

Travel Infinite

Table of Benefits				
Benefits		Limits (per Insured Person)		
Personal Accident Benefits		Classic	Deluxe	Suite
Section 1	Personal Accident (Accidental Death and Permanent Disablement)			
	Adult aged below 70 years old	\$150,000	\$300,000	\$500,000
	Adult aged 70 years old and above	\$50,000	\$100,000	\$150,000
	Child	\$50,000	\$100,000	\$100,000
Section 2	Personal Accident (Accidental Death and Permanent Disablement due to Natural Disaster)			
	Adult aged below 70 years old	NA	\$450,000	\$750,000
	Adult aged 70 years old and above	NA	\$150,000	\$225,000
	Child	NA	\$150,000	\$150,000
Section 3	Child Education Grant (Maximum \$7,500 per Child)	NA	\$20,000	\$20,000
Overseas Medical Benefits		Classic	Deluxe	Suite
Section 4	Medical Expenses Incurred Overseas			
	Adult aged below 70 years old	\$200,000	\$1,000,000	\$2,500,000
	Adult aged 70 years old and above	\$50,000	\$75,000	\$200,000
	Child	\$200,000	\$200,000	\$300,000
	Maximum Per Family	\$500,000	\$1,500,000	\$3,000,000
Section 5	Overseas Traditional Chinese Medicine Expenses	NA	\$500	\$750
Section 6	Hospital Visit	\$5,000	\$10,000	\$15,000
Section 7	Compassionate Visit	\$3,000	\$5,000	\$10,000
Section 8	Child(ren) Guardian	\$3,000	\$5,000	\$10,000
Section 9	Hotel Extension	\$500	\$750	\$1,000
Section 10	Overseas Hospital Income (\$200 every 24 hours)	\$10,000	\$30,000	\$50,000
Section 11	Mobility Aid Reimbursement	NA	\$1,000	\$2,000
Section 12	Women's Benefits (Coverage after 12 Weeks)	\$2,000	\$5,000	\$8,000
Local Medical Benefits		Classic	Deluxe	Suite
Section 13	Post-Trip Medical Expenses Incurred in Singapore			
Section 13A	1) For Injury Sustained While Overseas 2) For Illness Sustained While Overseas where Emergency Medical Evacuation has been Arranged to Return You to Singapore			
	Adult aged below 70 years old	\$10,000	\$25,000	\$50,000
	Adult aged 70 years old and above	\$1,000	\$2,500	\$5,000
	Child	\$10,000	\$10,000	\$10,000

For Illness Sustained While Overseas and Medical Treatment or Follow-up Medical Treatment upon Return to Singapore				
Section 13B	Adult aged below 70 years old	\$3,000 (excess of \$50)	\$10,000	\$15,000
	Adult aged 70 years old and above	\$1,000	\$2,500	\$5,000
	Child	\$1,000	\$2,500	\$5,000
Section 14	Continuation of Traditional Chinese Medicine Treatment After Return to Singapore	NA	\$500	\$750
Section 15	Hospital Income in Singapore (\$100 every 24 hours)	\$3,000	\$3,000	\$3,000
Section 16	Local Quarantine Allowance (\$50 per Day)	NA	\$300	\$300
Travel Assistance Benefits				
		Classic	Deluxe	Suite
Section 17	Emergency Medical Evacuation			
	Adult aged below 70 years old	\$500,000	Unlimited	Unlimited
	Adult aged 70 years old and above	\$500,000	Unlimited	Unlimited
	Child	\$500,000	Unlimited	Unlimited
Section 18	A) Repatriation of Mortal Remains to Singapore			
		Unlimited	Unlimited	Unlimited
	B) Repatriation of Mortal Remains to Singapore due to Pre-Existing Condition			
	Adult aged below 70 years old	\$150,000	\$150,000	\$150,000
	Adult aged 70 years old and above	\$75,000	\$75,000	\$75,000
Section 19	A) Direct Repatriation of Mortal Remains to Home Country			
		Unlimited	Unlimited	Unlimited
	B) Direct Repatriation of Mortal Remains to Home Country due to Pre-Existing Condition			
	Adult aged below 70 years old	\$150,000	\$150,000	\$150,000
	Adult aged 70 years old and above	\$75,000	\$75,000	\$75,000
Section 20	Child	\$100,000	\$100,000	\$100,000
	Emergency Telephone Charges	\$100	\$250	\$300
Liability Benefits				
		Classic	Deluxe	Suite
Section 21	Personal Liability Abroad	\$750,000	\$1,000,000	\$1,500,000
Travel Inconvenience Benefits				
		Classic	Deluxe	Suite
Section 22	Trip Cancellation and Loss of Deposit (Up to 30 Days before Departure)	\$5,000	\$10,000	\$15,000
Section 23	Travel Curtailment (Including Hijacking)	\$5,000	\$10,000	\$15,000
Section 24	Travel Postponement (Up to 30 Days before Departure)	\$500	\$1,000	\$2,000
Section 25	Replacement Traveller (Up to 30 Days before Departure)	NA	\$500	\$1,000
Section 26	Travel Delay (\$50 every 3 hours)	\$1,000	\$2,000	\$3,000
Section 27	A) Travel Misconnection & B) Flight Diversion (\$100 every 6 hours)	\$500	\$750	\$1,000

Section 28	Personal Effects Including Laptop Computer			
	Individual	\$3,000	\$5,000	\$10,000
	Maximum per Family	\$6,000	\$10,000	\$20,000
Section 29	Jewellery (Due to Robbery, Theft or Burglary)	NA	\$500	\$1,000
Section 30	Baggage Delay (\$100 every 6 hours)	\$500	\$1,000	\$1,500
Section 31	Loss of Travel Documents (Including Money)	\$1,000	\$5,000	\$8,000
	Limit per Individual for Money	\$100	\$200	\$300
Section 32	Fraudulent Credit Card Usage	\$1,000	\$2,000	\$3,000
Section 33	Hijacking (\$250 every 24 hours)	\$3,000	\$5,000	\$10,000
Section 34	Kidnapping or Hostage (\$250 every 24 hours)	\$3,000	\$5,000	\$10,000
Section 35	Home Contents Cover	NA	\$5,000	\$5,000
Section 36	Rental Vehicle Excess	NA	\$1,000	\$1,500
Section 37	Pet Care (\$50 every 6 hours)	NA	\$500	\$750
Section 38	Golf Cover			
	A) Golf Hole-In-One	NA	\$250	\$250
	B) Golf Equipment	NA	\$1,000	\$1,500
	C) Unused Green Fee	NA	\$250	\$250
Section 39	Loss of Frequent Flyer Miles	\$100	\$500	\$750
Section 40	Sports Equipment Protector	NA	\$1,000	\$2,000
Section 41	Loss of Deposit due to Insolvency of Travel Agent	\$1,000	\$3,000	\$5,000
Other Benefits				
		Classic	Deluxe	Suite
Section 42	Terrorism Extension	NA	Included	Included
Section 43	Worldwide Emergency Medical Assistance	Included	Included	Included
Section 44	24-hour Travel Hotline	Included	Included	Included
Section 45	Free Automatic Extension (Up to 30 days)	Included	Included	Included
Optional Benefits (COVID-19 Coverage)				
		Classic	Deluxe	Suite
Section 46	Travel Postponement	\$500	\$1,000	\$1,500
Section 47	Trip Cancellation and Loss of Deposit	\$3,000	\$4,000	\$5,000
Section 48	Medical Expenses Incurred Overseas	\$100,000	\$200,000	\$300,000
Section 49	Overseas COVID-19 Diagnosis Quarantine Allowance	\$500 (\$100/24 hrs)	\$1,000 (\$100/24 hrs)	\$1,500 (\$100/24 hrs)
Section 50	Emergency Medical Evacuation & Repatriation of Mortal Remains to Singapore	\$300,000	\$400,000	\$600,000
Section 51	Travel Curtailment & Disruption	\$3,000	\$4,000	\$5,000
Section 52	Hospitalization & Home Recovery Benefit in Singapore	-	\$300	\$300

IMPORTANT NOTICE

In accordance with the Insurance Act 1966, we would remind You that You must disclose to Us fully and faithfully all the facts You know or could reasonably be expected to know, otherwise You may not receive any benefit from this Policy.

GENERAL TERMS

1. This Policy, Schedule, Endorsement, application, proposal form, declaration and attached papers together with other statements in writing, if any, are evidence of the contract between You and Us and shall hereinafter be referred to as the "Policy". The proposal made to Us in connection with this Insurance shall be the basis and forms part of this contract. The Policy is to be read as one document and any word or expression to which a specific meaning has been attached in any part shall bear the same meaning wherever it appears.
2. We shall provide the respective Insurance in the terms set out in this Policy, provided that You pay the premium in full and We agree to accept it.
3. The conditions which appear in this Policy must be complied with. Failure to comply may mean that You or the Insured Person(s) may not be able to claim under this Policy.
4. Any word denoting a singular pronoun shall also mean to include the plural.
5. Throughout this Policy, where the context so admits, words embodying the masculine gender shall include the feminine gender and vice-versa.

ELIGIBILITY

To be eligible under this Policy:

- (a) The Insured Person(s) and/or Policy Owner named in the Schedule must be a Singapore citizen, a permanent resident of Singapore or a foreigner with a valid Work Pass, Student Pass, Dependant's Pass or Long-Term Visit Pass.
- (b) The Policy Owner named in the Schedule must be at least eighteen (18) years of age on the effective date of insurance.
- (c) The Insured Person(s) and/or Policy Owner should not be from any excluded countries under Zone.

GENERAL DEFINITIONS

You / Your means the Policyholder / Policy Owner named in the Schedule.

Insured Person(s) / His / Him / He in respect of Individual Plan means the person named in the Schedule as the Insured Person; in respect of Family Plan means the person(s) as defined under such plan.

Us / We / Our means Etiqa Insurance Pte. Ltd. (Company Reg. No. 201331905K).

Accident / Accidental means an unforeseen event of violent, Accidental, external and visible nature, occurring during the Period of Insurance, which results in Bodily Injury or death.

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

Age means Age attained.

AGA means AWP Services Singapore Pte. Ltd. (Company Reg. No. 198903487R), trading as Allianz Global Assistance, a third party provider contracted by Us to provide travel information and emergency assistance services to the Insured Person(s).

Benefit means the respective Benefit, as stated in the Policy, Schedule and/or Endorsement payable by Us under the terms and conditions and exclusions in respect of each event or loss covered by this Policy.

Bodily Injury means any injury sustained by an Insured Person(s) during the period of insurance and is caused by an Accident solely and independently of any other causes within twelve (12) months from the date of such Accident.

Child(ren) means legal Child(ren) including step Child(ren) and/or legally adopted Child(ren):

- (a) Who is / are at least three (3) months of age and not more than eighteen (18) years of Age (or not more than twenty-five (25) years of Age if studying full-time in a recognised tertiary institution) on the Effective Date of Insurance;
- (b) Wholly dependent on the adult Insured Person(s) or His Legal Spouse for financial support; and
- (c) Unmarried.

Civil Unrest, Riot or Commotion means a gathering of persons (organised or unorganised) in disturbance of the public peace with the presence of violence, threats of violence, or the action of any lawfully constituted authority to suppress or attempt to suppress any such gathering.

Compulsory Quarantine means the Insured Person, under the order of a government issued quarantine order, being quarantined in a facility designated by a government authority due to being diagnosed with COVID-19 for a minimum of twenty four (24) consecutive hours until discharged. Compulsory Quarantine does not include a period of quarantine that is the result of the closure of borders by a government or travel body, the enforcement of social distancing measures, a stay at home notice, or a period of isolation or social distancing required in relation to the Insured Person's departure or arrival at the Insured Person's destination Overseas or Usual Country of Residence.

Country of Origin / Home Country means any country to which You are granted rights of citizenship or permanent residence by the respective governmental authorities excluding Singapore.

Cover Type means

The level of cover selected by You at the time of Your insurance application:

- (a) Classic Plan, Deluxe Plan or Suite Plan, providing different types and levels of benefits
- (b) Individual Plan, Family Plan or Group Plan
- (c) Single Trip Policy or Annual Multi-Trip Policy as stated in the Schedule.

COVID-19 Specified Cause means:

- (a) Insured Person or Insured Person's Travel Companion being diagnosed with COVID-19 and confirmed by a Doctor;
- (b) the death of the Insured Person or their immediate family member or Travel Companion due to COVID-19, as certified by a Doctor;
- (c) the Insured Person or Insured Person's Travel Companion serving a Compulsory Quarantine or stay home notice order from the government due to close contact with a positive COVID-19 carrier, and as a result missed the departure date of the Trip.

Doctor means a legally licensed doctor or surgeon duly registered and practising within the scope of his or her license pursuant to the laws of the country in which such practice is maintained. Doctor shall not include You or any of Your relatives unless otherwise approved by Us.

Effective Date of Insurance means the commencement date of insurance as specified on the Schedule.

Endorsement means written evidence of an agreed change to this Policy.

Excess means first amount of any covered loss or expense incurred by You which We will not pay.

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

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

Family Plan

For Single Trip Policy - Maximum of two (2) adults traveling with eight (8) Children. The two (2) adults need not be related but the Child(ren) must be to either of the adult Insured Person(s). All must depart from and return to Singapore together at the same time.

For Annual Multi-Trip Policy - The Insured Person(s) will comprise You, Your Spouse and any number of Your Children. The Child(ren) need not be accompanied by either of the parent for any trips made during the Period of Insurance.

Golf Equipment means golf clubs and golf bags, golf shoes and non-motorised golf trolley.

Group Plan means

- (a) A Policy issued to You in respect of the Insured Persons named in the Schedule who are travelling as a group, that is not issued under a Family Plan.
- (b) The Insured Persons under the Group Plan must travel together on a Journey.
- (c) Group Plan is only available under Single Trip Policy for Classic Plan, Deluxe Plan or Suite Plan.

Hazardous Activities means

- (a) Flying (including hot-air ballooning, hang-gliding, gliding and micro-lighting) other than as a fare-paying passenger in a licensed passenger aircraft;
- (b) Equestrian activities;
- (c) Hunting or shooting;
- (d) Martial arts, boxing, wrestling or judo;
- (e) Motor sports, rallies or competitions;
- (f) Motorcycling (including motor tri-cycling and motor quadri-cycling) whether as the rider or as a passenger)
 - i) On a public highway unless You are wearing a crash helmet and the rider has the appropriate license to do so;
 - ii) Not on a public highway;
- (g) Mountaineering, abseiling or rock climbing requiring the use of ropes and/or guides;
- (h) Organised team football (including American, Australian and Association football), ice hockey, hockey, lacrosse, hurling, shinty or rugby;
- (i) Parachuting, parasailing or parascending;
- (j) Pot-holing;
- (k) Professional Sporting Activities of any kind;
- (l) Speed boating and/or power boating in vessels capable of speeds greater than 20 knots;
- (m) Racing (other than on foot or while swimming);
- (n) Rafting, canoeing or kayaking in white-water rapids;
- (o) Any form of swimming at a depth of 30 metres or more;
- (p) Any form of swimming using breathing apparatus other than a snorkel unless You are a qualified diver and accompanied by a fellow diver or You are unqualified but accompanied by a qualified instructor;
- (q) Water-skiing;
- (r) Winter sports;
- (s) Yachting.

Hijack means an illegal seize of an aircraft, ship or vehicle while in transit and force it to go to a different destination or use it for the hijacker's own purposes.

Hospital means any institution which fully meets all of the following criteria:

- (a) Maintains permanent and full-time facilities for care of overnight resident patients;
- (b) Has diagnostic and therapeutic facilities for surgical and medical diagnosis and treatment and care of injured and sick persons by or under the supervision of a staff of Medical Practitioners;
- (c) Continuously provides twenty-four (24) hours a day nursing service supervised by qualified nurses, and
- (d) Is not other than incidentally a mental institution or a place for rest or a place for the aged or for drug addicts or for alcoholics.

Hospital Confinement means an admission or a series of admissions from the same cause except that if admissions from the same cause are separated by twelve (12) months or more then each such admission shall constitute a separate Hospital Confinement.

Hospitality Expenses means customary food and beverages purchased at the golf club house for the purpose of celebrating the hole-in-one scored by You.

Hostage means a person taken by force to secure the taker's demand.

Household Contents means household furniture and furnishing, clothing and personal effects belonging to You or to members of Your family or domestic servants permanently residing with You and fixtures and fittings which You own (or for which You are responsible) not being landlord's fixtures and fittings and excluding deeds, bonds, bills of exchange, promissory notes, cheques, travellers' cheques, securities for money, documents of any kind, cash, currency notes.

Illness means any sudden and unexpected deterioration in health which manifests itself while Overseas during the Period of Insurance and is not caused by bodily Injury.

Individual Plan means a Policy issued to the Insured in respect of You as the Insured Person named in the Schedule.

Infectious Disease shall mean the definitive diagnosis of any of the following infectious diseases by a Medical Practitioner during the Period of Insurance and is supported by acceptable clinical, radiological, histological and laboratory evidence:

- 1) Hand, foot and mouth disease (HFMD)
- 2) Dengue fever (DHF)
- 3) Avian influenza or 'bird flu' due to influenza A viral strains H5N1, H9N2, H7N7, H7N9 or H1N1

- 4) Mumps
- 5) Rubella
- 6) Tuberculosis
- 7) Measles
- 8) Malaria
- 9) Anthrax infection
- 10) Yellow fever
- 11) Plague
- 12) Melioidosis or 'soil disease'
- 13) Rabies
- 14) Legionnaires' disease
- 15) Chikungunya
- 16) Nipah viral encephalitis
- 17) Japanese viral encephalitis
- 18) Variant Creutzfeldt-Jakob disease (vCJD) or 'mad cow disease'
- 19) Severe acute respiratory syndrome (SARS)
- 20) Middle-East respiratory syndrome coronavirus (MERS-CoV)
- 21) COVID-19
- 22) Zika virus
- 23) Group B Streptococcus infection Type III GBS ST283

Injury means physical bodily injury to You as a result of an Accident during Your Trip and occurring solely, directly and independently of any other cause.

Insolvency means the inability of an individual or entity to pay its debt resulting in the total cessation of their operations due to either:

- (a) Insolvency, with or without filing of a bankruptcy or similar petition; or
- (b) Abscondment with monies belonging to the organisation by an owner or employee who has prior convictions of any fraudulent or dishonest act, or is under investigation on a charge of fraudulent or dishonest act.

Insured Person(s) in respect of an Individual Plan means the person(s) named in the Policy Schedule as the Insured(s); in respect of a Family Plan means the person(s) stated in the Family Plan and Group Plan.

Jewellery means objects such as rings, bracelets, brooches, necklaces, bangles, ear rings, lockets that are worn on the body as decoration which have inclusions of precious metals i.e. gold and silver or precious or semi-precious stones.

Journey means the period of travel which commences when the Insured Person completes the immigration departure clearance procedure at the Usual Country of Residence on or after the departure date specified in the

Schedule for the purpose of commencing such journey and ends (a) on the last day specified in the Schedule or (b) when the Insured Person completes the immigration arrival clearance procedure for returning to the Usual Country of Residence after such journey, whichever is earlier.

Kidnap means to seize and detain or carry away by unlawful force for fraud and often with a demand for ransom.

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

Licensed Traditional Chinese Medical Practitioner (including a Chinese acupuncturist or bonesetter) means duly registered and practicing within the scope of his license pursuant to the laws of the country in which such practice is maintained, excluding You or any of Your relatives unless otherwise approved by Us.

Loss of Hearing means permanent irrecoverable loss of hearing where: total loss of hearing in one or both ears to the extent that the hearing loss in one or both ears is greater than ninety-five (95) decibels across all frequencies using a pure tone audiogram that has lasted fifty-two (52) consecutive weeks and that in the opinion of an expert Medical Practitioner will not be recovered.

Loss of Speech means total loss of speech that has lasted for fifty-two (52) consecutive weeks and that in the opinion of an expert medical practitioner will not be recovered.

Major Unexpected Event means

- (a) Natural Disaster;
- (b) Epidemic or pandemic as declared by the World Health Organisation;
- (c) Major industrial Accident as determined by Us;
- (d) Civil unrest, riot or commotion resulting in cancellation of scheduled Public Conveyance services or in a relevant government warning against non-essential travel;
- (e) Strike resulting in the cancellation of scheduled Public Conveyance services; or
- (f) Any event leading to airspace or multiple airport closures.

Manual Work means work which involves a person undertaking physical labour or manual operation or active personal participation in any of the following:

- (a) Underground work, mining work, military duties, offshore work, construction work, or outside building or installation work exceeding three meters height;
- (b) Work that involves heavy machinery, explosives or hazardous materials;
- (c) Work as a diver, life guard, taxi driver, bus driver, or other commercial vehicle or heavy vehicle driver, dispatch rider or delivery person;
- (d) Work of a manual nature that involves specialist equipment and training;
- (e) Work that presents risk of serious injury including but not limited to oil riggers, fishermen, crane operators or welders;
- (f) Work involved as a staff in a bar, restaurant and hotel, or work as musicians and singers and fruit pickers if the fruit pickers are operating machinery; but does not mean a person who undertakes voluntary work for an organisation unless they receive remuneration for this work or if it involves construction work and usage of heavy machinery or working more than three meters above the ground.

Medical Expenses mean expenses incurred within ninety (90) days of sustaining Injury or Illness and paid to a Medical Practitioner, Hospital and/or ambulance service provider for medical, surgical, X-ray, Hospital or nursing treatment including the cost of medical supplies and ambulance hire and including the cost of dental treatment where such treatment is necessarily incurred to restore sound and natural teeth and is caused by an Accident. All treatment including specialist treatment must be prescribed or referred by a Medical Practitioner in order for expenses to be reimbursed under this Policy which reimbursement will not exceed the usual level of charges for similar treatment, medical services or supplies in the location where the expenses were incurred had this insurance not existed.

Medical Practitioner means a legally qualified physician or doctor other than the Insured Person(s) or a member of His immediate Family.

Mobility Aid means a device designed to assist walking or otherwise improve the mobility of people with mobility impairments and includes but is not limited to crutches, wheelchairs, walking frames and wheel trolleys.

Mountaineering means the ascent or descent of a mountain ordinarily necessitating the use of specified equipment including but not limited to crampons,

pickaxes, anchors, bolts, carabineers and lead-rope or top-rope anchoring equipment.

Natural Disasters mean extreme weather conditions as determined by Us, including but not limited to cyclones, hurricanes, typhoons, tornadoes, fires, floods, tsunamis, volcanic eruptions, earthquakes, landslides or other convulsion of nature or by consequences of any of the occurrences stated above.

Optional Add-ons means the coverage which are operative only if shown on the Schedule, with the payment of additional premium.

Overseas means beyond the territorial limits of Singapore.

PADI means the Professional Association of Diving Instructors, a recreational diving membership and diver training organisation.

Period of Insurance means the period during which the coverage under this Policy is effective, as stated in the Schedule.

Permanent Disablement means one of the items of disability listed in the scale of compensation under Section 1 & 2, and which was caused only by an Accident, as long as:

- (a) The disability lasts for twelve (12) months consecutively from the date of the Accident; and
- (b) Our Medical Practitioner confirms that it is not going to improve after twelve (12) months.

Personal Property and Baggage means personal goods belonging to You which are taken on the Journey or acquired by You and carried on Your person or hand-carried or check-in as accompanied baggage with the carrier during the Journey.

Pre-existing Condition means any medical condition for which:

- (a) The Insured Person(s) received medical treatment, diagnosis, consultation or prescribed drugs within a twelve (12) month period immediately prior to the Effective Date of Insurance; or
- (b) Medical advice or treatment was recommended by a Medical Practitioner within a twelve (12) month period immediately prior to the Effective Date of Insurance; or
- (c) A reasonable person in the circumstances would be expected to be aware of within a twelve (12) month period immediately prior to the Effective

Date of Insurance.

Policyholder / Policy Owner refers to the named owner of this Policy as shown in the Schedule.

Public Conveyance means any land, water or air conveyance operating under a license in the country the Insured Person(s) is in for the transportation of fare paying passengers and which has fixed, established and regular schedules and routes only.

Public Air Conveyance means all common public air transport carriers operated by a recognized airline which are mechanically propelled and are licensed to carry fare-paying passengers by the relevant authorities but exclude (i) contractor, chartered or private carriers and (ii) any carriers which are operated primarily for sight-seeing service and amusement of the passengers.

Public Place means any place to which the general public has access to such as airports, beaches, driving ranges, golf courses, hotel foyers, parks, public buildings, restaurants, shops and similar places.

Physician means a registered herbalist, chiropractor, acupuncturist, bone setter or osteopath all licensed under any applicable laws. The Insured Person(s) should not be the attending Physician nor a member of His immediate family.

Quarantine means a period of time during which a person that might have a disease is kept away from other people so that the disease cannot spread.

Relative refers to the adult Insured Person(s)'s Spouse, Child, parent, parent-in-law, grandparent, grandparent-in-law, great-grandparent, great-grandparent-in-law, grandchild, sibling, sibling-in-law, aunt, uncle, niece or nephew.

Selected Plan means the choice of Classic, Deluxe or Suite Plan which You or Your representative made at the time of application.

Serious Medical Condition means a condition which in the opinion of AGA constitutes a serious medical emergency requiring urgent remedial treatment to avoid death or serious impairment to the Insured Person(s)'s immediate or long term health prospects. The seriousness of the medical condition shall be judged within the context of the Insured Person(s)'s geographical location, the nature of the medical emergency and the local availability of appropriate medical care of facilities.

Schedule means the information page that contains the details of the Policyholder, Insured Person(s), Benefit, Premium and Period of Insurance attached to this Policy.

Serious Bodily Injury or Serious Illness whenever applied to the Insured Person(s), is one which requires treatment by a Medical Practitioner and which results in the Insured Person(s) being certified by that Medical Practitioner as unfit to travel or continue with the planned Trip. When applied to the Relative, it shall mean Bodily Injury or Illness certified as being dangerous to life by a Medical Practitioner and which results in the discontinuation or cancellation of the planned Trip.

Sports Equipment means specialised equipment needed to participate in a particular sport, which includes but is not limited to snow skis or snow boards, surfboards, bicycles, or racquets. For the avoidance of doubt, Sports Equipment does not mean or include any accessories or motorised equipment.

Spouse means the adult Insured Person(s) legally married spouse.

Stolen means having been stolen by a third party by way of theft, robbery or burglary without Your assistance, consent or cooperation.

Strike means any organised, wilful refusal by any worker or employee to continue working to register a protest, or the action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimising the consequences of such act.

Traditional Chinese Medicine Expenses means the usual, customary and reasonable expenses for treatments of Accidental Injury or Illness by a Licensed Traditional Chinese Medical Practitioner.

Travel Agent means a person who holds a current and valid license issued by the Singapore Tourism Board under the Travel Agents Act 1975.

Travel Companion means a person who has made travel bookings to accompany the Insured Person(s) on the Trip excluding the Insured Person(s)'s Relative.

Trip means an Overseas Journey undertaken under either a Single Trip Policy or an Annual Multi-Trip Policy.

Usual Country of Residence means the place from which the Journey of an Insured Person commences, and outside of which country this Policy is effective. Usual Country of Residence will be deemed to be

Singapore unless otherwise specifically endorsed in the Schedule by the Company.

For Single Trip Policy, Trip means an Overseas journey not exceeding one hundred and eighty-two (182) consecutive days and for which cover commences from:

- (a) In respect of Sections 12, 22, 24, 25 and 41 on the Policy issuance date or as specified under the applicable Section, whichever is later;
- (b) In respect of all other Sections, on the departure date shown on the Schedule or the time of departure from Singapore to travel to the intended Overseas destination(s), whichever is later; and
- (c) Shall continue until:
 - i. The Insured Person(s)'s arrival in Singapore;
 - ii. The expiry date shown in Your Schedule; or
 - iii. One hundred and eighty-two (182) consecutive days following the commencement date of the Insured Person(s)'s Trip.

For Annual Multi-Trip Policy, Trip means an Overseas journey that does not exceed ninety (90) consecutive days and for which cover shall commence from:

- (a) In respect of Sections 12, 22, 24, 25 and 41 on the Policy issuance date, date of actual booking for the Trip or as specified under the applicable Section, whichever is later; and
- (b) In respect of all other Sections, on the Policy issuance date or the time of departure from Singapore to travel to the intended Overseas destination(s), whichever is later; and
- (c) Shall continue until: shall continue until:
 - i. The Insured Person(s)'s arrival in Singapore;
 - ii. The expiry date shown in Your Schedule; or
 - iii. Ninety (90) consecutive days following the commencement date of the Insured Person(s)'s Trip, whichever is earlier.

War means a hostile contention caused by or between nations or states, or parties in the same nation or state, exercising at least de facto authority within a given territory and commanding an armed force.

Week(s) means a period of seven (7) consecutive days.

Winter Sports means skiing of any form (including snow skiing, dry-slope skiing, cross country skiing, alpine skiing, glacier skiing, land skiing, mono-skiing, langlauf or Nordic skiing, ski-racing, ski-jumping, ski-lying, ski-bobbing, ski-acrobatics and stunting and heli-skiing), ice-skating and use of sledges, skeletons, snow boards, snow mobiles, bobsleighs, toboggans or luge.

Zone means:

Zone 1: ASEAN: Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Thailand, Philippines and Vietnam.

Zone 2: Zone 1; Asia: Armenia, Australia, Azerbaijan, Bahrain, Bangladesh, China (excluding Tibet), Cyprus, Georgia, Hong Kong, India, Israel, Japan, Jordan, Kazakhstan, Kuwait, Kyrgyzstan, Lebanon, Macau, Maldives, Mauritius, Mongolia, New Zealand, Oman, Pakistan, Palestine, Qatar, Saudi Arabia, South Korea, Sri Lanka, Taiwan, Tajikistan, Timor-Leste, Turkey, Turkmenistan, United Arab Emirates and Uzbekistan.

Zone 3: Zone 1; Zone 2; Nepal, Tibet and Worldwide/ the rest of the world excluding Democratic Republic of Congo, Iran, Libya, North Korea, Somalia, South Sudan, Sudan and Yemen.

THE BENEFITS

PERSONAL ACCIDENT BENEFITS

Section 1 – Personal Accident (Accidental Death & Permanent Disablement)

If the Insured Person(s) is involved in an Accident, within the next twelve (12) months suffer Injury or death, We will indemnify the Insured Person(s) or His legal representative up to the limit stated in the Schedule.

The aggregate of all benefits payable shall not exceed 100% of the Capital Sum Insured as shown under the Scale of Compensation.

Scale of Compensation		% of Capital Sum Insured
1	Accidental Death	100%
2	Permanent total disablement preventing the Insured Person from attending to any business, occupation or duties for which he is reasonably qualified by reason of his education, training and experience	100%
3	Permanent total loss of sight of one or both eyes	100%
4	Permanent total loss of a hand or a foot or loss by physical severance at or above the wrist or ankle	100%
5	Permanent total loss of speech and hearing	100%
6	Permanent total loss of hearing in both ears	75%
7	Permanent total loss of hearing in one ear	15%
8	Permanent total loss of speech	50%

Applicable to Section 1:

Cover commences three (3) consecutive hours before the time the Insured Person(s) leave His residence or office for a direct Trip to the place of embarkation in Singapore to the Overseas destination and ceases upon:

- (a) The expiry of the period of insurance stated in the Policy;
- (b) The Insured Person(s)'s return to His permanent residence; or
- (c) Within three (3) hours of the time of arrival in Singapore, whichever shall be earlier.

Exclusions Applicable to Section 1:

We shall not indemnify any Permanent Disablement or death claim arising from Illness or Infectious Diseases.

Section 2 – Personal Accident (Accidental Death and Permanent Disablement due to Natural Disaster) (Applicable to Deluxe and Suite Plan Only)

If the Insured Person(s) is involved in an Accident on a Public Air Conveyance or due to Natural Disaster, within the next twelve (12) months suffer Injury or death, We will indemnify the Insured Person(s) or His legal representative up to the limit stated under Section 2 of the Schedule.

The aggregate of all benefits payable shall not exceed 100% of the Capital Sum Insured as shown under the Scale of Compensation shown in Section 1.

Applicable to Section 2:

Cover commences three (3) consecutive hours before the time the Insured Person(s) leave His residence or office for a direct Trip to the place of embarkation in Singapore to the Overseas destination and ceases upon:

- (a) The expiry of the period of insurance stated in the Policy;
- (b) The Insured Person(s)'s return to His permanent residence; or
- (c) Within three (3) hours of the time of arrival in Singapore, whichever shall be earlier.

Exclusions Applicable to Section 2:

We shall not indemnify any Permanent Disablement or death claim arising from Illness or Infectious Diseases.

Section 3 – Child Education Grant (Applicable to Deluxe and Suite Plan Only)

If You suffer Accidental death which is claimable under either Section 1 or 2, and on the date of the Accident You have a Child or Children, We will pay S\$7,500 to each Child, provided always that such Child is Your natural or legally adopted Child.

The aggregate of all benefits payable shall not exceed 100% of the Capital Sum Insured as shown under the Scale of Compensation shown in Section 1.

OVERSEAS MEDICAL BENEFITS

Section 4 – Medical Expenses Incurred Overseas

We will reimburse the Insured Person(s) up to the limit stated in the Schedule, the Medical Expenses necessarily incurred within ninety (90) days while Overseas for Injury or Illness the Insured Person(s) suffered solely and independently of any other causes. In no event will the total of the Medical Expenses incurred Overseas exceed the limit stated in the Schedule.

This benefit also covers expenses incurred in relation to treatment by a Physician, which are necessarily incurred while Overseas for Injury and Illness which the Insured Person(s) suffered solely and independently of any other causes, up to a total of S\$500 per Overseas trip.

In the event the Insured Person(s) is entitled to a refund or reimbursement of all or part of such expenses from any other source, or if there is in place any other insurance against the events covered under this Section, We shall only be liable for the excess of the amount recoverable from such other source or insurance subject to the applicable limits.

Note: This Policy will only pay for any claim under Sections 4 or 47 for the same event but not for more than one of the Sections.

Section 5 – Overseas Traditional Chinese Medicine Expenses (Applicable to Deluxe and Suite Plan Only)

We will reimburse the Insured Person(s), up to a limit specified in the Selected Plan, the expenses incurred in relation to treatment by a Licensed Traditional Chinese Medical Practitioner, which are necessarily incurred while Overseas for Injury and Illness which the Insured Person(s) suffered solely and independently of any other causes.

This benefit also covers expenses incurred for treatment or follow-up treatment in Singapore by a Licensed Traditional Chinese Medical Practitioner for Injury or Illness which You had sustained while Overseas.

The time limit for seeking such treatment is as follows:

- (a) If prior treatment has not been sought Overseas, You must seek treatment in Singapore within forty-eight (48) hours upon Your arrival in Singapore up to the limit specified in the Selected Plan, provided

always that each visit for medical treatment is capped at S\$50. From the date of the first treatment in Singapore, You have up to a maximum of thirty (30) days upon Your arrival in Singapore to continue treatment in Singapore up to the limit specified in the Selected Plan; or

- (b) If treatment has already been sought Overseas, You have up to a maximum of thirty (30) days upon Your arrival in Singapore to continue treatment in Singapore up to the limit specified in the Selected Plan.

In no event will the total expenses for treatment by a Licensed Traditional Chinese Medical Practitioner incurred Overseas exceed the limit specified in the Selected Plan. If You are entitled to a refund of all or part of the expenses from any person or any other source, We will only pay the balance amount of expenses incurred that is not refunded subject to the applicable limit.

The aggregate of all benefits payable for Section 5 and Section 14 shall not exceed 100% of the limit stated in the Schedule.

Section 6 – Hospital Visitation

- (a) In the event the Insured Person(s) is under Hospital Confinement during a Trip for more than five (5) consecutive days due to an Injury or Illness sustained while Overseas and it is not judged medically appropriate to move the Insured Person(s) to another location or to return the Insured Person(s) to Singapore for medical treatment, and no adult member of the Insured Person(s)'s family is with Him, We will pay, up to the limit stated in the selected plan under Section 6, the following:
- Reasonable travel expense (economy class airfare, rail or sea transport fare) necessarily incurred by one Relative or friend departing from Singapore to the place where the Insured Person(s) is under Hospital Confinement; and
 - Reasonable hotel accommodation expenses necessarily incurred by the Relative or friend to visit and stay with the Insured Person(s) for the duration of His Hospital Confinement.
- (b) In the event the Insured Person(s) is under Hospital Confinement during a Trip for more than five (5) consecutive days due to an Injury or Illness sustained while Overseas and it is not judged medically appropriate to move Him to another location or to return Him to Singapore for medical

treatment, and an adult member of the Insured Person(s)'s family is with Him on the Trip, We will pay, up to the limit stated in the Selected Plan under Section 6, the following:

- Resulting administrative charges for postponement of return travel to Singapore; and
- Reasonable hotel accommodation expenses, necessarily incurred by the adult member of the Insured Person(s)'s family to stay with Him for the duration of His Hospital Confinement. For the avoidance of doubt, the accommodation expense will only be covered from the sixth (6th) day of the Insured Person(s)'s Hospital Confinement.

Any assessment of reasonable hotel accommodation or travel expense shall be determined by Us. No coverage will be provided under Section 6(b) if the Insured Person(s)'s Relative becomes entitled to a refund of all or part of such expenses from another source, including under any other existing insurance policy or under Section 13 of this Policy.

No coverage will be provided under this section if Insured Person(s) Relative or Travel Companion becomes entitled to a refund of all or part of such expenses from another source, including under any other existing insurance policy or under Section 13 of this Policy.

Section 7 – Compassionate Visit

If the Insured Person(s) sustains Bodily Injury or Illness which results in death while Overseas and no adult member of His family is with Him, We will reimburse up to the limit stated in the Schedule, the reasonable traveling expenses and hotel expenses necessarily incurred by one Relative or friend to assist in the final arrangements at the Insured Person(s)'s destination.

We will not pay for any claim under Section 7 – Compassionate Visit if We have paid a claim under Section 6 – Hospital Visitation arising from the same event.

Section 8 – Child(ren) Guardian

If the adult Insured Person(s) is hospitalized Overseas with a Child(ren) below the age of eighteen (18) years and no other adult is with His Child(ren), We will pay for the reasonable travelling and hotel accommodation expenses for an adult Relative to accompany the Insured Person(s)'s Child(ren) back to Singapore subject to the limit stated in the Schedule.

Section 9 – Hotel Extension

If during the Period of Insurance, while the Insured Person(s) are on a Journey, as a direct result of Accidental Injury or Illness, the Insured Person(s) are confined in a Hospital Overseas for more than five (5) consecutive days and the Insured Person(s)'s medical condition forbids evacuation upon written advice of a Doctor, We will indemnify one of the Insured Person(s)'s Travel Companion who remain behind and take care of the Insured Person(s)'s for such additional accommodation expenses up to the limit stated in the Schedule.

We will also indemnify the Insured Person(s)'s Travel Companion for meals and transportation expenses up to the sub-limit of S\$75 per day.

This benefit is only payable on the written advice of a Doctor that the Insured Person(s) cannot continue His Journey solely by reason of the Accidental Injury or Illness and acceptable by AGA of the Insured Person(s)'s inability to continue His Journey.

Section 10 – Overseas Hospital Income

If the Insured Person(s) is hospitalised Overseas as a result of Accidental Bodily Injury or Illness contracted while Overseas, We will pay S\$200 every twenty-four (24) hours up to the limit stated in the Schedule. Payment shall be made after the Hospital Confinement and upon returning to Singapore.

The daily benefit shall be paid for each Day of Hospital Confinement from the first Day of Hospital Confinement and up to the limit stated in the Schedule.

For this purpose, each Day of Hospital Confinement shall be counted towards the total number of days of Hospital Confinement, notwithstanding that such days do not run consecutively. Provided that this benefit shall be payable only if the following conditions are met:

- (a) Hospital Confinement must occur Overseas by the Accident causing the relevant Accident Injury or Illness
- (b) Hospital Confinement must be considered medically necessary by a Doctor in his professional capacity.

Note: This Policy will only pay for any claim under Sections 10 or 49 for the same event but not for more than one of the Sections.

Section 11 – Mobility Aid Reimbursement (Applicable to Deluxe and Suite Plan Only)

We will reimburse the Insured Person(s) up to the maximum limit specified in the Schedule the reasonable and necessary expenses incurred Overseas for the purchase and/or hire of Mobility Aids as a result of an Injury or Illness that is covered under Section 1.

If the Insured Person(s) are entitled to a refund of all or part of the expenses for the Mobility Aid from any person or any other source, We will only pay the balance amount that is not refunded subject to the applicable limits.

Section 12 – Women's Benefits (Coverage after 12 Weeks)

We will reimburse the Insured Person(s) up to the limit specified in the Schedule, the Medical Expenses which are necessarily incurred Overseas for a pregnancy-related sickness.

We will not pay for pregnancy-related sickness or treatment which the Insured Person(s) sought in their Country of Origin/Home Country or upon return to Singapore.

If You are entitled to a refund of all or part of the expenses from any person or any other source, We will only pay the balance amount of Medical Expenses that is not refunded subject to the applicable limits.

LOCAL MEDICAL BENEFITS

Section 13 – Post-Trip Medical Expenses Incurred In Singapore

Section 13A –

1) For Injury Sustained While Overseas

We will reimburse the Insured Person(s) up to the limit stated in the Schedule, the Medical Expenses necessarily incurred in Singapore for medical treatment or follow-up medical treatment in Singapore for Injury which the Insured Person(s) had sustained while Overseas.

The time limit for seeking such medical treatment is as follows:

- (a) If prior medical treatment has not been sought Overseas, the Insured Person(s) must seek medical treatment in Singapore within forty-eight (48) hours from the date of return to Singapore. From the date of the first medical treatment in Singapore, the Insured Person(s) has up to a maximum of thirty (30) days to continue medical treatment in Singapore up to the limit stated in the Schedule; or

(b) If medical treatment had already been sought Overseas, the Insured Person(s) has up to a maximum of thirty (30) days from the date of return to Singapore to continue medical treatment in Singapore up to the limit stated in the Schedule.

2) For Illness Sustained While Overseas where Emergency Medical Evacuation has been Arranged to Return You to Singapore

We will reimburse the Insured Person(s) up to the limit stated in the Schedule, the Medical Expenses necessarily incurred in Singapore for medical treatment or follow-up medical treatment in Singapore for Illness which the Insured Person(s) had sustained while Overseas and where AGA has judged it to be medically appropriate to return You to Singapore for medical treatment and has arranged for such evacuation under Section 17.

You have up to a maximum of thirty (30) days upon Your arrival in Singapore to continue medical treatment in Singapore up to the limit specified in the Schedule.

This Policy will only pay for any claim under any one of Sections 13A (2), 13B or 48 for the same event but not for more than one of the Sections.

Section 13B – For Illness Sustained While Overseas and Medical Treatment or Follow-up Medical Treatment upon Return to Singapore

We will reimburse the Insured Person(s) up to the limit stated in the Schedule, the Medical Expenses necessarily incurred in Singapore for medical treatment or follow-up medical treatment in Singapore for Illness which the Insured Person(s) had sustained while Overseas.

The time limit for seeking such medical treatment is as follows:

- (a) If prior medical treatment has not been sought Overseas, the Insured Person(s) must seek medical treatment in Singapore within forty-eight (48) hours from the date of return to Singapore. From the date of the first medical treatment in Singapore, the Insured Person(s) has up to a maximum of thirty (30) days to continue medical treatment in Singapore up to the limit stated in the Schedule; or
- (b) If medical treatment has already been sought Overseas, the Insured Person(s) has up to a maximum of thirty (30) days from the date of return to Singapore to continue medical treatment in Singapore up to the limit stated in the Schedule.

An excess of S\$50 applies for each and every claim

under the Classic Plan.

In no event will the total of the Medical Expenses incurred in Singapore exceed the limit stated in the Schedule. In the event the Insured Person(s) is entitled to a refund or reimbursement of all or part of such Medical Expenses from any other source, or if there is in place any other insurance against the events covered under this section, We shall only be liable for the excess of the amount recoverable from such other source or insurance.

This Policy will only pay for any claim under any one of Sections 13A (2), 13B or 48 for the same event but not for more than one of the Sections.

Section 14 – Continuation of Traditional Chinese Medicine Treatment After Return To Singapore (Applicable to Deluxe and Suite Plan Only)

If, during the Period of Insurance, while You are on a Journey, You sustain Accidental Injury or Illness, and You have sought medical treatment from a Licensed Traditional Chinese Medical Practitioner Overseas, You may continue to seek medical treatment from a Licensed Traditional Chinese Medical Practitioner in Singapore within thirty (30) days from the date of Your return to Singapore, We will reimburse You in respect of such expenses up to the limit stated in the Schedule.

Exclusions Applicable to Section 14:

We will not pay any expenses relating to any treatment for Accidental Injury or Illness where such treatment was first sought more than thirty (30) days from the time the Accidental Injury or Illness was first sustained.

The aggregate of all benefits payable under Section 5 & 14 shall not exceed 100% of the limit stated in the Schedule.

Section 15 – Hospital Income in Singapore

If during the Period of Insurance, while the Insured Person(s) is on a Journey, and as a direct result of Accidental Injury or Illness, the Insured Person(s) is immediately Hospitalised upon return to Singapore, We will pay the Insured Person(s) S\$100 every twenty-four (24) hours up to the limit stated in the Schedule.

The daily benefit shall be paid for each Day of Hospital Confinement from the first Day of Hospital Confinement and up to the limit stated in the Schedule.

For this purpose, each Day of Hospital Confinement shall be counted towards the total number of days of Hospital Confinement, notwithstanding that such days

do not run consecutively. Provided that this benefit shall be payable only if the following conditions are met:

- (a) Hospital Confinement must occur within thirty (30) days of the Accident causing the relevant Accident Injury or Illness
- (b) Hospital Confinement must be considered medically necessary by a Doctor in his professional capacity.

Note: This Policy will only pay for any claim under Sections 15 or 50 for the same event but not for more than one of the Sections.

Section 16 – Local Quarantine Allowance (Applicable to Deluxe and Suite Plan Only)

If during the Period of Insurance while the Insured Person(s) is on a Journey, and upon return to Singapore the Insured Person(s) are immediately placed under Quarantine by the Ministry of Health (MOH) as a result of close contact with confirmed cases of an Infectious Disease or in the event the Insured Person(s) is identified by MOH as a carrier of the Infectious Disease, We will pay You the relevant benefit up to the limit stated in the Schedule, subject to the terms and conditions of the Policy.

The daily benefit amount of S\$50 shall be paid for each complete day (twenty-four (24) hours) of Quarantine from the first day of Quarantine and up to the limit stated in the Schedule.

For this purpose, each day of Quarantine shall be counted towards the total number of days of Quarantine, notwithstanding that such Quarantine does not run consecutively.

TRAVEL ASSISTANCE BENEFITS

ALL EXPENSES PAID EMERGENCY MEDICAL EVACUATION, REPATRIATION & REPATRIATION OF MORTAL REMAINS TO SINGAPORE.

In conjunction with AGA, We shall arrange and pay for the following services up to the limit stated in the Schedule per occurrence for Section 17, 18 & 19, subject to the exclusions listed.

Section 17 – Emergency Medical Evacuation

When as the result of Injury or Illness commencing while the Insured Person(s) is Overseas and if in the opinion of AGA or an authorised representative of AGA, it is judged medically appropriate to move the Insured Person(s) to another location or to return Him to Singapore for medical treatment, AGA, or the authorised representative, will arrange for the evacuation utilizing

the means best suited to do so, based on the medical severity of the Insured Person(s)'s condition. We will pay AGA directly the covered expenses for such evacuation up to the limit as stated in the Schedule.

The means of evacuation arranged by AGA or an authorised representative of AGA may include air ambulance, surface ambulance, regular air transportation, railroad or any other appropriate means. All decisions as to the means of transportation and the final destination will be made by AGA, or the authorised representative, and will be based solely on medical necessity. Covered expenses are expenses for services provided and/or arranged by AGA for the Insured Person(s)'s transportation and shall include medical services and medical supplies necessarily incurred as a result of the emergency medical evacuation.

Exclusions Applicable to Section 17:

We will not pay for:

- (a) Any expenses for a service not approved and arranged by AGA, or an authorized representative of AGA unless We decide that such expenses were necessarily incurred and for reasons beyond the control of the Insured Person(s), the Insured Person(s)'s Relative or Travel Companion; or in the event that AGA could not be contacted during the emergency. In any event, We reserve the right to reimburse the Insured Person(s) only for those expenses incurred for services which AGA would have provided under the same circumstances and up to the limit stated in the Schedule.

Section 18A – Repatriation of Mortal Remains to Singapore

When as the result of Injury or Illness commencing whilst Overseas, the Insured Person(s) suffers death within thirty (30) days from the date of the Injury or commencement of the Illness, AGA or an authorized representative of AGA will make the necessary arrangements for the return of His mortal remains to Singapore. We will also pay the associated reasonable expenses necessarily incurred Overseas for services and supplies provided by the mortician or undertaker, including but not limited to the cost of a basic casket, embalment and cremation if so elected. This will not include expenses related to religious ceremony or rites.

All arrangements for the repatriation must be approved and arranged through AGA unless making such arrangements through AGA were not possible in the circumstances due to reasons beyond the Insured

Person(s) estate's control and any alternative arrangements are deemed reasonable by Us.

Section 18B – Repatriation of Mortal Remains to Singapore due to Pre-Existing Condition

When as the result of Injury or Illness which arise from having a Pre-existing condition commencing while Overseas, the Insured Person(s) suffers death within thirty (30) days from the date of the Injury or commencement of the Illness, AGA or an authorised representative of AGA will make the necessary arrangements for the return of His mortal remains to Singapore. We will also pay the associated reasonable expenses necessarily incurred Overseas for services and supplies provided by the mortician or undertaker, including but not limited to the cost of a basic casket, imbalmmnt and cremation if so elected. This will not include expenses related to religious ceremony or rites.

All arrangements for the repatriation must be approved and arranged through AGA unless making such arrangements through AGA were not possible in the circumstances due to reasons beyond the Insured Person(s) estate's control and any alternative arrangements are deemed reasonable by Us.

Section 19A – Direct Repatriation of Mortal Remains to Home Country

When as the result of Injury or Illness commencing while Overseas, the Insured Person(s) suffers death within thirty (30) days from the date of the Injury or commencement of the Illness, AGA or an authorized representative of AGA will make the necessary arrangements for the return of His mortal remains to His Home Country. We will also pay the associated reasonable expenses necessarily incurred Overseas for services and supplies provided by the mortician or undertaker, including but not limited to the cost of a basic casket, embalmmnt and cremation if so elected. This will not include expenses related to religious ceremony or rites.

All arrangements for the repatriation must be approved and arranged through AGA unless making such arrangements through AGA were not possible in the circumstances due to reasons beyond the Insured Person(s) estate's control and any alternative arrangements are deemed reasonable by Us.

Section 19B – Direct Repatriation of Mortal Remains to Home Country due to Pre-Existing Condition

When as the result of Injury or Illness which arise from having a Pre-existing condition commencing while Overseas, the Insured Person(s) suffers death within

thirty (30) days from the date of the Injury or commencement of the Illness, AGA or an authorized representative of AGA will make the necessary arrangements for the return of His mortal remains to His Home Country. We will also pay the associated reasonable expenses necessarily incurred Overseas for services and supplies provided by the mortician or undertaker, including but not limited to the cost of a basic casket, embalmmnt and cremation if so elected. This will not include expenses related to religious ceremony or rites.

All arrangements for the repatriation must be approved and arranged through AGA unless making such arrangements through AGA were not possible in the circumstances due to reasons beyond the Insured Person(s) estate's control and any alternative arrangements are deemed reasonable by Us.

Exclusions Applicable Only to Sections 17, 18 & 19:

The following treatment, items, conditions, activities and their related or consequential expenses are excluded from the Sections and AGA and/or We will not be liable for:

- (a) Pre-existing conditions for which the Insured Person(s) has been hospitalized during the twelve (12) months preceding the Trip or any medical condition that has been diagnosed or treated by a Medical Practitioner including prescribed drugs within six (6) months period prior to the Trip.
- (b) Emergency Medical Evacuation or repatriation or cost not approved in advance and in writing by AGA and/or not arranged by AGA. This exclusion shall not apply to Emergency Medical Evacuation from remote or primitive areas where AGA cannot be contacted in advance and delay might reasonably be expected to result in loss of life or extreme prejudice to the Insured Person(s)'s prospect.
- (c) Any expenses incurred for services provided by another party for which the Insured Person(s) is not liable to pay, or any expenses already included in the cost of a scheduled Trip including but not limited to the unutilized portion of the return air ticket for the scheduled Trip.
- (d) Any event occurring when the Insured Person(s) is within Singapore or His Home Country.
- (e) Any expenses if the Insured Person(s) is travelling outside Singapore contrary to the advice of a Medical Practitioner or for the purpose of obtaining medical treatment or for rest and recuperation following any prior Accident or Illness.
- (f) Any expenses if the Insured Person(s) is not

suffering from a Serious Medical Condition or if the treatment can be reasonably delayed until His return to Singapore.

- (g) Any treatment or expenses related to childbirth or pregnancy (except abnormal pregnancy or vital complications of pregnancy which endangers the life of the mother or unborn child/children) and in any event, childbirth, miscarriage (spontaneous abortion) or pregnancy after 6th month thereof.
- (h) Any expenses related to Accident or Injury occurring while the member is engaged in Extreme Sports, mountaineering or rock climbing necessitating the use of rope, underwater activities requiring the use of artificial breathing apparatus except leisure scuba diving no deeper than thirty (30) meters, speed contest or racing of any kind other than on foot and all professional sports.
- (i) Any expenses incurred for emotional, mental illness and psychiatric disorder as opposed to physical and strictly medical reason.
- (j) Self-inflicted injury, suicide, drug addiction or abuse, alcohol abuse, sexually transmitted diseases, Acquired Immune Deficiency Syndrome (AIDS) or any AIDS-related conditions or diseases.
- (k) Any treatment performed or ordered by a non-registered Medical Practitioner not in accordance with the standard medical practice as defined in the country of treatment.
- (l) The cost of burial in the Insured Person(s)'s Home Country.
- (m) Any expenses resulting from participation in War, riot, civil commotion or any illegal act including resulting imprisonment or while serving in a police or military unit.

Section 20 – Emergency Telephone Charges

We will reimburse the Insured Person(s) up to the limit specified in the Schedule for all telephone charges incurred for engaging the services of AGA during a medical assistance/emergency situation for which a medical claim will be submitted under Section 17.

LIABILITY BENEFITS

Section 21 – Personal Liability Abroad

We will indemnify the Insured Person(s) up to the limit stated in the Schedule for legal liability to a third party arising during the Trip Overseas due to:

- (a) Death or Accidental Bodily Injury to third party; or
- (b) Accidental loss of or damage to third party's property.

Exclusions Applicable to Section 21:

- (a) No benefits will be provided arising from property belonging to a member of the Insured Person(s)'s family or employee or deemed by law to be the Insured Person(s)'s employee.
- (b) Liability to any person who is a member of the Insured Person(s)'s family or employee or deemed by law to be the Insured Person(s)'s employee.
- (c) Property belonging to the Insured Person(s) or in His care, custody or control.
- (d) Any liability assumed under contract.
- (e) Liability arising directly or indirectly from, in respect of, or due to the Insured Person(s)'s wilful, malicious or unlawful act.
- (f) Liability arising directly or indirectly from, in respect of, or due to the ownership, possession or use of vehicles, aircraft, watercraft, firearms or animals;
- (g) Liability arising directly or indirectly from, in respect of, or due to ownership or occupation of land or buildings (other than occupation only of any temporary residence);
- (h) Liability arising directly or indirectly from, in respect of, or due to the undertaking or pursuit of any trade, business or profession;
- (i) Liability arising directly or indirectly from, in respect of, or due to any criminal acts;
- (j) Legal costs resulting from any criminal proceedings;
- (k) The Insured Person(s) participation in any motor rallies, or car, motorcycle, boat or aerial racing;
- (l) Judgments which are not in the first instance delivered by or obtained from a court of competent jurisdiction within Singapore; and/or
- (m) Punitive, aggravated or exemplary damages.

As a condition precedent to Our liability, the Insured Person(s) must not make any offer or promise of payment or admit any liability or fault to any other party, or become involved in any litigation without our written approval.

TRAVEL INCONVENIENCE BENEFITS

Section 22 – Trip Cancellation and Loss of Deposit

If after this insurance is effected and any of the following events should occur within thirty (30) days, except item (c) below, before the commencement of the Trip, resulting in the cancellation of the Trip, We will pay for the irrecoverable travel and accommodation expenses paid in advance up to the limit stated in the Schedule due to:

- (a) Death, Injury or Illness of the Insured Person(s) or His Spouse, Child, parent, parent-in-law,

- grandparent, grandchild, brother or sister;
- (b) Major Unexpected Event which prevents the Insured Person(s) from travelling to His main destination(s);
- (c) Serious damage to the Insured Person(s)'s permanent place of residence;
- (d) Called as a witness in the Court of Law in Singapore or the compulsory quarantine of the Insured Person(s) or His Travel Companion or His Relative.

Alternatively for Section 22(a), if the Trip is cancelled due to an unexpected death of a Relative or Travel Companion occurring within thirty (30) days before the date of departure of the Trip and as a result, the Insured Person(s) is unable to travel, We will pay any replacement administrative expenses incurred in respect of the change of traveller made before the commencement of the Trip subject to the limit stated in the Schedule. Such replacement administrative expenses are paid by Us as an alternative to (a) above and there will be no further payment by Us for any travel losses or accommodation expenses.

Under this Section, Cancellation means unavoidable termination of the Trip after it is arranged but before it has commenced.

Note: This Policy will only pay for any claim under any one of Sections 22, 23, 24, 25, 26, 27 or 41 for the same event but not for more than one of the Sections.

This coverage is effective only:

- (a) if this Policy is purchased before the Insured Person becomes aware of any circumstances which could lead to the cancellation of a planned Trip;
- (b) with the provision of documentary proof that there was a first attempt to seek a refund of any prepaid expenses from the transport or accommodation provider and the refund request has been denied by them. We will pay the balance of the irrecoverable transport or accommodation expenses after deducting the amount that has been refunded by the transport or accommodation provider; and
- (c) if the travel agent, tour operator, transport or accommodation provider(s) have been duly informed at the earliest possible time as soon as the Insured Person(s) is aware that there is a change of travel plans.

Exclusions Applicable to Section 22:

We shall not pay for claims arising directly or indirectly from, in respect of, or due to:

- (a) Caused directly or indirectly by government regulations or control;

- (b) Caused by cancellation by the Public Conveyance or any other provider of the travel and/or accommodation;
- (c) That is covered by any other existing insurance scheme or government programme;
- (d) From prepaid or non-refundable expenses for unused local excursions, tours, seminars, courses, theatre shows, theme parks, sporting events, concerts and any other charges not related to travel expenses or expenses from the Insured Person's travel agency/provider for purposes of facilitating the Trip;
- (e) Should this policy be purchased less than three (3) days before the date of departure (date of departure inclusive) (with the exception of the Insured Person(s)'s death or the death of the Insured Person(s)'s Relative or Travel Companion caused by an Accident);
- (f) That results from a Major Unexpected Event which was publicly known at the time the Insured Person(s) booked His Trip or purchased this policy, whichever occurs last;
- (g) Being compensation for any air miles or holiday points the Insured Person(s) used to pay for the Trip in part or in full; and/or
- (h) Any additional costs due to a delay in informing the relevant transport or accommodation provider(s) of the change in travel plans.

Section 23 – Travel Curtailment (Including Hijacking)

If after the commencement of the Trip and the Insured Person(s) should decide to return directly to Singapore due to the occurrence of the events stated below, We will pay for the irrecoverable loss of deposit, additional traveling expenses necessarily incurred, and pro-rated amount for each incomplete day of the remaining Trip after due adjustment for any sum recovered up to the limit stated in the Schedule:

- (a) Serious Bodily Injury or Serious Illness of the Insured Person(s) and upon written medical advice.
- (b) Hijacking of the aircraft in which the Insured Person(s) is on board as a passenger.
- (c) The unexpected Death or Injury or Illness of the Insured Person(s)'s Relative or Travel Companion.
- (d) Major Unexpected Event which prevents the Insured Person(s) from continuing with His scheduled Trip.
- (e) The quarantine upon medical advice which prevents the Insured Person(s) from continuing with His scheduled Trip, and He has to remain Overseas before returning directly to Singapore from Overseas.

A medical certificate must be obtained from the Medical Practitioner treating the Insured Person(s) or His Relative or His Travel Companion confirming the Serious Bodily Injury or Serious Illness.

Exclusions Applicable to Section 23:

We shall not pay for claims arising directly or indirectly from, in respect of, or due to:

- (a) Government regulation or Statute, delay or amendment of the booked Trip (including error, omission or default) by the provider of any service forming part of the booked Trip as well as the travel agent or tour operator through whom the Trip was booked;
- (b) Failure to obtain the necessary documents to travel;
- (c) The Insured Person(s)'s business, financial or contractual obligation or those of the Insured Person(s)'s Travel Companion;
- (d) The Insured Person(s)'s disinclination to travel or financial circumstances; and/or
- (e) Any additional costs due to a delay in informing the relevant transport or accommodation provider(s) of the change in travel plans.

Note: This Policy will only pay for any claim under any one of Sections 23 or 26 for the same event but not for more than one of the Sections.

This coverage is effective only:

- (a) if this Policy is purchased before the Insured Person becomes aware of any circumstances which could lead to the curtailment of a planned Trip;
- (b) with the provision of documentary proof that there was a first attempt to seek a refund of any prepaid expenses from the transport or accommodation provider and the refund request has been denied by them. We will pay the balance of the irrecoverable transport or accommodation expenses after deducting the amount that has been refunded by the transport or accommodation provider; and
- (c) if the travel agent, tour operator, transport or accommodation provider(s) have been duly informed at the earliest possible time as soon as the Insured Person(s) is aware that there is a change of travel plans.

Section 24 – Travel Postponement

We will indemnify the Insured Person(s) up to the limit stated in the Schedule if the Insured Person(s) have to postpone His trip due to the reasons listed below if they happen within thirty (30) days before the Insured Person(s) is due to leave:

- (a) Death, Serious Illness or Serious Injury or compulsory Quarantine of the Insured Person(s), His Relative or Travel Companion;
- (b) Major Unexpected Event that prevents the Insured Person(s) from Travelling to His main destination(s) as scheduled and outlined in the Insured Person(s)'s Trip itinerary Overseas;
- (c) Serious damage to the Insured Person(s) home in Singapore due to a fire or natural disaster occurring after the issue date of the Policy and within one (1) week before the date of departure;
- (d) If the Insured Person(s) have to appear in court as a witness during His trip and He was not aware of this when He took up this policy; or
- (e) If the Insured Person(s) is forced to postpone His trip because the Insured Person(s) is a Child and His Travel Companion who is His legal guardian has to cancel his/her trip due to one of the reasons listed above.

Exclusions Applicable to Section 22 & 24:

We will not pay for any loss or charges:

- (a) Caused directly or indirectly by government regulations or control;
- (b) Caused by cancellation by the Public Conveyance or any other provider of the travel and/or accommodation;
- (c) That is covered by any other existing insurance scheme or government programme;
- (d) From prepaid or non-refundable expenses for unused local excursions, tours, seminars, courses, theatre shows, theme parks, sporting events, concerts and any other charges not related to transport or accommodation;
- (e) Should this policy be purchased less than three (3) days before the date of departure (date of departure inclusive) (with the exception of the Insured Person(s)'s death or the death of the Insured Person(s)'s Relative or Travel Companion caused by an Accident);
- (f) That results from a Major Unexpected Event which was publicly known at the time the Insured Person(s) booked His Trip or purchased this policy, whichever occurs last; and/or
- (g) Being compensation for any air miles or holiday points the Insured Person(s) used to pay for the Trip in part or in full.

Note: This Policy will only pay for any claim under any one of Sections 22, 23, 24, 25, 41 or 46 for the same event but not for more than one of the Sections.

Section 25 – Replacement Traveller (Applicable to Deluxe and Suite Plan Only)

If You are unable to commence Your Trip due to any of the following unexpected events occurring within thirty (30) days before the planned date of departure of the Trip:

- (a) Death or Serious Injury or Serious Illness or compulsory quarantine of You or Your Relative or Travel Companion;
- (b) Serious damage to Your permanent place of residence in Singapore arising from Natural Disasters occurring after the issue date of the policy and within one (1) week before the date of departure and which requires You to be present at the permanent place of residence on the date of departure; or
- (c) Witness summons

And are substituted by another person for the Trip, We will reimburse You up to the limits specified in the Schedule for the administration charges or fees incurred in making the necessary changes in travel and/or accommodation arrangements to enable such person to take over Your place on the Trip.

Exclusions Applicable to Section 25

We will not pay for any loss or charges:

- (a) That is covered by any other existing insurance scheme or government program; or
- (b) Should this insurance be purchased less than three (3) days before the date of departure (date of departure inclusive) (with the exception of Your death or the death of Your Relative or Travel Companion caused by an Accident); or
- (c) Expenses that would have been incurred by You (being the original traveller) including budgeted Trip expenditure; or
- (d) The cost of first class airfares, or the cost of business class airfares unless You (being the original traveller) had originally purchased business class airfares for the Trip; or
- (e) Non-essential expenses incurred in the transportation of the substitute person; or
- (f) Being compensation for any air miles, credit card/membership card points redemption or holiday points You used to pay for the Trip in part or in full.

Note: This Policy will only pay for claims under any one of Sections 22, 23, 24, 25 or 41 for the same event but not for more than one of these Sections.

Section 26 – Travel Delay

If the departure of the Public Conveyance or any air, land, water conveyance operating under a valid license in the country that the Insured Person(s) is in which is chartered or arranged as part of a tour (but always excluding taxis and/or private cars) in which the Insured Person(s) had arranged to travel whilst Overseas is delayed for at least three (3) consecutive hours from the time specified in the itinerary supplied to the Insured Person(s) due to a Major Unexpected Event, Civil Unrest, Riot or Commotion, Strike, adverse weather condition, mechanical breakdown/derangement or structural defect of the Public Conveyance, or any air, land, water conveyance operating under a valid license in the country that the Insured Person(s) is in which is chartered or arranged as part of a tour (but always excluding taxis and/or private cars), We will pay the Insured Person(s) S\$50 for every full three (3) consecutive hours of delay up to the limit stated in the Schedule. Where the delay occurred in Singapore, We will only pay the Insured Person(s) a maximum sum of S\$50 provided a minimum period of three (3) consecutive hours of delay has lapsed.

Exclusions Applicable to Section 26:

We will not pay the Insured Person(s) for any delay:

- (a) Arising from the Insured Person(s)'s failure to check in as according to the itinerary supplied to Him, or if the Insured Person(s) fail to obtain written confirmation from the carriers or their handling agents of the number of hours delayed and the reason for such delay; and/or
- (b) That results from a Major Unexpected Event, Civil Unrest, Riot or Commotion, Strike or adverse weather conditions, actual or suspected mechanical breakdown/derangement or structural defect of the Public Conveyance which was publicly known at the time the Insured Person(s) booked His Trip or purchased this insurance, whichever occurs last.

Note: This Policy will pay for any claim under any one of the Sections 22, 23, 26, 27 or 41 for the same event but not for more than one of the Sections.

Section 27 – Travel Misconnection or Flight Diversion

Section 27A – Travel Misconnection

In the event that the Insured Person(s) confirmed onward travel connection whilst Overseas is missed at

the transfer point due to the late arrival of the Insured Person(s)'s incoming confirmed connecting scheduled carrier or any air, land or water conveyance operating under a valid license in the country that the Insured Person(s) is in which is chartered or arranged as part of a tour (but always excluding taxis and/or private cars), and no other onward transportation is made available for the Insured Person(s) within six (6) consecutive hours on the Insured Person(s) arrival, We will pay the Insured Person(s) for reasonable hotel accommodation, meals or refreshment S\$100 for every full six (6) consecutive hours of delay up to the limit stated in the Schedule.

Additional Conditions:

Written proof must be provided by the Public Air Conveyance clearly stating the reason for the delay and the proof of the delay.

Exclusions Applicable to Section 27A:

We will not pay:

- (a) For any delay arising from Your failure to check in according to the itinerary provided to You; or
- (b) If there is no confirmation from the Public Air Conveyance or their handling agents of the number of hours delayed and the reason for such delay; or
- (c) For any delay due to an event or circumstance which was publicly known at the time You booked Your Trip or when You purchased this insurance, whichever occurs last; or
- (d) For any loss arising from the time You fail to take available alternative transportation offered by the Public Air Conveyance;
- (e) For any delay that is caused by the action(s) of an Insured Person;
- (f) For any loss arising from delay of (a) a taxi or shuttle service; or (b) a cruise or tour bus service, or any like conveyance used for touring purposes, even if such are regularly schedule; or
- (g) For any consequential loss arising from the late arrival of the Public Air Conveyance that causes subsequent delay(s) or missed connection(s) for each Public Air Conveyance in which You have arranged to travel during the course of Your trip.

Note: This Policy will pay for any claim under any one of the Sections 22, 23, 26, 27A, 27B or 41 only for the same event but not for more than one of the Sections.

Section 27B – Flight Diversion

We will pay the Insured Person(s) S\$100 for every full six (6) consecutive hours of delay up to the limit stated in the Schedule, in the event that the scheduled flight that the Insured Person(s) has boarded on is deviated

due to a Major Unexpected Event, adverse weather conditions, actual or suspected mechanical breakdown/derangement or structural defect of the air carrier which prevents the Insured Person(s) from continuing on the Trip or resulting in a delayed arrival at the planned destination.

Exclusions Applicable to Section 27B:

We will not pay the Insured Person(s) for any flight diversion that results from a Major Unexpected Event or adverse weather conditions which was publicly known at the time the Insured Person(s) booked His trip or purchased this insurance, whichever occurs last.

Note: This Policy will pay for any claim under any one of the Sections 22, 23, 26, 27A, 27B or 41 for the same event but not for more than one of the Sections.

Section 28 – Personal Effects Including Laptop Computer

We will reimburse the Insured Person(s) up to the limit stated in the Schedule, for loss of or damage sustained Overseas to personal baggage taken or purchased on the Trip where such loss or damage is due to circumstances beyond the Insured Person(s)'s control at the planned destination including Natural Disasters. This includes compensation for the Insured Person(s)'s clothing and personal effects which are stored in the personal baggage that is lost or which are worn or carried on Him. All items must be owned by the Insured Person(s) or in His custody or which is loaned or entrusted to Him.

Additional Conditions:

- (a) We will only pay up to a maximum of S\$250 in respect of any one article or pair or set of articles or up to a maximum of S\$1,000 for Laptop Computer and only for one Laptop Computer for every policy. A pair or set of items is treated as one item (e.g. a pair of shoes, a camera and its accompanying lens and any accessories even if purchased separately and are of different brands, a set of diving gear and any accessories even if purchased separately and are of different brands).
- (b) The loss or damage of each article must be accompanied by proof of purchase such as but not limited to receipts, bank statements or credit card statements. If no proof of purchase is provided, We will pay according to the table below.
- (c) The loss or damage must be reported to the police or relevant authority having jurisdiction where the loss or damage occurred within twenty-four (24) hours from the incident. Any claim for indemnity under this Section must be accompanied by a copy of a police report or a report issued by the relevant

authority evidencing such loss.

- (d) We will only pay up to the maximum limit stated in the Schedule regardless of the number of Insured Person(s) in a Family Plan as stated in the Schedule for the same Journey.
- (e) We will only pay for loss or damage of Your checked-in baggage that is tagged under Your name by the airline or service provider. Any claims that result from You losing Your baggage or it being damaged while being held by an airline or service provider should be made to the airline or service provider first.

We may, at Our sole discretion and option, make payment or reinstate or repair the damaged personal baggage. All claim settlements will be subject to due allowance for wear and tear and depreciation.

We will use the table below as a guide for determining the items' fair value:

What We Cover	With Receipts	Without Receipts
Mobile Phone	$[(24 - \text{Age of the item in months}) / 24 \text{ months}] \times \text{Price}$, up to the sub-limit of S\$250 per item	Up to S\$50 per item and up to a maximum of 5 articles or 5 pairs or sets of articles
Laptop, tablet and other electronic devices	$[(36 - \text{Age of the item in months}) / 36 \text{ months}] \times \text{Price}$, up to the sub-limit of S\$1,000 per item	
Personal effects (including baggage)	$[(60 - \text{Age of the item in months}) / 60 \text{ months}] \times \text{Price}$, up to the sub-limit of S\$250 per item	

The loss must be reported to the police or relevant authority such as hotel and airline management or other service provider having jurisdiction at the place of the loss within twenty-four (24) hours of the incident. Any claim must be accompanied by proof of denial received from the airline or service provider. The Insured Person(s) must take every possible step and reasonable precaution to ensure:

- (a) That the Insured Person(s)'s baggage or personal effects are not left unattended in a Public Place; and
- (b) The safety of all personal property and baggage.

Claims that result from the Insured Person(s) losing His baggage or it being damaged while being held by an

airline or service provider should be made to the airline or service provider first. Any payment under this Policy shall be made upon proof of compensation received from the airline or service provider or where such compensation is denied, proof of such denial.

Exclusions Applicable to Section 28:

We will not be liable for:

- (a) Loss not reported to the police or the transport carrier within twenty-four (24) hours of discovery.
- (b) The following classes of property which are excluded from coverage: animals, motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances, snow skis, boards or toboggans, fruits, perishables and consumables, household effects, antiques, artefacts, paintings, objects of art, computers (including handheld computers, software and accessories with the exception of Laptop Computers as provided herein above), jewellery, gem stones, watches, contact or corneal lenses, musical instruments, bridges for tooth or teeth, dentures;
- (c) Loss or damage caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process or while actually being worked upon resulting in such loss or damage;
- (d) Loss or damage to hired or leased equipment and loss of or damage to property resulting directly or indirectly from insurrection, rebellion, revolution, civil War, usurped power, or action taken by governmental authorities in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or customs regulations, confiscation by order of any government or public authority or risk of contraband or illegal transportation or trade;
- (e) Loss or damage to property insured under any other insurance policy, or reimbursed by any other carrier, hotel or any other party;
- (f) Loss or damage to the Insured Person(s)'s baggage sent in advance, mailed or shipped separately;
- (g) Loss or damage to the Insured Person(s)'s baggage left unattended in any Public Place;
- (h) Loss or damage resulting from the Insured Person(s) failure to take due care and precaution for the safeguard and security of such property;
- (i) Loss of or damage resulting from the Insured Person(s)'s wilful act, omission, negligence or carelessness;
- (j) Loss of or damage arising from confiscation or retention by customs or other officials;
- (k) Loss or damage of business goods or samples or

equipment of any kind;

- (l) Loss of or damage to data recorded on tapes, cards, discs or otherwise;
- (m) Loss of or damage to cash or cash equivalents, bank notes, casino chips, vouchers, cash storage card, public transport travel pass (e.g.: EZ-Link card), bonds, coupons, stamps, negotiable instruments, title deeds, manuscripts, securities of any kind, credit cards or replacement of credit cards, identity cards and driving licenses, travel documents except as provided for in Section 31.
- (n) Loss, damage, derangement or breakage of fragile or brittle articles; and/or
- (o) Loss or damage resulting from mysterious disappearance of such property.

Note: This Policy will only pay for claim under any one of Sections 28, 29, 30, 38B or 40 for the same event but not for more than one of the Sections.

Section 29 – Jewellery (due to Robbery, Theft or Burglary) (Applicable to Deluxe and Suite Plan Only)

If during the Period of Insurance, while You are on a Journey, You sustain loss or damage of Your Jewellery due to robbery, theft or burglary or any attempt thereof, We will indemnify You in respect of such loss up to the limit stated in the Schedule.

Additional Conditions:

- (a) All Jewellery must be owned by You and not hired by, loaned or entrusted to You.
- (b) The loss or damage must be reported to the police or relevant authority having jurisdiction where the loss or damage occurred within twenty-four (24) hours from the incident. Any claims for indemnity under this section must be accompanied by a copy of a police report or a report issued by the relevant authority evidencing such loss.

Exclusions Applicable to Section 29:

We will not pay for any of the following:

- (a) Loss or damage of Jewellery from confiscation or retention by customs or other officials;
- (b) Loss or damage of Jewellery as a result of Your failure to take due and reasonable care and precautions to safe-guard and secure such Jewellery.

Note: This Policy will only pay for claim under any one of Sections 28, 29, 30, 38B or 40 for the same event but not for more than one of the Sections.

Section 30 – Baggage Delay

If the Insured Person(s)'s checked-in baggage is delayed, misdirected or temporarily misplaced by the carrier for more than six (6) hours after the Insured Person(s)'s arrival at the baggage pick-up point of the scheduled destination Overseas, We will pay S\$100 for every full six (6) consecutive hours up to the limit stated in the Schedule. If such baggage is delayed, misdirected or temporarily misplaced by the carrier after the Insured Person(s)'s arrival at the baggage pick-up point in Singapore, We will only pay a maximum of S \$100 provided a minimum period of six (6) hours of delay has lapsed. For avoidance of doubt, the amount of S\$100 stated under this Section is based on each claim and not on each piece of baggage. A Property Irregularity Report or equivalent report issued by the carrier is required indicating the date and time of loss and the date and time the baggage was delivered to the Insured Person(s).

Note: This Policy will only pay for claim under any one of Sections 28, 29, 30, 38B or 40 for the same event but not for more than one of the Sections.

Section 31 – Loss of Travel Documents (Including Money)

We will indemnify the Insured Person(s) for cost incurred up to the limit stated in the Schedule in replacing passports, travel tickets and other travel documents lost whilst Overseas, including additional travel expenses and hotel accommodation incurred, provided that the loss is reported to the police within twenty-four (24) hours and a copy of the report obtained. Such loss must be due to robbery, burglary, theft or Natural Disasters while Overseas.

Where replacement passports which have been lost while Overseas are to be obtained upon the Insured Person(s)'s return to Singapore, We will pay the Insured Person(s), up to the limit stated in the Schedule under this Section, only for the cost of obtaining such passports excluding any transport or other incidental costs incurred in Singapore.

We will also reimburse the Insured Person(s) up to S\$300 (based on the plan selection) if the Insured Person(s) experiences a loss of cash, travellers' cheques or bank notes due to robbery, burglary, theft or Natural Disasters while the Insured Person(s) is Overseas during the Trip. The loss must be reported to the police at the place of incident not more than twenty-four (24) hours after the loss and any claim submitted must be accompanied by the written documentation from the Police.

Exclusions Applicable to Section 31:

We will not pay for any shortage due to exchange rate or depreciation in value and for loss of travellers' cheques not immediately reported to the local branch or agent of the issuing authority.

Section 32 – Fraudulent Credit Card Usage

If during the Period of Insurance, while You are on a Journey, You sustain financial loss as a direct result of a credit, charge or bankers card being lost or stolen and being subsequently used fraudulently by any person other than You, We will indemnify You for such loss up to the limit stated in the Schedule.

Additional Conditions:

- (a) The loss must be reported to the card company(s) within six (6) hours after the incident. Any claim must be accompanied by a copy of the report issued by the card company(s) evidencing such loss.
- (b) You must take every possible safeguard to ensure the security of Your credit, charge or bankers card(s).
- (c) The loss must be reported to either the police or relevant authority having jurisdiction where the loss occurred within twenty-four (24) hours of the discovery of such loss.

Section 33 – Hijacking

In the event that the aircraft which the Insured Person(s) is travelling in is being hijacked for more than twenty-four (24) hours, We will pay S\$250 for every full twenty-four (24) consecutive hours up to the limit stated in the Schedule.

Exclusions Applicable to Section 33:

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

- (a) The Insured Person(s)'s fraudulent, dishonest or criminal acts;
- (b) Events which take place in the Insured Person(s)'s country of residence, any country located in Central or Southern America or Africa, or any country in which United Nations armed forces are present and active; and
- (c) Actual loss of or damage to property of any description, including intellectual property as a result of the kidnap and hostage.

Note: This Policy will only pay for claim under any one of Sections 33 or 34 for the same event but not for more than one of the Sections.

As a condition precedent to Our liability, We must:

- (a) Have sufficient proof that the event has actually occurred;
- (b) Be given immediate oral and written notice of the event and periodic updates of any activity occurring during the incident; and
- (c) If it is in the Insured Person(s)'s best interests, notify the national or other appropriate law enforcement agency having jurisdiction over the matter.

Section 34 – Kidnapping or Hostage

If, during the Period of Insurance, while You are on a Journey, You are Kidnapped or wrongly confined, abducted or restrained by criminal force, We will pay S\$250 for every full twenty-four (24) consecutive hours up to the limit stated in the Schedule.

Additional Conditions:

We will only pay up to the limit stated in the Schedule regardless of the number of Insured Person(s) in a Family Plan for the same Journey.

The Kidnap must be reported to the police having jurisdiction at the place of loss no more than 24 hours after the incident. Any claims under Section 34 – Kidnapping or Hostage must be accompanied by a police report and We must be satisfied with the contents thereof before being liable to pay the benefit under this Section.

Exclusions Applicable to Section 34:

We will not pay for any of the following:

- (a) Kidnapping by You or Your Relative whether acting alone or in collusion with others;
- (b) Events which take place in the Insured Person(s)'s country of residence, any country located in Central or Southern America or Africa, or any country in which United Nations armed forces are present and active.

Note: This Policy will only pay for claim under any one of Sections 33 or 34 for the same event but not for more than one of the Sections.

Section 35 – Home Contents Cover (Applicable to Deluxe and Suite Plan Only)

We will, at Our sole discretion and option, either indemnify You or reinstate or repair, up to S\$5,000 against physical loss or damage to the Household Contents, Jewellery, stamp, coin and/or medal collections, works of art stored within Your permanent place of residence in Singapore that was left vacant for the full duration of the Trip and which loss or damage was caused by fire during the period of insurance but which occurred only after You have actually departed from Singapore for the Trip.

Exclusions Applicable to Section 35:

- (i) Wear, tear, depreciation, the process of cleaning, dyeing, repairing or restoring any article, the action of light or atmospheric conditions, moth, insects, vermin or any other gradually operating cause;
- (ii) Any loss or damage occasioned through Your wilful act or omission or with Your connivance;
- (iii) Loss (whether temporary or permanent) of the insured property or any part thereof by reason of confiscation, requisition, detention or legal or illegal occupation of such property or of any premises, vehicle or thing containing the same by any government authorities;
- (iv) Any loss or damage where the fire was caused by an electrical or mechanical breakdown (including electrical short-circuit);
- (v) Consequential loss or damage of any kind;
- (vi) Business or professional use in respect of photographic and sports equipment and accessories and musical instruments;
- (vii) Motor vehicles, boats, livestock, bicycles and any equipment or accessories relating thereto; and
- (viii) Loss or damage insured under any other insurance policy, or reimbursed by any other party.

Section 36 – Rental Vehicle Excess (Applicable to Deluxe and Suite Plan Only)

If during the Period of Insurance, while You are on a Journey, You become legally liable to pay a rental vehicle excess as a result of an Accidental collision involving, or theft of, a rental vehicle whilst in Your control, We will reimburse You for the excess up to the limit stated in the Schedule.

Additional Conditions:

- (a) The rental vehicle must be hired from a licensed rental agency.
- (b) As part of the hiring arrangement You must take up all comprehensive motor insurance against loss or damage to rental vehicle during the rental period.
- (c) You must comply with all requirements of the rental organisation under the hiring agreement and of the insurer under such insurance, as well as the laws, rules and regulations of the country.

Exclusions Applicable to Section 36:

We will not pay for any of the following:

- (a) Loss or damage arising from operation of the rental vehicle in violation of the terms of the rental agreement or the rental motor vehicle insurance policy, or loss or damage which occurs beyond the limits of any public roads or in the violation of

- laws, rules and regulations of the country;
- (b) Loss or damage arising from wear and tear, gradual deterioration, damage from insects or vermin, inherent vice, latent defect or damage.

Section 37 – Pet Care (Applicable to Deluxe and Suite Plan Only)

In the event You placed Your cat or dog in a kennel/cattery or pet hotel by reason of the Trip and You are unable to collect the pet on the day as agreed with the kennel/cattery or pet hotel, due to the delay of Your final inbound Public Air Conveyance to Singapore, We will pay You S\$50 for every full six (6) consecutive hours of delay, up to the limit stated in the Schedule.

You are to provide Us with written confirmation from:

- (a) The Public Air Conveyance stating the reason for the delay and the scheduled and actual departure and arrival time of the Public Air Conveyance; and/or
- (b) The kennel/cattery or pet hotel stating the original and actual pick-up dates.

Exclusions Applicable to Section 37:

We will not pay for a claim under this section if the reason for the delay was made known or was informed publicly prior to the purchase of this Policy.

Section 38 – Golf Cover (Applicable to Deluxe and Suite Plan Only)

Section 38A – Golf Hole-In-One

If during the Period of Insurance, while You are on a Journey, You score a Hole-In-One, We will indemnify You for the Hospitality Expenses incurred up to the limit stated in the Schedule.

Additional Conditions:

Any claims for indemnity must be accompanied by a copy of the certificate for the Hole-In-One issued by the club and original receipts supporting the Hospitality Expenses.

Section 38B – Golf Equipment

If during the Period of Insurance, while You are on a Journey, You sustain loss of or damage to Your Golf Equipment due to robbery, theft, burglary or any attempt thereof, We will indemnify You in respect of such loss up to the limit stated in the Schedule.

Additional Conditions:

- (a) All Golf Equipment must be owned by You and not hired by, loaned or entrusted to You.
- (b) We may make payment subject to due allowance of wear and tear and depreciation or at Our option replace or repair such items.
- (c) The loss or damage must be reported to the police or relevant authority having jurisdiction where the loss or damage occurred within twenty-four (24) hours of such loss or damage. Any claims for indemnity under this section must be accompanied by a copy of a police report or a report issued by the relevant authority evidencing such loss.

Exclusions Applicable to Section 38B:

We will not pay for any of the following:

- (a) Loss or damage occurring during the use of the Golf Equipment;
- (b) Loss or damage of Golf Equipment caused by wear and tear, gradual deterioration, destruction by moths, vermin, inherent vice;
- (c) Loss or damage arising from confiscation or retention of the Golf Equipment by customs or other officials; or
- (d) Loss or damage as a result of Your failure to take due and reasonable care and precautions to safeguard and secure the Golf Equipment.

Section 38C – Unused Green Fee

If during the Period of Insurance, while You are on a Journey, You are prevented from playing golf as a result of Accidental Injury or Illness, We will indemnify You for any non-refundable, pre-paid and unused green fees up to the limit stated in the Schedule.

Additional Conditions:

Any claims for indemnity must be accompanied by a copy of a medical report from the Doctor substantiating the Accidental Injury or Illness and confirming Your inability to play golf as a result of such Accidental Injury or Illness during the period for which the indemnity is being claimed.

Section 39 – Loss of Frequent Flyer Miles

If You purchase an airline ticket (or other travel and/or accommodation expense) using frequent flyer points or similar reward points and the airline ticket (or other travel and/or accommodation expense) is subsequently cancelled as a result of any Specified Cause (as defined in Section 22) and the loss of such points cannot be recovered from any other source, We will indemnify You the retail price for that ticket (or other travel and/or accommodation expense) at the time it was issued up to the limit stated in the Schedule. This coverage is

effective only if this Policy is purchased before You become aware of any circumstances which could lead to the disruption of Your Journey.

Section 40 – Sports Equipment Protector (Applicable to Deluxe and Suite Plan Only)

We will pay You up to the limit stated in the Schedule for loss of or damage sustained during the Trip to Sports Equipment taken or purchased by You during the Trip, provided that such event giving rise to the loss or damage occurs in a Public Place and is due to circumstances beyond Your control. The Sports Equipment must be owned by You or in Your custody or which is loaned or entrusted to You.

If as a result of any damage, We may, at Our sole discretion and option, make payment or reinstate or repair the Sports Equipment. If the Sports Equipment is proven to be beyond economical repair, We will treat a claim under this Policy as if the article had been lost.

All claim settlements will be subject to due allowance for wear and tear and depreciation. We will not be liable for more than S\$500 in respect of any one article of Sports Equipment or pair or set of articles of Sports Equipment.

The loss must be reported to the police or relevant authority such as hotel and airline management or other service provider having jurisdiction at the place of the loss within twenty-four (24) hours of the incident. Any claim must be accompanied by written documentation from such authorities.

You must take every possible step to ensure that Your Sports Equipment is not left unattended in a Public Place and is safe at all times.

Claims that result from You losing Your Sports Equipment or it being damaged while being held by an airline or service provider should be made to the airline or service provider first. Any payment under this Policy shall be made upon proof of compensation received from the airline or service provider or where such compensation is denied, proof of such denial.

Exclusions Applicable to Section 40:

We will not pay:

- (a) Loss of or damage to Sports Equipment whilst actually in the course of play or practice;
- (b) Loss of or damage due to wear and tear or damage due to any process of repair or while being worked upon resulting there from;
- (c) Loss of or damage resulting from Your wilful act, omission, negligence or carelessness;

- (d) Loss of or damage arising from confiscation or retention by customs or other officials; and
- (e) Loss or damage covered by any other policy or reimbursed by any other party.

Note: This Policy will only pay for claims under any one of the Sections 28, 29, 30, 38, or 40 for the same event but not for more than one of these Sections.

Section 41 – Loss of Deposit due to Insolvency of the Travel Agent

We will reimburse the Insured Person(s) up to limit stated in the Schedule, for the loss of irrecoverable travel deposits or travel fares paid in advance, due to a Trip being cancelled prior to Trip commencement because of Insolvency of a registered Travel Agent from which the Insured Person(s) purchased the Trip.

Exclusions Applicable to Section 41:

We will not pay for any loss:

- (a) Caused directly or indirectly by government regulations or control;
- (b) Caused by cancellation by the Public Conveyance or any other provider of the travel and/or accommodation,
- (c) That is covered by any other existing insurance scheme or government programme;
- (d) Which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation;
- (e) Where insolvency occurred, or for which a petition for bankruptcy or similar petition was filed before the purchase of this insurance; and/or
- (f) Should this insurance be purchased less than three (3) days before the date of departure (date of departure inclusive).

Note: This Policy will only pay for any claim under any one of Sections 22, 24, 25, 26, 27 or 41 for the same event but not for more than one of the Sections.

OTHER BENEFITS

Section 42 – Terrorism Extension (In aggregate for the above Sections 1 to 25) (Applicable to Deluxe and Suite Plan Only)

We will indemnify the Insured Person(s) for death or permanent disablement as a result of any Act of Terrorism. We will pay compensation up to the limit stated in the Schedule.

Section 43 – Worldwide Emergency Medical Assistance

To access the service, dial **+65 6415 8694** for the Emergency Travel Assistance Hotline and quote the

Insured Person(s)'s policy number. Consultation with AGA is free. Other third-party costs and expenses are covered under this Policy subject to the terms and conditions provided in this Policy.

- (a) Telephone Medical Advice
- (b) Medical Service Provider Referral
- (c) Arrangement of Appointment with Local Doctors
- (d) Arrangement of Hospital Admission
- (e) Guarantee of Medical Expenses Incurred
- (f) Monitor Medical Condition during Hospitalization with Attending Physician

Section 44 – 24-hour Travel Hotline

The Insured Person(s) is entitled to the following free travel assistance services provided by AGA:

- (a) Travel Information And Emergency Assistance Services
- (b) Pre-Trip Information Services
- (c) Inoculation Requirements & Visa Requirements
- (d) 24-hours Emergency General Travel Assistance (English & Mandarin)
- (e) Embassy Referral
- (f) Lost Luggage Assistance
- (g) Lost Passport Assistance
- (h) Emergency Message Transmission Assistance
- (i) Interpreter Referral

Section 45 – Automatic Extension of Cover (Up to 30 days)

In the event that the Insured Person(s), as a ticket holding passenger on a scheduled Public Conveyance, is being prevented from completing the return leg of a planned Trip within the Period of Insurance, as a result of:

- (a) The Insured Person(s) suffering from Serious Bodily Injury or Serious Illness; or
- (b) The scheduled Public Conveyance in which the Insured Person(s) is travelling is being unavoidably delayed due to Strike or industrial action, adverse weather condition or mechanical breakdown/derangement of the Public Conveyance or due to grounding of an aircraft as a result of mechanical or structural defect.

The Period of Insurance shall be automatically extended for up to thirty (30) consecutive days without additional premium subject to relevant documents evidencing such event being submitted to Us.

OPTIONAL ADD-ONS FOR COVID-19 COVERAGE (THE COVER PROVIDED BY THIS SECTION IS OPERATIVE ONLY IF SHOWN ON THE SCHEDULE)

CONDITIONS APPLICABLE TO SECTIONS 46 TO 52:

- (a) The Insured Person must be fully vaccinated and fulfil the pre-departure and post-arrival test requirements (if any) imposed by the destination country or transport provider at the time the Trip is booked.
- (b) Upon submitting a COVID-19 benefit claim, the Insured Person must furnish the test result (if any) or proof of vaccination.

Section 46 – Travel Postponement

We will indemnify the Insured Person up to the limit stated in the Schedule if the Insured Person has to postpone His trip due to a direct and necessary result of any COVID-19 Specified Cause, and if the postponement happens within fourteen (14) days before the date of departure (date of departure inclusive).

Exclusions Applicable to Section 46:

We will not pay for any loss or charges:

- (a) That is covered by any other existing insurance scheme or government programme;
- (b) from prepaid or non-refundable expenses for tours, seminars, courses and any other charges not related to transport or accommodation;
- (c) Should this Policy be purchased less than three (3) days before the date of departure (date of departure inclusive);
- (d) Due to any regulations or orders given by the government or relevant authority of any country on border closures at the time the Insured Person(s) booked His Trip or purchased this Policy, whichever occurs last;
- (e) Being compensated for any air miles or holiday points the Insured Person(s) used to pay for the Trip in part or in full;
- (f) Other than due to a direct and necessary result of any COVID-19 Specified Cause, any change of plans whether on the Insured Person's part or that of any other person to travel; and/or
- (g) The Insured Person, Insured Person's immediate family member or Travel Companion's financial circumstances or any contractual or business obligation.

Note: This Policy will only pay for any claim under any one (1) of Sections 22, 23, 24, 25, 41, 46, 47 and 51 and not for more than one (1) of the Sections.

Section 47 – Trip Cancellation and Loss of Deposit

If after this insurance is effected and the Insured Person has to cancel His Trip due to a direct and necessary result of any COVID-19 Specified Cause, and if the cancellation happens within fourteen (14) days before the date of

departure (date of departure inclusive), We will pay for the irrecoverable travel and accommodation expenses paid in advance up to the limit stated in the Schedule.

Exclusions Applicable to Section 47:

We will not pay for any loss or charges:

- (a) That is covered by any other existing insurance scheme or government programme;
- (b) From prepaid or non-refundable expenses for unused local excursions, tours, seminars, courses, theatre shows, theme parks, sporting events, concerts and any other charges not related to travel expenses or expenses from the Insured Person's travel agency/provider for purposes of facilitating the Trip;
- (c) Should this Policy be purchased less than three (3) days before the date of departure (date of departure inclusive);
- (d) Due to any regulations or orders given by the government or relevant authority of any country on border closures;
- (e) Being compensated for any air miles or holiday points the Insured Person(s) used to pay for the Trip in part or in full;
- (f) Other than due to a direct and necessary result of any COVID-19 Specified Cause, any change of plans whether on the Insured Person's part or that of any other person to travel;
- (g) The Insured Person, Insured Person's immediate family member or Travel Companion's financial circumstances or any contractual or business obligation; and/or
- (h) Any additional costs due to a delay in informing the relevant transport or accommodation provider(s) of the change in travel plans.

Note: This Policy will only pay for any claim under any one (1) of Sections 22, 23, 24, 25, 41, 46, 47 and 51 and not for more than one (1) of the Sections.

This coverage is effective only:

- (a) if this Policy is purchased before the Insured Person becomes aware of any circumstances which could lead to the disruption of a planned Trip;
- (b) with the provision of documentary proof that there was a first attempt to seek a refund of any prepaid expenses from the transport or accommodation provider and the refund request has been denied by them. We will pay the balance of the irrecoverable transport or accommodation expenses after deducting the amount that has been refunded by the transport or accommodation provider; and
- (c) if the travel agent, tour operator, transport or accommodation provider(s) have been duly informed at the earliest possible time as soon as the Insured

Person(s) is aware that there is a change of travel plans.

Section 48 – Medical Expenses Incurred Overseas

We will reimburse the Insured Person up to the limit stated in the Schedule, the Medical Expenses necessarily incurred within ninety (90) days while Overseas due to medical treatment of COVID-19 for the Insured Person(s). In no event will the total of the Medical Expenses incurred Overseas exceed the limit stated in the Schedule.

In the event the Insured Person is entitled to a refund or reimbursement of all or part of such expenses from any other source, or if there is in place any other insurance coverage for the events covered under this Section, We shall only be liable for the excess of the amount recoverable from such other source or insurance subject to the applicable limits.

Note: This Policy will not pay for any expenses relating to specialist treatment not prescribed or referred by a Doctor in general practice or expenses incurred for mandatory diagnostic tests that the Insured Person is required to take for the trip, such as pre-departure tests and post-arrival tests.

Section 49 – Overseas COVID-19 Diagnosis Quarantine Allowance

If the Insured Person is necessarily placed under Compulsory Quarantine, We will pay S\$100 for every twenty-four (24) hours of quarantine up to the limit stated in the Schedule.

For this purpose, each day of quarantine shall be counted towards the total number of days of quarantine, notwithstanding that such days do not run consecutively.

Note: Section 49 – Overseas COVID-19 Diagnosis Quarantine Allowance will not pay for any Compulsory Quarantine in Singapore.

Section 50 – Emergency Medical Evacuation & Repatriation of Mortal Remains to Singapore

When as the result of a diagnosis of COVID-19 by a Doctor while the Insured Person(s) is Overseas, if in the opinion of a Doctor and AGA or an authorised representative of AGA, it is judged medically appropriate to move the Insured Person(s) to another location or to return Him to Singapore for medical treatment, AGA, or AGA's authorised representative, will arrange for the evacuation utilizing the appropriate means to do so, based on the medical severity of the Insured Person(s)'s condition. We

will pay AGA directly the covered expenses for such evacuation up to the limit as stated in the Schedule.

The means of evacuation arranged by AGA or an authorised representative of AGA may include air ambulance, surface ambulance, regular air transportation, railroad or any other appropriate means. All decisions as to the means of transportation and the final destination will be made by AGA, or the authorised representative, and will be based solely on medical necessity. Covered expenses are expenses for services provided and/or arranged by AGA or an authorized representative of AGA for the Insured Person(s)'s transportation and shall include medical services and medical supplies necessarily incurred as a result of the emergency medical evacuation.

When as the result of a diagnosis of COVID-19 by a Doctor whilst Overseas, the Insured Person(s) suffers death within thirty (30) days from the date of diagnosis, AGA or an authorized representative of AGA will make the necessary arrangements for the return of His mortal remains to Singapore. We will also pay the associated reasonable expenses necessarily incurred Overseas for services and supplies provided by the mortician or undertaker, including but not limited to the cost of a basic casket, embalment and cremation if so elected, up to the limit stated in the Schedule. This will not include expenses related to religious ceremony or rites.

All arrangements for the repatriation must be approved and arranged through AGA or an authorized representative of AGA unless making such arrangements through AGA were not possible in the circumstances due to reasons beyond the Insured Person(s) estate's control that are deemed to be reasonable by Us.

Exclusions Applicable to Section 50:

We will not pay for:

- (a) Any expenses for a service not approved and arranged by AGA, or an authorized representative of AGA unless We decide that such expenses were necessarily incurred and for reasons beyond the control of the Insured Person(s), the Insured Person(s)'s Relative, estate or Travel Companion; or in the event that AGA could not be contacted during the emergency. In any event, We reserve the right to reimburse the Insured Person(s) only for those expenses incurred for services which AGA or an authorized representative of AGA would have provided under the same circumstances and up to the limit stated in the Schedule.

Section 51 – Travel Curtailment & Disruption

We will indemnify the Insured Person for the irrecoverable loss of deposit, additional traveling expenses necessarily incurred, and pro-rated amount for each incomplete day of the remaining Trip after due adjustment for any sum recovered up to the limit stated in the Schedule, if the Insured Person has to curtail or alter the itinerary of any part of a planned Trip during the course of that Trip, as the direct and necessary result of any COVID-19 Specified Cause.

Exclusions Applicable to Section 51:

We will not pay for any loss or charges:

- (a) That is covered by any other existing insurance scheme or government programme;
- (b) From prepaid or non-refundable expenses for tours, seminars, courses and any other charges not related to transport or accommodation;
- (c) Should this policy be purchased less than three (3) days before the date of departure (date of departure inclusive);
- (d) Due to any regulations or orders given by the government or relevant authority of any country on border closures;
- (e) Being compensated for any air miles or holiday points the Insured Person(s) used to pay for the Trip in part or in full;
- (f) Other than due to a direct and necessary result of any COVID-19 Specified Cause, any change of plans whether on the Insured Person's part or that of any other person to travel;
- (g) The Insured Person, Insured Person's immediate family member or Travel Companion's financial circumstances or any contractual or business obligation; and/or
- (h) Any additional costs due to a delay in informing the relevant transport or accommodation provider(s) of the change in travel plans.

Note: This Policy will only pay for any claim under any one (1) of Sections 22, 23, 24, 25, 41, 46, 47 and 51 and not for more than one (1) of the Sections.

This coverage is effective only:

- (a) if this Policy is purchased before the Insured Person becomes aware of any circumstances which could lead to the curtailment or disruption of a planned Trip;
- (b) with the provision of documentary proof that there was a first attempt to seek a refund of any prepaid expenses from the transport or accommodation provider and the refund request has been denied by them. We will pay the balance

of the irrecoverable transport or accommodation expenses after deducting the amount that has been refunded by the transport or accommodation provider; and

- (c) if the travel agent, tour operator, transport or accommodation provider(s) have been duly informed at the earliest possible time as soon as the Insured Person(s) is aware that there is a change of travel plans.

Section 52 – Hospitalization & Home Recovery Benefit in Singapore (Applicable to Deluxe Plan and Suite Plan Only)

If the Insured Person is diagnosed with COVID-19 by a Doctor whilst Overseas and is hospitalized or required to quarantine either at home or at a temporary quarantine facility upon the Insured Person's return to Singapore, We will pay the Insured Person the one-time lump sum benefit stated in the Schedule.

Note: Section 52 - Hospitalization & Home Recovery Benefit in Singapore (Applicable to Deluxe Plan and Suite Plan Only) is only payable if the Insured Person is required to quarantine within twenty-four (24) hours from the date of return to Singapore.

GENERAL EXCLUSIONS (APPLICABLE TO ALL SECTIONS)

We will not pay for any Benefit under this Policy caused by or contributed by or related to any of the following:

- (a) Any Pre-existing Conditions;
- (b) Suicide or attempted suicide or intentional self-inflicted injury, while sane or insane;
- (c) Any condition which is, results from or a complication of pregnancy, childbirth, miscarriage (except Accidental miscarriage) or abortion, intoxication by alcohol or non-prescribed drugs or medications;
- (d) Any condition, which is or results from or is a complication of infection with Human Immunodeficiency Virus ("HIV"), any variance including Acquired Immune Deficiency Syndrome ("AIDS"), and AIDS Related Complications ("ARC"), or any opportunistic infections and/or malignant neoplasm ("tumour") found in the presence of HIV, AIDS or ARC;
- (e) Any wilful, negligent, reckless, fraudulent, criminal, dishonest or intentional acts or omissions whether sane or insane;
- (f) Any self-inflicted injury, suicide pacts or agreements or any attempts thereat, provoked homicide or assault;

- (g) Mental and nervous or sleep disorders, including but not limited to insanity or any diagnosed psychological or psychiatric disorder, anxiety or depression;
- (h) Any condition which results from or is a complication of venereal disease or any other sexually transmitted disease;
- (i) The Insured Person(s) undertaking in any Trip against the advice of a Medical Practitioners or for the purpose of seeking medical attention;
- (j) The Insured Person(s) engaging in naval, military or air force service or operation or testing of any kind of conveyance or being employed as a Manual Worker or whilst engaging in offshore activities like diving, oil-rigging, mining or aerial photography or handling of explosive or loss of or damage to hired or leased equipment;
- (k) The Insured Person(s) air travel other than as a fare paying passenger on a regular scheduled airline or licensed chartered aircraft;
- (l) Any illegal or unlawful intentional act or confiscation, detention, destruction by customs or other authorities or any breach of government regulations;
- (m) War, invasion, act of foreign enemy, hostilities (whether War be declared or not), civil War, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition or destruction of or damage to property under the order of any government or public or local authority or following the warning of any intended Strike, riot or civil commotion through or by general mass media;
- (n) Loss, destruction or damage to any property whatsoever or any loss or expense whatsoever arising therefrom or any consequential loss directly or indirectly caused or contributed to by or arising from ionizing radiations or contamination by radio-activity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
- (o) The Insured Person(s) participation in the following activities:
 - i. Extreme Sports. This exclusion does not apply to any of the following leisure activities – hot air balloon ride, parachuting, sky diving, bungee jumping, hang-gliding, paragliding, and non-competitive winter sports;
 - ii. Hazardous activities unless we have agreed otherwise in writing or by endorsement to the policy. The policy denies which hazardous activities are excluded;
 - iii. Training in any speed contest or racing (other than on foot) and any competition or sports that are played in a professional capacity or in which the Insured Person(s) would or could earn or receive remuneration, donations, sponsorship or reward of any kind;
- iv. Motorcycling, unless the Insured Person(s) hold a motorcycle license recognised by the country He is travelling in and provided that the Insured Person(s) wear a helmet at all times whilst motorcycling and abide by all applicable road laws of that country, but always exclude motorcycle racing;
- v. Mountaineering or rock climbing that entails the use of specific climbing equipment and ropes;
- vi. Hiking or trekking above 3,000 meters from sea level;
- vii. Expeditions;
- viii. Participation in underwater activities which require the use of artificial breathing apparatus. This exclusion does not apply to leisure scuba diving where the Insured Person(s) is diving no deeper than thirty (30) meters under the supervision of a qualified diving instructor; or the Insured Person(s) hold a Professional Association of Diving Instructors (PADI) certification and He is diving within the certified depth under His PADI certification (but no deeper than 30 meters) and the Insured Person(s) is diving with a buddy or instructor who holds a PADI certification.
- (p) Any trip exceeding one hundred and eighty-two (182) days;
- (q) Compensation for damages for judgements not in the first instance delivered by or obtained from a court of competent jurisdiction within the Republic of Singapore;
- (r) The costs of any loss or damage which is covered by any other insurance policy;
- (s) Any claim that results from the tour operator, airline or any other company, firm or person wilfully refusing to carry out any part of their obligation to the Insured Person(s);
- (t) The Insured Person(s) failure to take reasonable precautions to avoid a claim under the Policy following the warning of any Major Unexpected Event through or by general mass media;
- (u) Any infectious Disease except as provided under Sections 16, 46, 47, 48, 49 & 50
- (v) Any liability which may arise as a result of any services provided by AGA;
- (w) Sanction Limitation and Exclusion Clause. We shall not be deemed to provide cover and We shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision

of such cover, payment of such claim or provision of such benefit would expose the Company to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or United Kingdom or United States of America.

- (x) Cyber Loss Absolute Exclusion Clause:
- i. Notwithstanding any provision to the contrary within this contract, this contract excludes any Cyber Loss.
 - ii. Cyber Loss means any loss, damage, liability, expense, fines or penalties or any other amount directly or indirectly caused by:
 - (a) The use or operation of any Computer System or Computer Network;
 - (b) The reduction in or loss of ability to use or operate any Computer System, Computer Network or Data;
 - (c) Access to, processing, transmission, storage or use of any Data;
 - (d) Inability to access, process, transmit, store or use any Data;
 - (e) Any threat of or any hoax relating to (a) to (d) above;
 - (f) Any error or omission or accident in respect of any Computer System, Computer Network or Data.
 - iii. Computer System means any computer, hardware, software, application, process, code, programme, information technology, communications system or electronic device owned or operated by the Insured or any other party. This includes any similar system and any associated input, output or data storage device or system, networking equipment or back up facility.
 - iv. Computer Network means a group of Computer Systems and other electronic devices or network facilities connected via a form communications technology, including the internet, intranet and virtual private networks (VPN), allowing the networked computing devices to exchange Data.
 - v. Data means information used, accessed, processed, transmitted or stored by a Computer System.
 - vi. When this clause forms part of a reinsurance contract, Insured shall be amended to read as Original Insured.
- (y) Under Sections 1, 2, 4, 13A (2), 13B, 22, 23 & 24: We shall not indemnify you if:
- i. Your claim arises from, is related to or associated with an actual or likely epidemic

or pandemic; or a threat of pandemic.

- ii. Any infectious Disease which is announce or notified as an epidemic or pandemic by the health authority in Singapore or the Government of the Republic of Singapore; or a pandemic by the World Health Organisation (WHO). The cover for the epidemic or pandemic infectious disease shall cease from the date of such announcement or notification.
- iii. Your claim arises from, or is associated with, travel to countries or parts of a country for which:
 - (a) An advice or warning has been released by the Government of the Republic of Singapore, and
 - (b) The advice or warning risk rating is "Reconsider your need to travel" or "Do not travel" or the advice or warnings advise against all non-essential travel to or in that location or advise against specific transport arrangements or participation in specific event or activities, or
 - (c) The mass media has indicated the existence of circumstances (including circumstances referred to in i. and ii. above) that may affect your travel; and
 - (d) You did not take appropriate action to avoid or minimise any potential claim under your policy (including delay of travel to the country or part of the country referred to in the relevant advice(s), warning(s) and/or mass media statement(s)).

Circumstances, in this case, includes but are not limited to Strike, riot, weather event, civil protest or Infectious Disease (including epidemic or pandemic).

GENERAL CONDITIONS (APPLICABLE TO ALL SECTIONS)

1. Changes in Policy

No change in this Policy, Schedule and/or Endorsements shall be valid unless approved by Us and evidenced by Endorsement. We reserve the right to amend the terms and provisions of this Policy by giving thirty (30) day prior notice in writing by ordinary post to Your last known address in Our records, and such amendment will be applicable from the next renewal of this Policy.

2. **Reasonable Care**
The Insured Person(s) shall act in a prudent manner to prevent loss, damage, Accident, Bodily Injury or Illness and exercise reasonable care for the safety and supervision of His property as if uninsured.
3. **Misrepresentation/Fraud**
If the proposal or declaration from the Insured Person(s) is untrue in any respect or if any material fact affecting that risk be incorrectly stated herein or omitted therefrom or if this Insurance, or any renewal thereof shall have been obtained through any misstatement, misrepresentation or suppression or if any claims made shall be fraudulent or exaggerated or if any false declaration or statement shall be made in support thereof then in any of these cases, this Insurance shall be void.
4. **Non-Aggregation**
Irrespective of the number of companies or individuals insured under this Policy Our maximum liability arising from any one event or series of events arising from the same cause, will not exceed the aggregate limit shown in the Schedule or the Policy.
5. **Aggregate Limits**
If an occurrence gives rise to a claim involving more than one (1) Insured Person and the total amount of benefits payable exceeds the amount of the appropriate aggregate limit shown in the Schedule or in the Policy, the amount(s) payable in respect of each Insured Person will be proportionately reduced.
6. **Payment of Benefit**
Any benefit payable under this Policy shall be paid to the Insured Person(s), the Insured Person(s)'s nominated beneficiary, if any, as stated in the Schedule or otherwise to the Insured Person(s)'s estate. Any receipt by the Insured Person(s), His nominated beneficiary or His estate of any Benefit payable under this Policy shall in all cases be deemed final and a complete discharge of all of Our liabilities in respect of such Benefit.
7. **Portfolio Withdrawal Condition**
We reserve the right to cancel the portfolio as a whole if We decide to discontinue underwriting this Insurance product. You shall be notified of cancellation of the portfolio as a whole via written notice to You at least thirty (30) days before the cancellation and We will run off all Policies to expiry of the period of cover within the portfolio.
8. **Claims Procedures**
 - (a) All claims and relevant supporting documents must be given to Us as soon as possible but not later than thirty (30) days after any event which may entitle the Insured Person(s) to claim under this Policy.
 - (b) Any document or evidence required by Us to verify the claim shall be provided by the Insured Person(s) at His own expense.
 - (c) Any medical examination required by Us to verify the claim shall be at Our expense.
9. **Incomplete Claims**
Claims are not deemed complete and eligible benefits are not payable unless all bills for such claims have been submitted and agreed by Us. Only actual costs incurred shall be considered for reimbursement. Any variation or waiver of the foregoing shall be at Our sole discretion.
10. **Other Insurance**
No person shall be covered under more than one such identical travel insurance Policy issued by Us. In the event the Insured Person(s) is covered under more than one such Policy, We shall consider the Insured Person(s) to be insured under the Policy which provides the greatest amount of Benefit, or where the benefits provided under each such Policy are identical, the Policy that was issued first and We shall refund any duplicated premium payment which may have been made by You / the Insured Person(s) on Your / His behalf.
11. **Interest & Currency**
No amount payable under this Policy shall subject to any interest. Premium and benefits payable under this policy shall be in Singapore Dollars (SGD).
12. **Governing Law**
This policy shall be governed by and interpreted in accordance with Singapore law.
13. **Notice of Trust or Assignment**
We shall not accept or be affected by notice of any trust or assignment or the like which relates to this Policy.
14. **Disappearance Clause**
If the Insured Person(s) is travelling and the means of transportation disappears, sinks, crashes or is

wrecked and the Insured Person(s) body cannot be found after a period of twelve (12) months, We shall presume that the Insured Person(s) have died as a result of Bodily Injury and shall pay the Accidental Death benefit accordingly. If at any time after payment, the Insured Person(s) is found to be alive, such amount paid must be refunded to Us.

15. Rights of Third Parties

A person who is not a party to this Policy contract shall have no right under the Contracts (Rights of Third Parties) Act 2001, to enforce any of its terms.

16. Right of Recovery

We reserve the right to recover against the Insured Person(s) or His legal representative(s) for the full sum which We or AGA have paid on the Insured Person(s)'s behalf but for which this Policy is not responsible.

17. Subrogation

If We shall become liable for any payment under this Insurance, We shall be subrogated to the extent of such payment to all the Insured Person(s)'s right and remedies against any party and shall be entitled at Our own expense to sue in the Insured Person(s)'s name. The Insured Person(s) shall give or cause to be given to Us all such assistance in His power as We shall require to secure the rights and remedies and at Our request shall execute or cause to be executed all document necessary to enable Us to effectively bring suit in His name.

18. Fitness for Travel

At the time of effecting this insurance, the Insured Person(s) must be medically fit to travel and not be aware of any circumstances which could lead to cancellation, disruption of the Trip or to any other claim under this Policy, otherwise no claim will be payable.

19. Awareness of Circumstances

At the time of effecting this insurance, the Insured Person(s) must not be aware of any circumstances, facts or risks related to the Insured Person(s)'s place of destination which are known or ought to be known by the Insured Person(s) and which may give rise to a claim under this Policy, otherwise no claim will be payable.

20. AGA Notification

If the Insured Person(s) require hospitalization or emergency transportation services or need to return to Singapore early for any reason, He must

contact AGA and obtain approval before arrangements are made. The Insured Person(s) must follow the advice and instruction of AGA failing which His claim may not be payable.

21. Offset Clause

We will not cover the Insured Person(s) for loss or any event or liability to the extent that it is covered by any other source including but not limited to other insurance policy, medical or health scheme or Act of Parliament or any benefit which We are legally prohibited to pay by law. We will however pay the difference between what is payable under the other source and what the Insured Person(s) would have been entitled to recover under this Policy to the extent permitted by law. This does not apply to Section 1 of the Policy.

22. Purchase of Travel Insurance

You must purchase this insurance before departing Singapore. If the purchase is made after the Insured Person(s) departure from Singapore, no coverage is extended, regardless of whether a Policy has been issued. In such circumstances, any premium received in respect of such insurance will be refunded.

23. Determination of Age

In any claim, the Insured Person(s)'s age will be determined as at the date of the Injury or Illness with reference to the birth date.

24. Cancellation of Policy

(a) Cancellation by You

You may terminate the policy any time prior to expiry by giving us seven (7) days' notice in writing.

(b) Automatic Cancellation

This Insurance shall be cancelled:

- (i) Upon the death of the Insured Person(s); or
- (ii) If the Insured ceases to be eligible on the grounds of age, and/or Residential Qualification; or
- (iii) Upon full payment of benefit under Sections 1 or 2.

(c) Cancellation by Us

We may cancel any cover under this Policy:

- (i) In respect of War, invasion, act of foreign enemy hostilities (whether War has been declared or not) civil War, rebellion, revolution, insurrection or

military or usurped power, by giving You fourteen (14) days written notice by recorded delivery letter to You at Your last known address. The cover in respect of any journey involving travel outside an Insured Person's country of residence that commences before the expiry of such notice will not be affected.

- (ii) If We suspect fraud on this or any other related Policy;
- (iii) Changes to the information detailed on Your proposal form or on a statement of insurance or Schedule which may result in the risk no longer being acceptable to Us;
- (iv) Where a misrepresentation has been made that means We no longer wish to provide cover.

We may give notice of Cancellation hereof by registered post to You at Your last known address. Such Cancellation shall become effective after thirty (30) days following the date of such notice. The Insured Person(s) Child(ren)'s coverage will be automatically terminated upon Cancellation of His policy.

- (d) Premium Position Upon Cancellation:

Single Trip Policy:

We will grant a full refund of the premium prior to the commencement of the Policy. There will be no refund for cancellation after the Period of Insurance has commenced.

Annual Multi-Trip Policy:

We will grant a rate refund of the premium paid corresponding to the unexpired Period of Insurance provided the amount to be refunded is at least S\$20 and no claim has been submitted prior to the cancellation of this Policy:

Months remaining on Your Policy	11	10 – 9	8 – 7	6 – 5	4 – 3	2
Refund of Premium Payable (%)	60	50	40	30	20	10

- (e) Effective Time of Cancellation
This Policy shall terminate at 12:01am Singapore Time on the relevant date specified in the occurrence date of any

events specified herein, Schedule or Endorsement.

25. Payment Before Cover Warranty

The total premium due must be paid to the Insurer (or the intermediary through whom this Policy was effected) on or before the inception date or the renewal date of the coverage. Otherwise, the insurance shall not attach and no benefits whatsoever shall be payable by the Insurer.

26. Premium Basis & Adjustment

Your Premium shall be calculated based upon Your attained age as at the Effective Date of Insurance. The premium rates are not guaranteed and may be increased or varied by Us upon renewal of the Policy, based on Our portfolio claims experience in this class of business. We will advise You of the change in writing at least thirty (30) days before Your Premium is increased or varied by Us.

27. Condition Precedent

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

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

DISPUTE RESOLUTION

Any dispute arising from a matter that is related to or in connection with this Policy shall be referred to the Financial Industry Disputes Resolution Centre Ltd ("FIDReC"). This would apply as long as the dispute can be brought before FIDReC.

In the event that the dispute cannot be referred to or dealt with by FIDReC, it shall be referred to and resolved by arbitration in Singapore in accordance with the Arbitration Rules of the Singapore International Arbitration Centre which shall be applicable at that time.

POLICY OWNER'S 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 required from You. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Us or visit the General Insurance Association (GIA) or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

CONVEYANCE LIMIT

This Policy is subjected to an aggregate limit of S\$10,000,000 per conveyance or the total amount of all Benefits payable, whichever is lesser.

PERSONAL DATA USE

Any information collected or held by Us whether contained in Your application or otherwise obtained may be used and/or disclosed to Our associated individuals/companies or any independent third parties (within or outside Singapore) for any matters relating to Your application, any policy issued and to provide advice or information concerning products and services which We believe may be of interest to You and to communicate with You for any purpose. Your data may also be used for audit, business analysis and reinsurance purposes.