. Any baggage which you separately checked-in in advance.
15. Any baggage or personal belongings that were confiscated or held by customs or other government authorities.
16. Unexplained and mysterious disappearance of your baggage or personal belongings.

✓ **Losing money**

What we cover:

If your money is stolen from you while you are overseas, we will pay up to the limit for this benefit shown on your Policy Summary.

In order to claim, you must show that:

1. you had taken all possible steps and had been careful to make sure that your money was kept in a secure place and was not left unattended in a public place; and
2. you had reported the loss to the police where the loss had happened and to the relevant authority or service provider (for example, your hotel, transport or accommodation provider) within 24 hours of discovering the loss. You must give us a copy of the police report and any other written document issued by the relevant authority or service provider with details of the loss.

What we do not cover:

We will not pay for the following, or for loss or liability directly or indirectly caused by the following:

1. You failing to report the loss to the police and any relevant authority or service provider within 24 hours of discovering it.
2. You failing to take due care and precautions to make sure that your money is kept in a safe place.
3. Claims resulting from your deliberate act, failure to act, negligence or carelessness.
4. Any loss due to exchange rate or loss in value of currencies.
5. Loss of money which was not under your care and custody.
6. Unexplained and mysterious disappearance of your money.

✓ **Losing travel documents**

What we cover:

If your travel documents are accidentally lost or stolen while you are overseas, we will pay for reasonable transport expenses (for air, sea or land travel, on economy class) and accommodation expenses (for a standard room) which you have to pay while overseas to apply to replace the lost travel documents. We will also pay for the administrative fee which you have to pay to replace the travel documents.

In order to claim, you must show that:

1. you had taken all possible steps and had been careful to make sure that your travel documents were kept in a secure place and they were not left unattended in a public place;
2. you had reported the loss to the police where the loss had happened and to the relevant authority or service provider (for example, your hotel, transport or accommodation provider) within 24 hours of discovering the loss. You must give us a copy of the police report and any other written document issued by the relevant authority or service provider with details of the loss; and
3. you had lodged your claim (for the loss of your travel documents) with the relevant authority or service provider which had custody and care of your travel documents at the time of loss.

We will only pay your claim after you give us written or documentary proof that your claim has been denied, rejected or partially paid by the relevant authority or service provider. We will reduce your claim by the amount the relevant authority or service provider has refunded you (if any).

What we do not cover:

We will not pay for the following, or for loss or liability directly or indirectly caused by the following:

1. You failing to report the loss to the police or the relevant authority within 24 hours of discovering it.
2. You failing to take due care and precautions to make sure that your travel documents are kept in a safe place.
3. Claims resulting from your deliberate act, failure to act, negligence or carelessness.
4. Claims resulting from your travel documents being lost when left unattended in a public place and which were not in the custody of an authorised party (including transport and accommodation providers such as airline, train, ferry, hotels and resorts).
5. Buying of travel tickets (for example, air tickets and train tickets) to replace such tickets which have been lost or stolen or which cannot be used due to a change in the travel date.
6. Unexplained and mysterious disappearance of your travel documents.

B. Overseas Baggage Delay

What we cover:

If your checked-in baggage has been delayed or misplaced by any transport provider for more than 6 consecutive hours while you are overseas, we will pay you a cash benefit of S\$200.00 per adult and S\$50.00 per child for every 6 consecutive hours of delay, to be calculated from the time you actually arrive at the destination to the time you receive your checked-in baggage, up to the limit for this cover shown on your Policy Summary.

You must give us written proof from the transport provider or their handling agent, confirming the period of delay and the reason for the delay.

What we do not cover:

Please refer to the general exclusions set out in section 9 (General Exclusions).

C. Baggage Delay in Singapore

What we cover:

If your checked-in baggage has been delayed or misplaced by any transport provider for more than 6 consecutive hours in Singapore, we will pay you a cash benefit of S\$100.00 per adult and S\$25.00 per child for every 6 consecutive hours of delay, to be calculated from the time you actually arrive in Singapore to the time you receive your checked-in baggage, up to the limit for this cover shown on your Policy Summary.

You must give us written proof from the transport provider or their handling agent, confirming the period of delay and the reason for the delay.

What we do not cover:

Please refer to the general exclusions set out in section 9 (General Exclusions).

EMERGENCY MEDICAL EVACUATION AND REPATRIATION

A. Emergency Medical Evacuation

What we cover:

If you:

1. are in a life-threatening condition because of an injury or sickness suffered while overseas and our assistance company believes it is medically necessary to move you to the nearest medical centre or hospital for treatment (whether overseas or in Singapore); and/or
2. need to return to Singapore for recuperation or to continue treatment after you have been moved to an overseas medical facility for treatment as described in 1 above,

we will pay for the necessary expenses our assistance company spends when they use air or surface ambulance, regular air transport, railroad, land or sea transport or any other appropriate method to move you to the medical centre or hospital for treatment, up to the limit for this cover shown on your Policy Summary.

If your existing return ticket to travel back to Singapore can still be used, we will only pay for the administrative fees charged by the airline or travel agent for changing the travel dates or destinations for that ticket.

Our assistance company will decide the most appropriate method of transport and the destination to move you to, based only on the medical necessity and the severity of your medical condition.

What we do not cover:

We will not pay for loss or liability directly or indirectly caused by claims resulting from services not arranged by our assistance company or not approved by our assistance company or us.

B. Repatriation of Mortal Remains

What we cover:

If you die after suffering an injury or a sickness while overseas during a trip, we will pay for the necessary expenses our assistance company has to pay to bring your body back to Singapore or to your home country, up to the limit for this cover shown on your Policy Summary.

What we do not cover:

We will not pay for loss or liability directly or indirectly caused by claims resulting from services not arranged by our assistance company or not approved by our assistance company or us.

OTHER BENEFITS

A. Emergency Telephone Charges

What we cover:

If you need to call our assistance company during a medical emergency in respect of an event that you will claim, and which we will pay for under this Policy, we will reimburse you the actual telephone charges up to the limit for this cover shown on your Policy Summary.

What we do not cover:

Please refer to the general exclusions set out in section 9 (General Exclusions).

B. Personal Liability

What we cover:

If you are held responsible at law for accidentally:

1. causing injury to a person while overseas; or
2. damaging, or causing loss of, a person's property while overseas,

we will pay the legal costs and expenses incurred by you which have been approved by us in writing, together with the amount awarded against you by a court in Singapore, up to the limit for this cover shown on your Policy Summary.

You shall not without our approval in writing, make any admission, offer, promise or payment in connection with any claims against you. Please see "Taking over your rights" in section 10 (Reporting an Incident/Making a Claim).

What we do not cover:

We will not pay for the following, or for loss or liability directly or indirectly caused by the following:

1. Claims resulting from your deliberate unlawful or criminal act or failure to act.
2. Claims for loss or damage to property in your charge or under your control or which belongs to you.
3. Claims resulting from legal services we have not approved in writing.
4. Claims for punitive, aggravated or exemplary damages (damages intended to punish you or make an example of you).
5. Any legal responsibility that comes from an injury to, loss or damage to, property that you, your family member or your employee owns, cares for or controls.
6. Any legal responsibility, injury, loss or damage suffered by your family member or employee.
7. Any legal responsibility that results from you owning or using weapons, animals, motor vehicles (including personal mobility devices), watercraft or aircraft of any description, including but not limited to drones, remote-controlled motorised devices or motorised bicycles.
8. Any legal responsibility that results from or is connected to your trade, business, profession or occupation.
9. Any legal responsibility that you have under a contract.
10. Any legal responsibility that results from you passing an infectious disease to others.
11. Any legal responsibility that results from your abuse of controlled drugs.
12. Any legal responsibility that results from you being under the influence of drugs or alcohol.
13. Any legal responsibility that results from your driving or riding in races or rallies.
14. Any legal responsibility that is caused by your involvement in polluting or harming the environment.
15. Any court judgment which is not delivered by a court in Singapore.
16. Any court judgment which is being appealed by you or on your behalf.

C. Legal Expenses

What we cover:

If, while you are on the trip, you incur legal costs and expenses as a result of false arrest or wrongful detention by any government or public authority, we will reimburse you up to the limit for this cover shown on your Policy Summary.

You will only be able to claim under this cover if such legal costs and expenses have been approved by us in writing.

What we do not cover:

Please refer to the general exclusions set out in section 9 (General Exclusions).

D. Hijack of Public Conveyance

What we cover:

If, during the trip, a public transport that you are travelling on is hijacked and you are detained for a period of time, we will pay you S\$200.00 for each period of 24 consecutive hours that the hijack continues, up to the limit for this cover shown on your Policy Summary.

You must give us a police report or a report issued by the transport provider confirming that you were a victim of the hijack and the duration of such hijack.

What we do not cover:

Please refer to the general exclusions set out in section 9 (General Exclusions).

E. Kidnap and Hostage

What we cover:

If you are held hostage for at least a complete day (24 consecutive hours) after being kidnapped while overseas, we will pay you the amount for this cover if shown on your Policy Summary for each complete day (24 consecutive hours), up to the limit for this cover shown on your Policy Summary.

In order to claim, you must show that:

1. you have reported the kidnap to the authorised law enforcement agency within 24 hours from the time you are able to contact a person; and
2. you have notified us within 24 hours from the time you are able to contact a person and provide us with proof that the kidnap actually happened.

What we do not cover:

We will not pay for the following, or for loss or liability directly or indirectly caused by the following:

1. Claims resulting from your criminal acts or from you helping others to commit a crime.
2. Claims arising in your home country, countries in Central or South America or Africa, or any country in which United Nations armed forces are present and active.
3. Claims for payment of ransom money.

F. Rental Vehicle Excess Cover

What we cover:

If there is a loss or damage to your rental vehicle due to an accident during your trip, we will pay the excess or deductible which you become contractually responsible for, up to the limit shown on your Policy Summary.

In order to claim, you must show that:

1. the rental vehicle is rented from a licensed rental agency and you were named as either a driver or co-driver of the rental vehicle; and
2. you have obtained comprehensive motor insurance ("Rental Vehicle Insurance") when hiring the rental vehicle so that the Rental Vehicle Insurance policy will pay for the loss or damage to the rental vehicle throughout the rental period, beyond the excess or deductible.

You must give us copies of the vehicle rental agreement, the receipt showing payment of the excess or deductible of the Rental Vehicle Insurance and any reports relating to the accident or the loss or damage to the rental vehicle.

What we do not cover:

We will not pay for the following, or for loss or liability directly or indirectly caused by the following:

1. Claims for loss or damage to the rental vehicle, other than the excess or deductible of the Rental Vehicle Insurance.
2. Claims for the excess or deductible of the Rental Vehicle Insurance due to an accident resulting in loss or damage to the rental vehicle while it was not in your custody and control.
3. Claims for the excess or deductible of the Rental Vehicle Insurance due to an accident resulting in loss or damage to the rental vehicle which happened outside the vehicle rental period or outside the period of insurance covered by the Rental Vehicle Insurance policy.
4. Claims for the excess or deductible of the Rental Vehicle Insurance due to an accident resulting in loss or damage to the rental vehicle if, at the time of the accident, you were not licensed to drive the rental vehicle or you were taking part in or practising for speed or time trials or races of any kind.
5. Claims for the excess or deductible of the Rental Vehicle Insurance due to any loss or damage to the rental vehicle arising from wear and tear or gradual deterioration.
6. Claims for the excess or deductible of the Rental Vehicle Insurance due to any damage to the rental vehicle caused during a repair process.
7. Claims arising from breach of the vehicle rental agreement or the breaking of any laws, rules and regulation of the country where the rental vehicle is rented or driven.

G. Terrorism Cover

What we cover:

If any of the losses covered under your Policy arises from or relates to an act of terrorism, we will cover the loss up to the limit relevant to that cover, as shown on your Policy Summary, provided such act of terrorism did not involve the use of NCB.

The maximum amount we will pay for losses arising from or related to the act of terrorism is the limit for the Accidental Death cover shown on your Policy Summary.

What we do not cover:

We will not pay for loss or liability directly or indirectly caused by an act of terrorism which involves the use of NCB.

H. Home Contents

What we cover:

If there is physical loss or damage to your home contents due to fire when your home was left vacant in Singapore during your trip, we can choose to repair, replace or pay you a cash equivalent for the affected home contents. If we choose to pay a cash equivalent, we will deduct an amount for their wear and tear when we consider your claim and pay up to the limit for this cover shown on your Policy Summary.

What we do not cover:

We will not pay for the following, or for loss or liability directly or indirectly caused by the following:

1. You failing to report the loss to the police or relevant authorities within 24 hours of discovering it.
2. Claims for loss due to theft during or after the fire.
3. Claims for wear or tear (which includes scratches, discolouration, stains, tears, or dents to the surface of the item which do not affect how the item functions).
4. Claims arising from atmospheric or climatic conditions, gradual deterioration, depreciation and damage caused by pests and insects.
5. Claims for loss or damage caused during a repair or restoration process, or due to the process of cleaning or dyeing.
6. Claims for loss or damage due to your deliberate act or you helping a person commit a crime.
7. Claims that result from any government authorities confiscating, taking or holding or occupying (whether legally or illegally) your home or any premises, vehicle or thing.
8. Claims for loss or damage caused by electrical or mechanical breakdown.
9. Claims for indirect loss of any kind.
10. Claims for loss of business or professional use of photographic and sporting equipment and accessories and musical instruments.
11. Claims for loss of vehicles, boats, bicycles and their equipment or accessories.

12. Claims for loss or damage to a tenant's property or to any home content or property that is not owned by you or outside your home.
13. Claims for loss of, or restoring, lost or damaged information stored in tapes, cards, discs or other storage devices.
14. Claims for loss or damage to property insured under any other policy.
15. Claims for loss or damage to money, valuables, jewellery or precious metals (as the case may be) exceeding a total of S\$80,000.00 in your home.
16. Claims arising from theft (or attempted theft) or malicious damage or vandalism not leading to or involving fire.
17. Claims for loss or damage arising from the burning of your home through the order of any government authority.
18. Claims for loss or damage arising from the bursting, overflowing or escape of domestic water from a tank, apparatus or pipe, washing machine or water mains.
19. Claims for loss or damage arising from hurricane, typhoon, cyclone, windstorm, hail, tsunami (including flood and overflow of the sea as a consequence of weather).
20. Claims for loss or damage arising from the chewing, scratching, tearing, fouling or any other damage caused by domestic animals.
21. Claims for loss or damage arising from unexplained loss or mysterious disappearance of any home contents.
22. Claims for loss or damage to any data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, corruption or deformation of the original structure, and any business interruption losses resulting from such loss or damage, unless such loss or damage to data or software is a direct consequence of damage to property which is otherwise covered.
23. Claims for loss or damage resulting from an impairment in the function, availability, range of use or accessibility of data, software or computer programs, and any business interruption losses resulting from such loss or damage.

I. Passive War

What we cover:

If any loss covered under your Policy arises from or is related to an act of war, we will cover your loss up to the limit relevant to that cover, as shown on your Policy Summary, only if:

1. your loss was not suffered in your home country;
2. at the time of your loss, you were not directly or indirectly, an active participant in any of such act of war, save for acting as necessary to protect yourself or your property; and
3. you suffered the loss within 30 days from the outbreak of that act of war.

If you have other insurance policies with us that also have this passive war extension, you are limited to claim under one policy only for your loss, up to the limit for the relevant cover under that policy.

What we do not cover:

We will not pay for the following, or for loss or liability directly or indirectly caused by the following:

1. Claims arising from your active participation in the act of war (which includes supplying, transporting or otherwise handling facilities, equipment, devices, vehicles, weapons or other materials intended for use in war by a party engaged in hostile actions).
2. Claims in any way caused by or contributed to or by the use or release or the threat of NCB.
3. Claims for loss suffered in the course of you acting in your professional capacity as a journalist, news correspondent, employee or medical personnel with disaster relief organizations and security personnel.

J. Overseas Emergency Allowance – Car/Coach/Train Cover (Optional Cover for Plane)

What we cover:

If you have:

1. selected car/coach/train as your main mode of transport; or
2. selected plane as your main mode of transport, and opted for this cover by paying the additional premium,

and during your trip, the car, coach or train that you are travelling on is immobilised for 6 consecutive hours or more following an accident or breakdown, we will:

- a. arrange to transport you back to Singapore or your next destination, and pay the costs up to a maximum of S\$200.00 per insured person;
- b. in the event of an accident or breakdown of the car, we will pay for the transportation of the car back to Singapore or to the rental company or to the nearest workshop overseas, up to S\$2,000.00; and
- c. pay for reasonable overseas emergency telephone calls made to our assistance company or to us by you or an insured person, up to S\$100.00 per insured person.

All decisions on the most appropriate method of transport will be made by our assistance company.

We will only pay such amount of your claim under this cover which is in excess of what you have claimed under your primary car insurance cover (if any and where applicable).

What we do not cover:

We will not pay for loss or liability directly or indirectly caused by claims resulting from services not arranged by our assistance company or not approved by our assistance company or us.

OPTIONAL COVER

A. Loss or Damage of Baggage and Personal Belongings due to Theft, Robbery or Break-In

What we cover:

If your baggage or personal belongings get lost or damaged due to theft, robbery or a break-in while overseas, we can choose to repair, replace or pay a cash equivalent for your lost or damaged baggage or personal belongings. If we choose to pay a cash equivalent, we will deduct an amount for their wear and tear when we consider your claim and pay up to the limit for this cover shown on your Policy Summary, subject to the applicable reduction factor set out in section 10 (Reporting an Incident / Making a Claim) under "What we will pay".

In order to claim, you must show that:

1. you had taken all possible steps and been careful to protect the security of your baggage or belongings and to prevent loss or damage;
2. you had reported the loss or damage to the police where the loss or damage had happened and to the relevant authority or service provider (for example, your hotel, transport or accommodation provider), within 24 hours of discovering the loss or damage. You must give us a copy of the police report and any other written document issued by the relevant authority or service provider with details of the loss or damage, together with all relevant receipts or proof of purchase of your baggage or personal belongings; and
3. you had lodged your claim (for the loss or damage to your baggage or personal belongings) with the relevant authority or service provider which had custody and care of those baggage or personal belongings at the time of loss or damage.

We will only pay your claim after you give us written proof that your claim has been denied, rejected or partially paid by the relevant authority or service provider. We will reduce your claim by the amount the relevant authority or service provider has refunded you (if any).

The total compensation payable under the Loss or Damage of Baggage and Personal Belongings due to Theft, Robbery or Break-In cover (including the losing money benefit and the losing travel documents benefit, both as described below) shall not exceed the limit for this cover shown on your Policy Summary.

What we do not cover:

We will not pay for the following, or for loss or liability directly or indirectly caused by the following:

1. Claims resulting from your deliberate act, failure to act, negligence or carelessness.
2. Claims resulting from your baggage or personal belongings being lost or damaged when left unattended in a public place and which were not in the custody of an authorised party (including transport and accommodation providers such as airline, train, ferry, hotel and resorts).
3. Claims for wear or tear (which includes scratches, discolouration, stains, tears, or dents to the surface of the item which do not affect how the item functions).
4. Claims arising from atmospheric or climatic conditions, gradual deterioration, depreciation and damage caused by pests and insects.
5. Claims for loss or damage to the baggage or personal belongings caused during a repair or restoration process or due to the process of cleaning or dyeing.
6. Claims for motor vehicles (including their parts and accessories), motorcycles, boats, motors and other conveyance.
7. Claims for fragile items, antiques, artefacts, household effects, books, manuscripts, art work, paintings, musical instruments, artificial teeth or limbs, fur and contact or corneal lenses.
8. Claims for foodstuff, fruits, perishables, consumables and animals.
9. Claims for loss of, or restoring, lost or damaged information stored in tapes, cards, discs or other storage devices.
10. Claims for business goods, samples or equipment of any kind.
11. Claims for travel documents, identity card and driver's licence.
12. Claims for any baggage or personal belonging which does not belong to you.
13. Claims for money, securities, stamps, debit or credit cards, stored-value cards, bonds, vouchers and coupons.
14. Any baggage which you separately checked-in in advance.
15. Any baggage or personal belongings that were confiscated or held by customs or other government authorities.
16. Unexplained and mysterious disappearance of your baggage or personal belongings.

✓ **Losing money**

What we cover:

If your money is stolen from you due to theft, robbery or a break-in while you are overseas, we will pay up to the limit shown on your Policy Summary.

In order to claim, you must show that:

1. in relation to the occurrence of any theft, robbery or break-in, you had taken all possible steps and had been careful to make sure that your money was kept in a secure place and was not left unattended in a public place; and
2. you had reported the loss to the police where the loss happened and to the relevant authority or service provider (for example, your hotel, transport or accommodation provider), within 24 hours of discovering the loss. You must give us a copy of the police report and any other written document issued by the relevant authority or service provider with details of the loss.

What we do not cover:

We will not pay for the following, or for loss or liability directly or indirectly caused by the following:

1. Any loss which is not due to theft, robbery or break-in.
2. You failing to report the loss to the police and any relevant authority or service provider within 24 hours of discovering it.
3. You failing to take due care and precautions to make sure that your money is kept in a safe place.
4. Claims resulting from your deliberate act, failure to act, negligence or carelessness.
5. Any loss due to exchange rate or loss in value of currencies.
6. Loss of money which was not under your care and custody.
7. Unexplained and mysterious disappearance of your money.

✓ **Losing travel documents**

What we cover:

If your travel documents are accidentally lost or stolen due to theft, robbery or a break-in while you are overseas, we will pay for reasonable transport expenses (for air, sea or land travel, on economy class) and accommodation expenses (for a standard room) which you have to pay while overseas to apply to replace the lost travel documents. We will also pay for the administrative fee which you have to pay to replace the travel documents.

In order to claim, you must show that:

1. you had taken all possible steps and had been careful to make sure that your travel documents were kept in a secure place and they were not left unattended in a public place;
2. you had reported the loss to the police where the loss had happened and to the relevant authority or service provider (for example, your hotel, transport or accommodation provider), within 24 hours of discovering the loss. You must give us a copy of the police report and any other written document issued by the relevant authority or service provider with details of the loss; and
3. you had lodged your claim (for the loss of your travel documents) with the relevant authority or service provider which had custody and care of your travel documents at the time of loss.

We will only pay your claim after you give us written or documentary proof that your claim has been denied, rejected or partially paid by the relevant authority or service provider. We will reduce your claim by the amount the relevant authority or service provider has refunded you (if any).

What we do not cover:

We will not pay for the following, or for loss or liability directly or indirectly caused by the following:

1. You failing to report the loss to the police or the relevant authority within 24 hours of discovering it.
2. You failing to take due care and precautions to make sure that your travel documents are kept in a safe place.
3. Claims resulting from your deliberate act, failure to act, negligence or carelessness.
4. Claims resulting from your travel documents being lost when left unattended in a public place and which were not in the custody of an authorised party (including transport and accommodation providers such as airline, train, ferry, hotels and resorts).
5. Buying of travel tickets (for example, air tickets and train tickets) to replace such tickets which have been lost or stolen or which cannot be used due to a change in the travel date.
6. Unexplained and mysterious disappearance of your travel documents.

9. General Exclusions

Your Policy does not cover claims for loss or liability directly or indirectly caused by or arising out of or in connection with the following:

1. Any travel overseas against medical advice or for the purpose of getting medical treatment.
2. Any travel overseas against a travel advisory issued by the Government of Singapore.
3. Any travel to the restricted countries.
4. Any travel by diplomat or diplomatic staff.
5. Any known event.
6. Any intentional self-inflicted injury or suicide or attempt of any of that.
7. Any criminal act.
8. Any effect or influence of alcohol or drugs.
9. Any mental problem or the state of insanity.
10. Any claims relating to pregnancy, childbirth, abortion, miscarriage and all complications arising from these conditions.
11. Any sexually transmitted infections, human immunodeficiency virus (HIV) or any HIV-related illness including acquired immunity deficiency syndrome (AIDS) or any variations of this however they are caused.
12. Any epidemic or pandemic relating to an infectious disease, virus or condition, including any derivative or mutation of such disease, virus or condition, or the threat or perceived threat of any such epidemic or pandemic.
13. Any pre-existing medical condition or physical disability.

14. Any participation in flying or other activities occurring in the air, except as a fare-paying passenger in a licensed passenger-carrying aircraft.
15. Any participation in any competition or race for speed with motor vehicles of any kind.
16. Any participation in any sports (whether professional or not) which you or the insured person could receive any form of prize (including money, donation, sponsorship, award or certificate).
17. Any participation in the following activities, by you or the insured person:
 - a. Any activity against the advice of a medical practitioner or a medical specialist or against the health and safety rules of the activity operator.
 - b. Scuba diving provided it is for leisure and you must show the following:
 - i. you or the insured person holds a Professional Association of Diving Instructors (PADI) certification (or similar qualification recognized worldwide) and dives with a companion who holds a PADI certification (or similar qualification recognized worldwide); or
 - ii. you or the insured person dived with a qualified instructor, and the dive is not deeper than the depth as shown in the PADI certification (or similar qualification recognized worldwide) or 30 metres, whichever is less deep.
 - c. Mountaineering or outdoor rock-climbing, except rock-climbing on man-made walls.
 - d. Trekking provided it is for leisure and you must show the following:
 - i. you or the insured person did not venture higher than 4,000 metres above sea level during the trek;
 - ii. you or the insured person trekked in a public place;
 - iii. the trek was organised by a recognised tour operator or activity provider or under the guidance and supervision of licensed guides or instructors of a recognised tour operator or activity provider; and
 - iv. you or the insured person wore the necessary safety equipment and followed the prescribed safety procedures, rules and regulations of the licensed guides or instructors.
 - e. Expeditions:
 - i. to generally inaccessible, remote or previously unexplored places (for example, the Antarctica or similarly remote places); or
 - ii. carried out for scientific, research or political purposes to those places.
 - f. Extreme sports which involve speed, height, danger, a high level of physical exertion, highly specialised gear or spectacular stunts, whether in a competition or not, and whether in a team or done alone (for example, hunting, caving, potholing, paragliding or parachuting, hang-gliding, skydiving, abseiling, aerobatics, building antenna span and earth (BASE) jumping, cave diving, free flying, ice climbing, wingsuit flying and dragonboating).
18. Any professional activities of the police, naval, military or air force personnel which includes training, operations (whether planning or actually carrying it out) and other related activities.
19. Any professional activities of ship crew, divers, airline personnel or aircrew.
20. Any accident while driving or riding on a motor race track, roadway or any part of the motor sports venue.
21. Any exposure to radioactivity, or damage from any nuclear fuel, material or waste.
22. Any loss, costs or expense relating, directly or indirectly, to nuclear reaction, nuclear radiation, nuclear irradiation or radioactive contamination by any nuclear material, irrespective of whether there are other contributory causes.
23. Any loss, costs or expense relating, directly or indirectly, to the production, manufacture, enrichment, conditioning, processing, reprocessing, use, storage, handling, disposal and/or transportation of any nuclear material, irrespective of whether there are other contributory causes.
24. Any violation of government regulation or you or the insured person failing to take reasonable precautions to avoid a claim under your Policy after being warned through the media of any intended strike, riot or civil commotion.
25. Any loss, costs or expense relating, directly or indirectly to any change to government regulation or violation of government regulation.
26. Any failure to take reasonable precautions to protect own property or to avoid injury or minimise claims under your Policy.
27. Any participation in manual or dangerous work or such work which involves use of machinery or tools (for example, any offshore work, mining, aerial photography activities or handling explosives) which we have not agreed to in writing.
28. Any loss or damage to items when left unattended in a public place and which were not in the custody of an authorised party (including transport and accommodation providers such as the airline, train, ferry, hotel and resort).
29. Any loss, costs or expense relating, directly or indirectly, to any authorities stopping you or the insured person from boarding the main mode of transport or entering the intended destination resulting from failure to fulfill the applicable immigration, admission or entry requirements.
30. Any ex-gratia payments.
31. Claims resulting from an injury or sickness due to an accident, where that injury or sickness occurs after 72 hours from the time of the accident.
32. Claims which are covered by other insurance or which would be paid for by the carrier, hotel, tour operator, travel agency or other providers.
33. Claims resulting from you or the insured person's deliberate act, failure to act, negligence or carelessness.
34. Claims which are related to professional sports disability insurance.
35. Claims that would expose us to any sanction, prohibition or restriction under any relevant United Nations resolutions, trade or economic sanctions or applicable law or regulations.
36. Expenses for food and beverages, local and international telephone calls (other than telephone charges which we expressly cover), laundry and hotel entertainment or pay-per-view TV programmes.

37. All actual or alleged losses, liabilities, damages, injuries, defence costs, costs or expense(s) directly or indirectly arising out of, contributed by, caused by, resulting from, or in connection with any of the following (including any action taken in controlling, preventing, suppressing, retaliating against, or responding to) regardless of any other cause or event contributing concurrently or in any other sequence of the loss:
- war or civil war (except to the extent that the loss or liability is covered under the Passive War extension), invasion, acts of foreign enemies, hostilities or warlike operations (whether war is declared or not), mutiny, revolution, rebellion, insurrection, uprising, military or usurped power, confiscation by order of any public authority or government de jure or de facto, martial law;
 - riots, strikes, or civil commotion; or
 - any act of terrorism involving the use or release or the threat thereof of NCB.

If we refuse to pay a claim as a result of any of the exclusions listed above or anywhere in this Product Disclosure Document and you disagree with our decision, you will need to prove that the claim is covered. If any part of any exclusion is found to be invalid or we cannot enforce it, it will not affect the remaining exclusions.

10. Reporting an Incident / Making a Claim

IMPORTANT

All claims must be reported to us as soon as possible after the occurrence of the event giving rise to the claim and in any event, within 30 days of such event, otherwise we will not be liable for the claim.

Reporting an event

- For your convenience, you, your legal representative or any insured person can email or call us to inform us of a possible claim.
- Our claims executives will guide you on the steps to take.
- We would need all relevant information and documents to be supplied to us promptly.
- Examples of the documents we may require include:
 - ✓ Your or the insured person's identity card, passport or other satisfactory identification documents
 - ✓ Travel booking form
 - ✓ Electronic ticket (e-ticket) confirmation
 - ✓ Boarding pass
 - ✓ Passport (certified copy)
 - ✓ Proof of ownership
 - ✓ Police report
 - ✓ Medical records, reports and certificates signed by a medical practitioner and/or medical specialist (where applicable)
 - ✓ Written confirmation of trip delay from the transport provider
 - ✓ Original invoices and receipts
 - ✓ Other documents which would help to prove the authenticity and/or value of your claim

Where applicable, we may also require documents to be certified or notarised and for documents issued in a foreign language to be translated into English by a certified translator.

We may refuse to settle a claim or reimburse any expense if you fail to provide us with satisfactory supporting documents.

Failure to submit your claim in time

If you fail to submit your claim within the required time frame:

- we may repudiate liability and you will not be protected under your Policy. This means that you will have to bear the loss or damage and/or settle any third party claims against you; and
- we may cancel your Policy or decline renewal of your Policy (for Annual Cover).

What we will pay

We pay all claims relating to your personal property based on its value at the time you lose it and this means you may not get back its full purchase price.

If you lose or damage your personal property while overseas due to theft or an accident, and we have to pay your claim under (1) the Loss or Damage of Baggage and Personal Belongings cover or (2) the Loss or Damage of Baggage and Personal Belongings due to Theft, Robbery or Break-In cover, we will apply the reduction factor as shown in the table below:

Type of personal property	Limit	Reduction factor / Amount to be paid out			
		Purchase date is within 1 year	Purchase date is 1 year or more but within 2 years	Purchase date is 2 years or more	
Baggage, clothing, laptop and other personal effects	Policy limit for the cover	With receipt	No reduction	50% reduction	75% reduction
		Without receipt	Up to S\$50.00 per article or pair or set of articles (maximum of five articles or five pairs or sets of articles)		
Valuables	S\$500.00 for any single article, pair or set of articles	With receipt	No reduction		
		Without receipt	No payment		
Mobile telephone or tablet	S\$500.00	With receipt	Subject to the limit, we will pay the higher of the purchase price or the prescribed trade-in value	Subject to the limit, we will pay: <ul style="list-style-type: none"> • S\$50.00 or the prescribed trade-in value published by the relevant Singapore telecommunication company, whichever is higher • S\$50.00, if there is no prescribed trade-in value. 	
		Without receipt	Subject to the limit, we will pay: <ul style="list-style-type: none"> • S\$50.00 or the prescribed trade-in value published by the relevant Singapore telecommunication company, whichever is higher • S\$50.00, if there is no prescribed trade-in value. 		

You must keep all property (which is the subject of the claim) even if it is damaged and if we ask, you must send it to us and pay the costs for doing so. If we pay a claim and the subject of the claim is then recovered or it has a salvage value, it will become our property.

If you can recover from other sources all or part of your loss or damage in relation to the personal property, we will only pay you the amount that you cannot recover.

We pay all claims in Singapore dollars. If you suffer a loss which is in a foreign currency, we will convert the amount into Singapore dollars at the prevailing exchange rate at the date of the loss.

Reasonable precautions

You must take all reasonable precautions to prevent or minimise any accident, injury, death and expenses.

Taking over your rights

We can choose to take over your rights to defend or settle any claim, or start a legal action in your name against any person to recover damages or compensation. We will decide how to proceed for any such claim or legal action and you should give us all information and assistance as we may require.

Cessation of our liability under your Policy

Our liability to make payment under your Policy ends when we have paid out:

- (for both Single Trip Cover and Annual Cover) the Accidental Death cover; or
- (for Single Trip Cover only) any of the Trip Cancellation, Trip Postponement or Travel Agency Insolvency covers.

Claims conditions

In order to claim under your Policy, you must:

- produce all relevant documentary evidence that we may require to support your claim;
- provide us promptly with all relevant information and assistance necessary to process any claims, recover any costs or take any legal action;
- co-operate with us in handling any claims or demands (including promptly providing the necessary information, executing documents and attending Court to give evidence); and
- tell us immediately if you or any insured person is charged with an offence or face a civil lawsuit following the event.

If you do not observe any of the above conditions, we may reduce the amount to be paid out for a claim, or refuse to pay a claim, or cancel your Policy.

At the time of your trip, you must be medically fit to travel and not be aware of any circumstances which may lead to your trip being cancelled or disrupted. If not, we may not pay the claim.

Fraud

You should not make any fraudulent claims under your Policy.

You would be considered to be making or attempting to make a fraudulent claim if you:

- make a claim arising from an event, loss or damage that is caused by your own knowledge or deliberate act;
- make a claim which you know to be false or exaggerated;
- provide information knowing that it is false; and/or
- provide a document knowing that it is inaccurate, incomplete, false or forged.

If you make a fraudulent claim or we suspect that you are making a fraudulent claim, we may:

- decline to pay any claim or reimburse any expense;
- declare your Policy to be invalid;
- cancel any other policies you have bought from us;
- not refund any premium;
- recover any amount which has been paid under your Policy from you or your estate;
- not accept any applications from you to buy or renew any policy from us; and
- report the incident to the police and/or other relevant authorities.

Multiple Insurances

If you have other insurance policies covering the same liability as this Policy, we will only pay you our share of the claim and will not have any obligation to make any payment to you if you are entitled to seek indemnity under another insurance policy. This does not apply to the following covers: Accidental Death, Permanent Total Disablement, Overseas Hospital Confinement, Overseas Quarantine Allowance, Quarantine Allowance in Singapore, Travel Delay, Travel Misconnection, Trip Diversion, Overbooked Public Transport, Overseas Baggage Delay, Baggage Delay in Singapore, Hijack of Public Conveyance and Kidnap and Hostage.

If you are covered under more than one travel policy issued by us for the same trip, we will treat you as insured only under your policy which provides the highest benefit.

11. Renewing Your Policy (for Annual Cover only)

To ensure continued protection if you have bought an Annual Cover, we will normally send you a renewal offer at least 30 days before the renewal date of your Policy. Unless you have notified us of any changes to the information you had given us, we will assume that there are no changes when deciding whether to send you the renewal offer. If you notify us of any changes, we will send you the renewal offer only if we accept those changes.

The renewal offer will show the premium for the new policy, and may also include notice of any changes to the terms of the new policy.

What you need to do when we send you a renewal offer

	If you wish to renew your Policy	If you do not wish to renew your Policy
If you are on the Automatic Renewal arrangement	You do not have to do anything and we will deduct/charge the renewal premium from your credit card known to us 14 days before the renewal date.	You must inform us of this at least 14 days before the renewal date and your Policy will lapse after the last day of cover.
If you have opted out of the Automatic Renewal arrangement	You will need to pay the premium in full by the due date shown in the renewal offer.	We will take it that you are not renewing your Policy if we do not receive the full premium by the due date shown in the renewal offer and your Policy will lapse after the last day of cover.

When you receive a renewal offer, you must tell us if the information contained in it is incorrect or incomplete or if there has been changes to the information or your particulars which you had provided us before the commencement of your Policy. If you do not tell us, we may reduce or refuse to pay a claim. This is an important part of your Duty of Disclosure.

We will send a notice of non-renewal to your address last known to us if you are not invited to renew your Policy.

IMPORTANT

The terms and conditions of the renewed policy will be based on the prevailing terms and conditions offered by us and may be different from those in the current Policy without prior notice to you. You are advised to go through the terms and conditions when you receive the new policy. If you do not accept the terms and conditions of the renewed policy, you should not renew your Policy. If you cancel the renewed policy after cover has started, reimbursement of the premium paid (if any) for the renewed policy will be based on the prevailing terms and conditions of the renewed policy.

12. Cancelling Your Policy and Refunds

By you

You may cancel your Policy by telling us, and the cancellation will take effect from the date we receive your notice of cancellation.

By us

We can cancel your Policy by giving you at least 7 days' notice. You are considered to have received the cancellation notice on the same day if we deliver the notice by hand (to your address last known to us), fax or email.

Refund of premium

If you decide to cancel your Policy, you may receive a refund of your premium as set out below:

- 1. Single Trip Cover**
 - If your Policy is cancelled before the Policy Start Date, we will provide a full refund on the premium collected, provided no claims and/or incidents have been made or reported against the Policy. If you have made a claim or reported an incident, there will not be any refund of premiums.
 - If your Policy is cancelled on or after the Policy Start Date, there will be no premium refund.
- 2. Annual Cover**
 - If your Policy is cancelled before the Policy Start Date, we will charge a premium of \$50.00 (before any applicable GST).
 - If your Policy is cancelled on or after the Policy Start Date, we will charge a cancellation fee amounting to 20% of the unused premium covering the remaining unexpired portion of the Policy Term. You will receive a premium refund of the remaining 80% of the unused premium, provided no claims and/or incidents have been made or reported against your Policy. If you have made a claim or reported an incident, there will not be any refund of premiums.
 - Any refund of the pro-rated premium will be computed as follows:

$$\text{Premium to be refunded} = \left[\text{Total premium} \times \frac{\text{the unexpired portion of the Policy Term (in terms of days)}}{\text{the original Policy Term (in terms of days)}} \times 80\% \right]$$

Reimbursements or payments owing or payable by you to us would have to be fully paid before we refund any premiums to you. Where applicable, we may, in our sole discretion, choose to set-off such reimbursements and payments owing to us against any premium that is refundable to you and claim against you for any remaining balance due to us after the set-off. Any late payment will be subject to interest and further charges including legal costs, if any.

13. Updating the Product Disclosure Document

The information in this Product Disclosure Document may change from time to time. We will notify you of any changes at least 30 days before the date on which they take effect. They may also be changes to the policy terms and conditions when you renew your Policy. You should therefore, review the terms of the new policy every time you renew your Policy.

14. No Assignment of Your Policy

You must not assign any rights or benefits or in any other way, give anyone else an interest in your Policy without our written agreement.

15. Governing Law

Your Policy is governed by Singapore law.

16. Exclusion of Third Parties

A person or entity who/which is not a party to your Policy or who/which has not agreed in writing to be bound by the terms and conditions of your Policy shall not have any rights under the Contracts (Rights of Third Parties) Act (Cap. 53B of Singapore) or otherwise, to enforce any of the terms of your Policy.

17. Our Service Commitment

It is always our intention to provide you with the best possible service. However, if you have any cause for complaint, please contact us. Our contact details are set out in section 18 (Contacting Us / Our Assistance Company).

If you are still not happy with our response, the dispute may be referred to:

- the Financial Industry Disputes Resolution Centre Ltd (FIDReC) if the dispute comes within FIDReC's jurisdiction; or
- the Singapore Mediation Centre (SMC) in accordance with SMC's mediation procedure in force at that time.

If the matter remains unsettled, it will be referred for final resolution before an arbitrator at the Singapore International Arbitration Centre (SIAC) in accordance with the Arbitration Rules of the SIAC for the time being. The seat of the arbitration shall be Singapore. The Tribunal shall consist of one arbitrator. The language of the arbitration shall be English.

18. Contacting Us / Our Assistance Company

You may contact us through the following means for any queries, feedback, claims or to make any changes to your Policy:

Customer Care

Email: help@budgetdirect.com.sg
Contact No.: 6221 2111

Claims

Email: claims@budgetdirect.com.sg
Emergency Contact No.: 6221 2199 (local) or (+65) 6540 2199 (overseas)

Office

190 Clemenceau Avenue
#03-01 Singapore Shopping Centre
Singapore 239924

19. 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 your Policy is automatic and no further action is needed from you. For more information on the types of benefits that are covered under the scheme as well as limits of coverage, where applicable, please contact Budget Direct Insurance or visit the General Insurance Association of Singapore (GIA) or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

20. Definitions

The meaning of certain words used in your Policy are as follows:

act of terrorism means an act by any person or group committed for political, religious, ideological or other purposes (whether using or threatening violence or force and whether using NCB) with the aim of influencing or affecting any government or instilling fear in any section of public including an activity that (1) involves a violent act or the unlawful use of force or an unlawful act dangerous to human life, tangible or intangible property or infrastructure, or a threat thereof; and (2) appears to be intended to (i) intimidate or coerce a civilian population; or (ii) disrupt any segment of the economy of a government (whether legally established or not), state, or country; or (iii) overthrow, influence, or affect the conduct or policy of any government de jure or de facto by intimidation or coercion; or (iv) affect the conduct of a government (whether legally established or not) by mass destruction, assassination, kidnapping or hostage-taking.

act of war means any war, invasion, acts of foreign enemies, hostilities or war-like operations (whether or not war is declared), civil war, mutiny, revolution, rebellion, insurrection, uprising, military or usurped power, confiscation by order of any public authority or government (whether legally established or not) or martial law.

accident or accidental means a sudden, unexpected and specific event which happens during the period of insurance and is the only cause of injury or damage to or loss of property (as applicable).

adult means a person aged 18 years or older.

child means your biological, step or lawfully adopted child who is aged 15 days or older but less than 18 years of age. If unmarried and in full-time tertiary education or is serving full-time National Service, the child may be aged up to 24 years. **Children** means all of them.

Chinese medicine practitioner means a herbalist, acupuncturist or bone-setter who is registered or licensed to practise according to the laws of the country in which such practice is maintained. This cannot be you or a family member, travelling companion, partner (whether in business or otherwise), employer, employee or agent.

chiropractor means a practitioner in chiropractic medicine who is listed in the register of qualified chiropractors maintained by the Chiropractic Association Singapore or who is registered or licensed to practise as a chiropractor according to the laws of the country in which such practice is maintained. This cannot be you or a family member, travelling companion, partner (whether in business or otherwise), employer, employee or agent.

family member means your lawfully married spouse, child, parent, brother, sister, parent-in-law, brother-in-law, sister-in-law, grandparent, grandparent-in-law, daughter-in-law, son-in-law or grandchild.

GST means the goods and services tax, applicable in Singapore for the time being.

hijack means any unlawful seizure or exercise of control by force or violence or threat of force or violence, of a public transport.

home means your home address in Singapore as shown on your Singapore national registration identification card or in other official documents acceptable to us.

home contents means the household furniture, furnishings, fixtures and fittings, clothing and personal belongings in your home belonging to you or your family members permanently residing with you. This excludes cash, currency notes, or any other legal tender, bills of exchange, promissory notes, cheques, traveller's cheques, bonds, securities for money as well as documents of any kind.

home country means the country which you are a citizen of.

injury means any damage or harm caused to the body by an external force sustained during the period of insurance and which is caused solely by an accident.

insured person means the individual(s) named in your Certificate of Insurance as the person(s) insured under your Policy.

kidnap means being abducted by force or deception against your will for the purpose of getting a ransom. This excludes children kidnapped by their parents.

known event means any riot, strike, civil commotion, natural disaster or other occurrence which may threaten your health or disrupt your trip that was publicised or reported by the media or which a relevant authority (local or foreign) has issued a travel advice before you bought your Policy (for Single Trip Cover) or before you made the booking for your trip (for Annual Cover).

laptop means a complete laptop computer including the accessories that come as standard equipment with it. This excludes any handheld computers, personal digital assistants or devices.

losing a limb means total and irrecoverable loss of, or loss of use of, a hand at or above the wrist or a foot at or above the ankle, as medically certified by a medical practitioner.

losing hearing means total and irrecoverable loss of hearing, as medically certified by a medical practitioner.

losing sight means total and irrecoverable loss of sight in an eye beyond remedy by surgical or other treatment which means you/the insured person are/is absolutely blind in that eye, as medically certified by a medical practitioner.

losing speech means total and irrecoverable loss of the ability to speak which is beyond remedy by surgical or other treatment, as medically certified by a medical practitioner.

medical practitioner means a person legally qualified by a medical degree in western medicine and who is licensed or registered to provide medical treatment and services generally, according to the laws of the country in which such practice is maintained. This cannot be you, a family member, travelling companion, partner (whether in business or otherwise), employer, employee or agent.

medical specialist means a medical practitioner with the necessary qualifications, expertise and training to practise as a recognised specialist of medical treatment and services in relation to a specific medical field of study, according to the laws of the country in which such practice is maintained. This cannot be you, a family member, travelling companion, partner (whether in business or otherwise), employer, employee or agent.

MOH means Ministry of Health of Singapore.

money means coins, currency notes and any other forms of legal tender.

natural disaster means any event or force of nature that has catastrophic consequences resulting in financial, environment or human losses, such as earthquake, tsunami, volcanic eruption, flood, typhoon or hurricane. This excludes bad weather conditions that cause little or no effect on financial, environmental or human loss.

NCB means nuclear, chemical or biological substances, weapons, devices or agents.

overseas means the countries outside Singapore and which are in the geographical zone as shown on your Certificate of Insurance.

period of insurance means the period starting from your Policy Start Date and time to your Policy End Date and time (both dates inclusive) as shown on your Certificate of Insurance, unless expressly provided otherwise in this Product Disclosure Document.

permanently disabled means suffering from one of disabilities listed in the scale of compensation table in sub-section (B) (Permanent Total Disablement) under Personal Accident & Medical Expenses of section 8 (Events Covered by Your Policy), which was caused only by an accident and: (1) the disability lasted for 365 consecutive days from the date of the accident; and (2) it is certified by a medical practitioner that he/she believes that it is not going to improve after the 365 consecutive days.

permanent total disability means total disability caused only by an accident during your trip that: (1) stops you from working in any job for remuneration or stops you from carrying out any business whatsoever; (2) lasts for 365 consecutive days from the date of the accident; and (3) a medical practitioner has medically certified that he/she believes it is not going to improve after the 365 consecutive days.

postpone means a delay in your trip to a date which is not later than 180 days from the original start date of your trip.

pre-existing medical condition means any injury, sickness or medical condition:

1. which you or the insured person knew about before the start of your trip;
2. which you or the insured person have received diagnosis, consultation, medical treatment or prescribed drugs for in the 365 days before the start of your trip;
3. which you or the insured person have developed symptoms or manifestations have existed within 365 days before the start of your trip for which you are aware or should reasonably have been aware (regardless whether treatment or medical advice was actually received);
4. which you or the insured person have been asked to get medical treatment or medical advice for by a medical practitioner within 365 days before the start of your trip (regardless whether medical treatment or medical advice was actually received); and/or
5. (in the case of Annual Cover) which you have made a claim for on a previous trip or trips, and shall include any symptoms or manifestations in relation thereto and complications or consequences arising from that injury, sickness or medical condition.

public transport means any land, sea, train or air conveyance which has fixed and established routes and is operated under license by the respective country for the transportation of fare-paying passengers (for example, bus, train, ferry, ship, aircraft, hovercraft, tram and underground train), excluding taxis, car-pooling arrangements and all other methods of transport that are chartered or arranged as part of a tour.

public place means any place which the members of the public can come and leave as they please.

quarantine means compulsory isolation to contain the spread of an infectious disease.

rental vehicle means a motor-powered four-wheeled vehicle which you have hired from a licensed rental agency for your private use. The vehicle must be in your care and custody.

resident in Singapore means a Singapore citizen, Singapore permanent resident or a holder of a valid Singapore government issued work pass or work visa (including employment pass, S-pass or work permit), social visit pass, student's pass or dependant's pass, and who mostly resides in Singapore.

restricted countries means Afghanistan, Iran, Iraq, Sudan, Syria, the Democratic Republic of Congo and the Democratic Republic of Somalia and such other countries which we may add from time to time. Any changes will be updated on our website.

S\$ means Singapore dollar.

sickness means a state of deteriorating physical health not caused by an accident, which you, your family member or travelling companion suffer from within the period of insurance during a trip and which requires the care or treatment from a medical practitioner.

serious injury or serious sickness means:

1. For you – an injury or sickness that results in a medical practitioner certifying that you are unfit to travel or continue with your trip.
2. For your family member or travelling companion – an injury or sickness that results in a medical practitioner certifying that such injury or sickness is dangerous to life and he/she requires immediate attention by a medical practitioner.

travel documents means passport, visas, entry permit, conveyance tickets and accommodation vouchers.

travelling companion means a person you have made arrangements to travel with, or was travelling with you, on a same trip.

trip means a journey which begins and ends in Singapore (return trip) as shown on your Certificate of Insurance.

valuables means items made of or containing precious metals and semi-precious or precious stones including rings, bracelets, pendants, necklaces, bangles, earrings, brooches, anklets and pens.

we/us/our means Auto & General Insurance (Singapore) Pte. Limited.

you/your means the person/entity named as policyholder in your Certificate of Insurance, and shall refer to an insured person, where applicable.

SAMPLE