

Benefits Schedule

Section	Coverage	Plan 1 Sum Insured (S\$)
1	Personal Accident - For child	Up to \$200,000 Up to \$20,000
2	Overseas Medical Expenses - For child - Maximum S\$750 for Traditional Chinese Medicine Expenses	Up to \$150,000 Up to \$150,000
3	Medical Evacuation and Repatriation	Unlimited
4	Repatriation of Mortal Remains	Unlimited
5	Overseas Hospital Visit	Up to \$4,000
6	Overseas Compassionate Visit	Up to \$5,000
7	Loss of or Damage to Personal Property and Baggage - Maximum \$150 per Article or set of Article - Maximum \$1,000 for Laptop - Maximum \$300 for Money	Up to \$3,000
8	Baggage Delay - \$200 per 6 consecutive hours	Up to \$400
9	Travel Delay - \$200 per 6 consecutive hours	Up to \$400
10	Journey Cancellation	Up to \$5,000
11	Journey Curtailment	Up to \$5,000
12	Credit Card Indemnity	Up to \$2,000
13	Personal Liability	Up to \$500,000
14	Child Education Grant	\$2,500
15.	Home Guard	\$5,000
16	24 - Hours Travel Assistance	Included
17	24 - Hours Medical Assistance	Included
18	Terrorism Extension	Included
19A	Overseas Medical Expenses due to COVID-19 - For child	Up to \$150,000 Up to \$150,000
19B	Emergency Medical Evacuation & Repatriation due to COVID-19	Unlimited
19C	Repatriation of Mortal Remains due to COVID-19	Unlimited
19D	Overseas Hospital Confinement Benefit due to COVID-19 (2 days deductible applies)	\$100 per day Maximum 14 days
19E	Overseas Quarantine Benefit due to COVID-19	\$100 per day Maximum 14 days
19F	Journey Cancellation due to COVID-19	Up to \$5,000
19G	Journey Curtailment due to COVID-19	Up to \$5,000

Important Notes:

1. The amounts listed above are the maximum coverage payable for each Benefit.
2. All Benefit items are on reimbursement basis where You will be reimbursed for the expenses incurred except for Benefit items 1, 8, 9, 14, 16, 17, 18, 19D and 19E.
3. Pre-existing Medical Condition will not be covered. Please refer to the policy wording for full specifications, conditions and exclusions.

Chubb Insurance Singapore Limited (hereinafter called the 'Company') hereby insures the Insured Person(s) named in the Benefit Schedule if included hereunder, subject to the terms, conditions and exclusions contained herein.

In witness whereof the Company has caused this Policy to be executed on and to commence on the Effective Date as stated in the Benefit Schedule provided that this Policy shall not be binding on the Company unless the Benefit Schedule is signed by an authorised representative of the Company.

Part 1 Interpretation

Section 1 - Definitions

In this Policy, unless otherwise defined or the context otherwise requires:

Accident means a sudden, unforeseen and fortuitous event, external to the body and Accidental shall have a corresponding meaning.

Accidental Injury means bodily injury resulting from an Accident which is not a Sickness and which:

- (a) occurs at an identifiable time and place during the Period of Insurance; and
- (b) may include a bodily injury caused by You being directly and unavoidably exposed to the elements as a result of an Accident.

by an Insured Person resulting solely, directly and independently of all other causes from an Accident and caused by external, violent and visible means.

Adult means a person aged eighteen (18) years and above at the commencement of any Journey.

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

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

Benefit Schedule means the document We send You which contains details of the cover provided to You by Us and which is incorporated and forms part of this Policy.

Biological Agent means any pathogenic (disease producing) microorganism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins) which cause illness and/or death in humans, animals or plants.

Cancellation Expenses means loss of deposits, advance payments for Journey or accommodation or other charges, which are either forfeited, deemed non-refundable or levied due to the cancellation of the Journey, resulting from a Specified Cause under Section 10 - Journey Cancellation or COVID-19 Specified Cause under Section 19F - Journey Cancellation due to COVID-19.

Certificate of Insurance means the document We send You which evidences the cover provided to You by Us and which is incorporated and forms part of this Policy.

Chemical Agent means any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property.

Child(ren) means any Child or Children accompanying Adults on the Journey who is/are at least eight (8) days and below eighteen (18) years of age. Child(ren) must be accompanied by at least one (1) Adult for the Journey made during the Period of Insurance.

Chinese Doctor means a legally licensed practitioner of traditional chinese medicine (including an acupuncturist or bonesetter) duly registered and practising within the scope of his licence pursuant to the laws of the country in which such practice is maintained. Chinese Doctor shall not include You or any of Your relatives unless otherwise approved by Us.

Chubb Assistance means our appointed service provider which can be contacted at +65 6836 2922.

Civil Commotion means a disturbance, commotion or disorder created by civilians usually against a government body or the policies thereof.

Communicable Disease Outbreak or Communicable Disease means a disease that may be transmitted directly or indirectly by one person or animal to another by any means due to a virus, bacteria or other microorganism and that leads to:

- (a) the imposition of quarantine or restriction in movement of people or animals by any national or international body or agency; or
- (b) a travel advisory or warning being issued by a national or international body or agency.

Compulsory Quarantine means the Insured Person is quarantined in a facility appointed by the government authorities for at least one (1) full day until discharged. Compulsory Quarantine does not mean 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 either before Your departure or at your destination Overseas.

Confined or Confinement means confinement in a Hospital for at least a day as a Resident In-Patient (other than for day surgery) upon the advice of and under the regular care and attendance of a Doctor. For this purpose, a **Day of Confinement** shall mean a period for which the Hospital charges for room and board. Such Confinement and number of days of Confinement to be necessarily and reasonably prescribed.

COVID-19 refers to the strain of Novel Coronavirus 2019 classified in February 2020 by the World Health Organisation (WHO) as “Coronavirus Disease 2019 (COVID-19)” or any mutation or variation thereof or any related strain), contracted and commencing whilst this Policy is in force and results, directly and independently of all other such causes.

Cruise means travel or accommodation on a ship, sailing vessel (other than a private sailing vessel or a privately registered vessel), boat or river cruise (other than a day trip which do not involve over-night accommodation) which has fixed, established and regular schedules and routes. Cruise is owned and operated by a registered company and authorised pursuant to any statute, regulation, by law or equivalent for the transportation of fare paying passengers, during all or part of Your Journey.

Cruise To Nowhere means round-trip cruise voyage into international water, which departs from and returns to a Singapore port without docking at any other port during the course of the voyage.

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

Designated Facility means facility that the local government has authorised to provide quarantine services to those diagnosed with COVID-19.

Doctor means a legally licensed doctor or surgeon duly registered and practising within the scope of his or her licence 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 means the commencement date of the Period of Insurance.

Extreme Sports and Sporting Activities mean any sports or sporting activities that present 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 means single trip coverage for You and Your Family Member.

Family Member means Your Partner, Child(ren), parent, parent-in-law, grandparent, grandparent-in-law, great grandparent, great grandparent-in-law, grandchild(ren), brother, sister, brother-in-law, sister-in-law, niece and nephew.

Financial Default means the complete suspension of operations due to financial circumstances whether or not bankruptcy petition is filed; or partial suspension of operations following a filing of a bankruptcy petition.

Home Country means any country of which You are a citizen or a permanent resident and excludes Singapore.

Hospital means a legally constituted establishment operated pursuant to the laws of the country in which it is based, which holds a licence as a hospital (if licensing is required in the state or government jurisdiction) and meets the following requirements:

- (a) operates primarily for the reception, medical care and treatment of sick, ailing or injured persons as in-patients;
- (b) provides full-time nursing service by and under the supervision of a staff of graduate nurses;
- (c) has a staff of one (1) or more Doctors available at all times; and
- (d) maintains organised facilities for the medical diagnosis and treatment, and provides (where appropriate) facilities for major surgery within the confines of the establishment or in facilities controlled by the establishment.

Hospital shall not include the following:

- (a) a mental institution; an institution used primarily for the treatment of psychiatric disease including sub-normality; the psychiatric department of a hospital;
- (b) a health hydro clinic or nature cure clinic;
- (c) a place for or a special unit of a hospital used primarily as a place for drug addicts or alcoholics; or
- (d) a clinic, nursing, rest, rehabilitative, convalescent home, extended-care facility or similar establishment.

Insured Person(s) means the person(s) named in the Certificate of Insurance who satisfy the eligibility requirements and with respect to premium that has been paid or agreed to be paid.

Journey means a trip made during the Period of Insurance by You commencing from Singapore and which shall be deemed to commence:

- (a) at the time You leave Your place of residence in Singapore to go directly to the departure point; or
- (b) three (3) hours before the scheduled departure time of the carrier in which You have arranged to travel, whichever is later;

and shall be deemed to cease:

- (a) at the time You return to Your place of residence in Singapore;
- (b) three (3) hours after the scheduled arrival time of the carrier in which You travel; or
- (c) the date on which the Policy is terminated, whichever is the earliest.

Loss of Hearing means total and irrecoverable loss of hearing which is beyond remedy by surgical or other treatment.

Loss of Limb means total functional disablement or loss by complete and permanent physical severance of a hand at or above the wrist or a foot at or above the ankle.

Loss of Sight means the entire and permanent loss of all sight in any eye rendering You absolutely blind in that eye and beyond remedy by surgical or other treatment.

Loss of Speech means total and irrecoverable loss of speech which is beyond remedy by surgical or other treatment.

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

- (a) underground work, mining work, military duties (other than for reservist training under the Section 14 of the Enlistment Act, Chapter 93 of Singapore), offshore work, construction work, or outside building or installation exceeding three (3) metres in height;

- (b) work that involves heavy machinery, explosives or hazardous material;
- (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, or work that presents risk or serious injury;
- (e) including but not limited to oil riggers, fishermen, crane operators or welders;
- (f) work involved as a staff member in a bar, restaurant or hotel;
- (g) working as a musician or singer;
- (h) working as a fruit picker if the fruit picking involves operating machinery; or
- (i) working as a volunteer for a charitable organisation where You are being remunerated for the work done.

Medical Expenses mean usual, reasonable and customary Doctor's fees, hospitalisation fees, medical supplies and medications all of which have been necessary and reasonably incurred in the medical or surgical treatment of Accidental Injury or Sickness as the case may be.

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 (including but not limited to typhoons, hurricanes, cyclones or tornadoes), naturally occurring wildfires, floods, tsunamis, volcanic eruptions, earthquakes, landslides or other convulsion of nature or by consequences of any of the occurrences mentioned above.

Nominated Account means the credit or debit card account, to which premiums are to be charged.

Nuclear, Chemical or Biological Terrorism means the use of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous Chemical Agent and/or Biological Agent during the Period of Insurance by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious or ideological purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Overseas means anywhere outside Singapore, but excluding Cuba.

Partner means Your spouse or de-facto partner with whom You have been living permanently with, for at least three (3) months or more at the time of Accidental Injury or Sickness.

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

Permanent Disablement means disablement that results solely, directly and independently of all other causes from Accidental Injury and which occurs within three hundred and sixty-five (365) consecutive days of the Accident in which such Accidental Injury was sustained, and:

- (a) falls into one of the categories listed in the Table of Compensation under Section 1 of Part 7; or
- (b) is a disablement which, having lasted for a continuous and uninterrupted period of at least twelve (12) consecutive months, is at the expiry of that period, irrecoverable.

Permanent Total Disablement means disablement that results solely, directly or independently of all other causes from Accidental Injury and which occurs within three hundred and sixty-five (365) days of the Accident in which such Accidental Injury was sustained, which having lasted for a continuous and uninterrupted period of at least twelve (12) consecutive months will in all probability, entirely prevent You from engaging in gainful employment of any and every kind for the remainder of Your life and which is irrecoverable.

Policy means Your Policy Wording, Benefit Schedule and Certificate of Insurance describing the insurance contract between You and Us.

Policy Wording means this document.

Pre-existing Medical Condition means any condition, sickness, injury, disease or physical, medical, mental or nervous condition, disorder or ailment which You have suffered, or was or should have been aware You were suffering within twelve (12) months prior to the Commencement Date of a Journey.

Public Conveyance means any land, sea or air conveyance operated under a licence for the transportation of fare paying passengers, and which has fixed and established routes only.

Region means:

ASEAN (Region 1): Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand, Vietnam and Cruise To Nowhere.

APAC (Region 2): China, Hong Kong, Macau, Taiwan, Korea, Australia, New Zealand, Japan, India, Sri Lanka, Mongolia, TimorLeste and including ASEAN.

Worldwide including Nepal, Tibet, ASEAN and APAC (Region 3): excluding Cuba, USA and Canada.

Worldwide (Region 4): Worldwide excluding Cuba.

Riot means the act of any person taking part altogether with others in any disturbance of the public peace (whether or not in connection with a Strike or lock-out) or the action of any lawfully constituted governmental authority in suppressing or attempting to suppress any such disturbance or in minimising the consequences of such disturbance.

Scheduled Departure Date means the date when You are scheduled to depart on a Journey as set out in Your travel ticket.

Scheduled Flight means the flight which corresponds to the flight details set out in the Insured Person's Travel Itinerary.

Sickness means an illness or a disease contracted or manifested whilst Overseas during the Journey which requires immediate treatment by a Doctor and which is not an Accidental Injury. For the avoidance of doubt, Sickness shall exclude any illness arising from COVID-19.

Serious Illness means a critical or dangerous condition which, in the opinion of a doctor, needs urgent treatment to avoid death or serious impairment to a person's immediate or long-term health. For the avoidance of doubt, Serious Illness shall exclude any illness arising from COVID-19.

Singapore Resident means a Singapore citizen, Singapore permanent resident or a holder of a valid work permit, employment pass, dependant's pass, long-term visit pass, S pass or student pass on the Effective Date.

Strike means organised industrial action or any temporary stoppage of work by the concerted action of the Public Conveyance's employees as a result of an industrial or labour dispute.

Temporary Medical & Quarantine Facility means any government temporary facility established to confine, isolate, hold or treat individuals diagnosed with COVID-19.

Traditional Chinese Medicine Expenses mean the usual, reasonable and customary Chinese Doctor's fees which have been necessarily and reasonably incurred for treatment of the Accidental Injury or Sickness as the case may be.

Travel Companion means a person who has travel bookings to accompany You on a Journey.

We, Our, Us means Chubb Insurance Singapore Limited.

You, Your means the Insured Person(s) named in the Certificate of Insurance.

Part 2 Eligibility

To be eligible for cover under this Policy:

- (a) You and/or Your Partner and/or Family Member must be a Singapore Resident and must be at least eighteen (18) years of age and above, up to and including seventy-five (75) years of age. If You and/or Your Partner and/or Family Member attain seventy-six (76) years of age during the Journey, We will still provide cover throughout the duration of this Policy up to the end of the respective Period of Insurance from the time of commencement of the Journey;
- (b) Your Child(ren) must be a Singapore Resident and the application for insurance must be made in the name of the Child(ren)'s parent or an adult authorised by the Child(ren)'s parent.

Part 3 Scope and Limits of Cover and Benefits

Section 1 - Commencement of Coverage

- (a) Coverage is effective upon the issuance of the Policy or within thirty (30) days prior to the Scheduled Departure Date, whichever is later and shall cease on the commencement of the Journey for Section 10 - Journey Cancellation.
- (b) Coverage is effective upon the issuance of the Policy or within fifteen (15) days prior to the Scheduled Departure Date, whichever is later and shall cease on the commencement of the Journey for Section 19F - Journey Cancellation due to COVID-19.
- (c) For all other sections, cover is effective upon commencement of the Journey.

Section 2 - Limits of Coverage

- 1. Your Policy shall terminate on the earliest of the following events:
 - (a) upon the expiry of Period of Insurance;
 - (b) when You cease to satisfy any of the eligibility requirements; or
 - (c) upon Your death.
- 2. You will only be covered for the Period of Insurance as stated in the Certificate of Insurance up to a maximum of one hundred and eighty-three (183) consecutive days for the Journey, and We shall not be liable in respect of any loss occurring from 12.01 a.m. on the one hundred and eighty-fourth (184th) day after the commencement of the Journey.

Part 4 General Exclusions

- 1. We will not (under any sections) pay for claims arising directly or indirectly from:
 - (a) Declared or undeclared war or any act of war, invasion, foreign enemy hostilities, civil war, rebellion, revolution, insurrection, military or usurped power.
 - (b) Any nuclear reaction or contamination, ionising rays or radioactivity.
 - (c) Any Nuclear, Chemical or Biological Terrorism.
 - (d) Any mental and/or nervous disorder, self-inflicted injury or condition, suicide, attempted suicide, or provoked homicide or assault.
 - (e) Any wilful or intentional acts by You whether sane or insane.
 - (f) You acting as a law enforcement officer, emergency medical or fire service personnel, civil defence personnel or military personnel of any country or international authority, whether full-time service or as a volunteer, other than for reservist training under Section 14 of the Enlistment Act, Chapter 93 of Singapore.
 - (g) You participating in:
 - (i) Extreme Sports and Sporting Activities;
 - (ii) any professional competitions or sports in which You receive remunerations, sponsorships or any forms of financial rewards;
 - (iii) racing, other than on foot but this does not include ultra-marathons, biathlons and triathlons;
 - (iv) off-piste skiing;
 - (v) white water rafting grade 4 and above;
 - (vi) Mountaineering;
 - (vii) trekking (including mountain trekking) above three thousand (3,000) metres; or
 - (viii) scuba diving unless You hold a PADI certification (or similar recognised qualification) or when diving with a qualified instructor. In these situations, the maximum depth that this Policy covers is specified under Your PADI certification (or similar recognised qualification) but no deeper than thirty (30) metres and You must not be diving alone.

- (h) Any condition that 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.
- (i) Any condition that results from or is a complication of pregnancy, childbirth, miscarriage (except miscarriage due to Accidental Injury).
- (j) Intoxication by alcohol or drugs not prescribed by a Doctor.
- (k) Illegal acts (or omissions) of You or Your executors, administrators, legal heirs or personal representatives, loss resulting directly or indirectly from action taken by the Government Authorities including confiscation, seizure, destruction and restriction.
- (l) Air travel other than as a fare-paying passenger on a fully licensed passenger carrying aircraft operated by an airline or an air charter company for the regular transportation of passengers.
- (m) Travel booked or undertaken against the advice of any Doctor or for the purpose of seeking medical attention.
- (n) Any Pre-Existing Medical Condition.
- (o) Any government prohibition, regulation or intervention.
- (p) You not taking all reasonable efforts or Your carelessness, negligence or recklessness in safeguarding Your property or avoiding any injury or minimising any claim under the Policy.
- (q) You engaging in naval, military or air force service or operation or testing of any kind of conveyance or being engaged in Manual Work or whilst engaging in offshore activities including but not limited to diving, oil-rigging, mining or aerial photography or handling of explosive or loss of or damage to hired or leased equipment.
- (r) Any condition which results from or is a complication of venereal disease.
- (s) Any loss or expenses which arises in connection with or is contributed by You undertaking any Journey against travel advice (including non-essential travel) by the Ministry of Foreign Affairs of Singapore or the Ministry of Health of Singapore, in relation to the country of Your destination, unless the Journey had already commenced prior to the issuance of such travel advice. This shall not apply in respect of travel advice based solely on the COVID-19 (or any mutation or variation thereof or any related strain) and/or its outbreak.
- (t) Any Communicable Disease Outbreak or any fear or threat of a Communicable Disease Outbreak unless expressly included at the date of inception or renewal of this Policy.
- (u) Any known event/foreseen circumstance, which means Riot, Strike, Civil Commotion or Natural Disaster that were publicised or reported by the media or through travel advice issued by a national or international body or agency before the Policy was taken up.

2. Sanction Exclusions Applicable to this Policy

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit Us from providing insurance, including, but not limited to, the payment of claims. All other terms and conditions of the Policy remain unchanged.

Chubb Insurance Singapore Limited is a subsidiary/branch of a US company and Chubb Limited, a NYSE listed company. Consequently, Chubb Insurance Singapore Limited is subject to certain US laws and regulations in addition to EU, UN and Singapore sanctions restrictions which may prohibit it from providing cover or paying claims to certain individuals or entities or insuring certain types of activities related to certain countries such as Cuba.

Part 5 Special Conditions

1. Cancellation

We may cancel this Policy at any time by giving seven (7) days' notice in writing delivered to You or mailed to Your last address or email address as shown in Our records stating when thereafter such cancellation shall be effective. In the event of such cancellation, We will return promptly the pro-rata unearned portion of any premium actually paid by You. Such cancellation shall be without prejudice to any claim originating prior thereto.

2. Notification Requirement

If You are admitted to Hospital, You must advise Chubb Assistance as soon as practically possible.

3. Overall Compensation Limit

Our maximum liability in respect of all Insured Persons travelling in one (1) aircraft or surface transport vehicle or vessel/ Cruise shall not exceed the conveyance limit of fifteen million Singapore dollars (\$15,000,000) or the total amount of all Benefits payable in respect of such Insured Persons, whichever is the lesser.

If the total amount of all claims for Insured Persons travelling in one (1) conveyance exceeds the conveyance limit, Our liability in respect of each of such Insured Persons will be a rateable proportion of the Benefits due in respect of that person.

4. Cruise To Nowhere

If You are going on a Cruise To Nowhere trip, You must select the Cruise To Nowhere option during the purchase journey to include all benefits related to the cover. This Policy will only respond to claims arising from Cruise To Nowhere if You have selected Cruise To Nowhere as a destination option and this will be stated on Your Certificate of Insurance.

Part 6 General Conditions

1. Payment Before Cover Warranty

The total premium due must be paid and actually received in full by Us (or the intermediary through whom this Policy was purchased) on or before the Effective Date of the Policy. Otherwise, there will be no cover under this Policy and no Benefits shall be payable by Us.

2. Entire Contract, Changes

This Policy, the Certificate of Insurance and any amendments or endorsements shall constitute the entire contract of insurance. No change to the terms and conditions of this Policy shall be valid unless approved in writing by Our authorised representative and such approval shall be endorsed hereon or attached hereto. No broker or agent has the authority to amend or to waive any of the terms and conditions of this Policy.

3. Duty of Disclosure

You must fully and faithfully disclose all facts which You know or should know. Otherwise, the Policy may be void. The insurance cover under this Policy is based on the information submitted by You to Us in the application form. If You provided Us with any information that is incorrect, please notify Us immediately, otherwise You may receive no benefit in the event of a valid claim.

If the information which You subsequently provide Us differs materially from the information set out in the application form, We may offer cover on different terms or decline it altogether.

If we do not hear from You within fourteen (14) days from the date of issue of this Policy, We will take it that the information is complete and correct.

4. Legal Action

No action shall be brought to recover on this Policy prior to the expiration of sixty (60) days after written proof of claim has been filed in accordance with the provisions of this Policy.

5. Misrepresentation

This Policy shall be void in the event of any misrepresentation, mis-description, non-disclosure or concealment of any circumstances by You which is material to or connected with:

- (a) Your risk experience and claim history; and/or
- (b) Your insurance record, including previous refusals to grant insurance coverage.

6. Consequences of Breach of Duty or Misrepresentation

We may refuse to pay a claim either in whole or in part, if You:

- (a) breach the duty of disclosure;

- (b) make a misrepresentation to Us before or at the time Your Policy was entered into;
- (c) breach a provision of Your Policy;
- (d) engage in any act or omission which under Your Policy You are required to notify Us of, but You failed to do so.

7. Fraud

If any claim under this Policy shall be, in any respect, fraudulent or if any fraudulent means or devices shall be used by any person to obtain a Benefit under this Policy, the Company shall have no liability in respect of such claim and the Company shall be entitled to terminate this Policy with immediate effect.

8. Due Diligence

You will exercise due diligence and precaution in doing all things to avoid or reduce any loss under this Policy.

9. Claims Procedure

Written notice shall be given to Our Claims Department at 138 Market Street #11-01 CapitaGreen Singapore 048946. Alternatively, You can submit Your claim online at www.chubbclaims.com.sg.

If You, or Your legal representative wants to make a claim, You or they must:

- (a) complete a claim form (claim forms are available from Us), and attach to the claim form:
 - (i) original receipts for any expenses incurred that are being claimed;
 - (ii) all reports that have been made with or obtained from the police, a carrier or other authorities about the Accident, loss or damage; and
 - (iii) any other documentary evidence required by Us under Your Policy.
- (b) provide Us with the completed claim form and accompanying documents as soon as practicable, in any event
- (c) within thirty (30) days of the incident taking place which gives rise to the claim; and
- (d) provide any documents or evidence required by Us to verify the claim at Your expense. Any medical examination required by Us (including post-mortem examinations where it is not prohibited by law) to verify the claim will be at Our expense.

Failure to notify Us within the time limit prescribed shall not invalidate the claim if it can be shown, to Our satisfaction, that it was not reasonably possible to give such proof within the prescribed time limit for an otherwise legitimate claim.

10. Payment of Claims

Any Benefits payable under this Policy shall be paid to You or Your estate in the event of Your death except under Part 7, Section 3 - Medical Evacuation and Repatriation, Section 4 - Repatriation of Mortal Remains, Section 19B - Emergency Medical Evacuation and Repatriation due to COVID-19 or Section 19C - Repatriation of Mortal Remains due to COVID-19.

The receipt of any Benefit payable under this Policy by You or Your estate in the event of Your death, shall in all cases be deemed final and complete discharge of all Our liability in respect of such Benefit. Payment of claims will be paid to Your Nominated Account unless otherwise approved by Us.

11. Termination for Non-Payment of Premium

This Policy shall be deemed void from the intended Effective Date if the premium is not paid.

12. Right of Recovery

In the event a fraudulent claim is made by You or otherwise, and authorisation of payment and/or payment is made by Us or Chubb Assistance or an authorised representative of Chubb Assistance for a claim where there is no cover under this Policy due to fraud or otherwise, We or Chubb Assistance or an authorised representative of Chubb Assistance reserves the right to recover from You or Your estate the full sum which We or Chubb Assistance or an authorised representative of Chubb Assistance had paid or had committed to on Your behalf.

13. No Multiple Policies

You can only be covered under one (1) travel insurance policy paid for by You and underwritten by Us for the same Journey. For the avoidance of doubt, this does not apply to any complementary travel insurance policy which you may have with Us.

14. Compliance with Policy Provisions

Failure to comply with any of the provisions contained in this Policy shall invalidate all claims hereunder.

15. Other Insurances and Refund or Reimbursement from Any Other Source

Except as otherwise provided in this Policy, if You have or should have any other insurance providing cover for the same loss, damage or liability, We shall not be liable to pay except for any excess beyond the amount which has been payable under the Policy or policies had this insurance not been effected.

For the avoidance of doubt, in the event You become entitled to a refund of or reimbursement of all or part of Your loss from any other source for the events covered under this Policy, We will only be liable for the amount that is not recoverable from such other source.

16. Subrogation

In the event of any payment made by Us under one (1) or more sections of this Policy, We will be subrogated to all Your rights of recovery against any person or organisation. You shall provide Us with reasonable assistance including but not limited to, executing and delivering any instruments and/or documents. You shall take no actions which may prejudice Our subrogation rights.

17. Notice of Trust or Assignment and Third Party Rights

We shall not be bounded or be affected by any notice of any trust, charge, lien, assignment or other dealing with or in relation to this Policy. A person who is not a party to this Policy contract shall have no right under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of its terms.

18. Dispute

Any disputes You have with Us arising out of or in connection with the coverage available under this Policy shall be referred to the Financial Industry Disputes Resolution Centre Ltd (FIDREC) for adjudication. Any determination by FIDREC in respect of any dispute shall be final and binding on You and Us.

If any dispute or disagreement cannot be referred to or resolved by FIDREC, the dispute or disagreement must be referred to and finally resolved by arbitration under the Arbitration Act (Cap. 10) and any statutory modification or re-enactment thereof then in force, and administered by the Singapore International Arbitration Centre ("SIAC") in accordance with the Arbitration Rules of the SIAC for the time being in force, which rules are deemed to be incorporated by reference in this clause. The seat of the arbitration shall be Singapore, the Tribunal shall consist of one (1) arbitrator, and the language of the arbitration shall be English. In no case shall You seek to recover on Your Policy before the expiration of sixty (60) days after written proof of claim has been submitted to Us in accordance with the provisions of Your Policy.

19. Governing Law

This Policy shall be governed by and interpreted in accordance with Singapore law and subject to the exclusive jurisdiction of the Singapore Courts.

20. Interest

No amounts payable by Us under this Policy shall carry interest.

21. Currency

Premiums and Benefits payable under this Policy shall be in Singapore dollars.

22. Clerical Error

A clerical error by Us will not make an invalid insurance policy valid, nor a valid insurance policy invalid.

23. Personal Data Protection Consent

You are deemed to give consent and authorisation to Us to collect, use, disclose, and/or process Your personal data or information supplied to Us without further notification to You confidentially with Our affiliated companies, third party service providers, business partners and/or other parties, which may be sited outside Singapore, for the purposes stated in Chubb's Purpose Statement, including administering policies taken out with Us, handling claims and customer services. Copies of Our Purpose Statement and Data Protection Policy can be found at www.chubb.com/sg-privacy and You are deemed to have read the same.

If You have consented for Us to contact You in order to perform marketing related activities, please be advised that You can withdraw Your consent by writing to Us to notify Us of Your instruction. Upon Your written request, We shall, without charge, cease to use Your personal information for purposes other than those directly related to Your Policy.

You may write to Our Data Protection Officer at 138 Market Street, #11-01, CapitaGreen, Singapore 048946 for any request to withdraw Your consent, access to and/or correction of any information supplied to Us and We may reserve the right to charge a reasonable fee to offset the administrative costs in complying with access requests.

24. Policy Owners' Protection Scheme

Your 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 or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

25. Modification

We reserve the right to modify the terms and conditions of Your Policy within the Period of Insurance by giving You prior notice of at least thirty (30) days, and such modification shall be applicable from the Effective Date as stated in Our written notice to Your address or email address on file.

No modification of Your Policy shall be valid unless approved in writing by Our authorised representative, and such approval shall be evidenced by way of an endorsement to Your Policy issued by Us. No broker or agent has the authority to modify or to waive any of the terms and conditions of Your Policy.

26. Coverage Validity

You will not be covered under this Policy if You live outside of Singapore for more than one hundred and eighty-two (182) days in the twelve (12) month period following the Policy Effective Date or the latest renewal date, whichever is later.

27. Awareness of Circumstances

At the time of effecting this Policy, the Insured Person must not be aware or ought to know of any circumstances, facts or risks related to Insured Person's Journey which may give rise to a claim under this Policy. In such case, no claim will be payable.

Part 7 Benefits

Section 1 - Personal Accident

If during the Period of Insurance, while You are on a Journey, You sustain Accidental Injury which results in Accidental Death or Permanent Disablement within three hundred and sixty-five (365) days from the date of the Accident, We will pay You or Your estate the compensation according to the scale stated in the Table of Compensation below, up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

Table of Compensation		% of the Sum Insured
1.	Death	100%
2.	Permanent Total Disablement	100%
3.	Total and irrecoverable Loss of Speech and Hearing	100%
4.	Total and irrecoverable Loss of Sight in:	
	(i) Both eyes	100%
	(ii) One eye	50%
5.	Loss of Limb(s):	
	(i) Two or more limbs	100%
	(ii) One limb	50%
6.	Total and irrecoverable Loss of Speech	50%
7.	Total and irrecoverable Loss of Hearing in:	
	(i) Both ears	50%
	(ii) One ear	15%

Note:

If the Insured Person suffers Accidental Injury that results in more than one of the outcomes described in item 1 to 7 above, the maximum We will pay is one hundred percent (100%) of the sum insured in this section.

The occurrence of any specific loss for which indemnity is payable under this section shall at once terminate all insurance under the Policy, but such termination shall be without prejudice to any other claim originating from the Accident causing such loss.

No payment will be made for any loss caused by or resulting from Sickness under this section.

Section 2 - Overseas Medical Expenses

If during the Period of Insurance, while You are on a Journey, You incur Medical Expenses as a direct result of Accidental Injury or Sickness, We will reimburse You in respect of such expenses up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

Additional Conditions

If You have been treated by a Chinese Doctor, Our liability in respect of Traditional Chinese Medicine Expenses incurred shall not exceed the maximum sum insured specified in the Benefit Schedule.

We have the option of returning You to Singapore, if the cost of the Overseas Medical Expenses and/or additional expenses are likely to exceed the cost of returning You to Singapore, subject always to medical advice provided by Chubb Assistance. We also have the option of evacuating You to the nearest Hospital in another country if the necessary medical treatment and/or facility is not available in the immediate vicinity.

Additional Exclusions

In addition to Part 4 - General Exclusions, We will not pay under Section 2 - Overseas Medical Expenses due to Accident and Sickness for any of the following:

1. any further expenses incurred by You if We wish to return You to Singapore but You refuse (where in the opinion of the treating Doctor and Chubb Assistance, You are fit to travel);
2. any expenses relating to any treatment for Accidental Injury or Sickness where such treatment was first sought more than sixty (60) days from the time the Accidental Injury or Sickness was first sustained;
3. any expenses incurred for prostheses, contact lenses, spectacles, hearing aids, dentures, or medical equipment unless prescribed by a Doctor for the treatment of Accidental Injury or Sickness;

4. any expenses incurred in relation to treatment by a Dentist; or
5. any expenses relating to specialist treatment not prescribed or referred by a Doctor in general practice.

Section 3 - Medical Evacuation and Repatriation

If during the Period of Insurance, and while You are on a Journey, You:

- (a) suffer an Accidental Injury or Sickness as diagnosed by a Doctor designated by Chubb Assistance; and
- (b) the necessary medical treatment is not available, either at the nearest Hospital where You were transported to or in the immediate vicinity thereof, after suffering the Accidental Injury or Sickness, We may, based on the advice of a Doctor that You are medically fit to be evacuated, determine in our sole discretion, that You, should be evacuated to another location for the necessary medical treatment.

Chubb Assistance or its authorised representative shall arrange for the evacuation within a reasonable timeframe and utilise the best suited means based on the medical severity of Your condition, including but not limited to, 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 Chubb Assistance, or its authorised representative, and will be based solely upon medical necessity. You may in appropriate circumstances be returned to Singapore.

We shall pay directly to Chubb Assistance the Covered Expenses, up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

If due to reasons beyond Your control, You are unable to notify Chubb Assistance to make the necessary evacuation arrangements, We shall, if satisfied that the evacuation was due to the necessary medical treatment not being available, either at the nearest Hospital where You were transported to or in the immediate vicinity thereof, reimburse You for expenses incurred in relation to the evacuation, up to the amount which Chubb Assistance would have incurred for services provided under the same circumstances, subject to the terms and conditions of this Policy.

Additional Definition

Covered Expenses mean expenses for services provided and/or arranged by Chubb Assistance for the transportation, medical services and medical supplies necessarily incurred as a result of Your evacuation.

Additional Exclusions

In addition to Part 4 - General Exclusions, We will not pay under Section 3 - Medical Evacuation and Repatriation for any of the following:

1. any expenses incurred for services provided by another party for which You are not liable to pay, or any expenses already included in the cost of a scheduled trip;
2. any expenses incurred for services not approved and arranged by Chubb Assistance or its authorised representative, except as otherwise mentioned in Section 3 - Medical Evacuation and Repatriation;
3. any treatment performed or ordered by a person who is not a Doctor; or
4. any expenses incurred in relation to treatment that can be reasonably delayed until You return to Singapore.

Section 4 - Repatriation of Mortal Remains

If during the Period of Insurance, while You are on a Journey, You suffer death as a result of an Accidental Injury or Sickness, Chubb Assistance, or its authorised representative shall make the necessary arrangements for the return of Your mortal remains to Singapore or Your Home Country. We shall pay directly to Chubb Assistance the Covered Expenses for such repatriation and We shall reimburse to Your estate the expenses actually incurred Overseas for services and supplies by a mortician or undertaker, including the cost of embalming and cremation if so elected, subject to the terms and conditions of this Policy. All payments made by Us shall not exceed the maximum sum insured specified in the Benefit Schedule.

Additional Definition

Covered Expenses mean expenses for services provided and/or arranged by Chubb Assistance for the transportation, medical services and medical supplies necessarily incurred as a result of the repatriation of Your mortal remains.

Additional Exclusions

In addition to Part 4 - General Exclusions, We will not pay under Section 4 - Repatriation of Mortal Remains for any of the following:

1. any expenses incurred for services provided by another party for which You are not liable to pay, or any expenses already included in the cost of the Journey; and/or
2. any expenses incurred for the transportation of Your remains not approved and arranged by Chubb Assistance or its authorised representative.

Section 5 - Overseas Hospital Visit

If during the Period of Insurance, while You are on a Journey and You are Confined in a Hospital Overseas as a result of Accidental Injury or Sickness for more than five (5) consecutive days and Your medical condition forbids evacuation and no adult Family Member is with You, We will reimburse You for hotel accommodation and travel (economy return air travel) expenses necessarily incurred for one (1) Family Member, relative, or friend, who on written advice of a Doctor, is required to visit and stay with You until You are medically fit to be discharged, up to the relevant Benefit amount specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

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

Section 6 - Overseas Compassionate Visit

If, during the Period of Insurance, while You are on a Journey and You sustain Accidental Injury which results in Accidental Death under Section 1 - Personal Accident and no adult Family Member is with You, We will indemnify Your estate for the hotel accommodation and travel (economy return air travel) expenses necessarily incurred for one (1) relative or friend to assist in the final arrangements of Your death, up to the relevant Benefit amount specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

Section 7 - Loss of or Damage to Personal Property and Baggage

If during the Period of Insurance, while You are on a Journey, You sustain Accidental physical loss of or damage to Personal Property and Baggage, We will pay You in respect of such loss up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

Additional Conditions

- (a) We will only pay up to the maximum sum insured specified in the Benefit Schedule for any one article, a pair or a set of articles or each Portable Computer.
- (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 may decline the claim or accept it at a reduced value.
- (c) We may make payment subject to due allowance of wear and tear and depreciation or at Our option replace or repair such articles.
- (d) 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.
- (e) We will only pay up to the maximum of one (1) Mobile Device and one (1) Portable Computer per Insured Person.
- (f) We will only pay for loss or damage of You and/or Your Child(ren)'s 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. Any claim made under Section 7 - Loss of or Damage to Personal Property and Baggage must be accompanied by proof of compensation received from the airline or service provider or where such compensation is denied, proof of such denial.

Additional Definitions

Personal Property and Baggage mean 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.

Mobile Device means handheld devices like mobile phones, tablets, netbooks, and the like equipment, excluding Portable Computers.

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

Public Place means any place the public has access to.

Additional Exclusions

In addition to Part 4 - General Exclusions, We will not pay under Section 7 - Loss of or Damage to Personal Property and Baggage for any of the following:

1. loss or damage of baggage caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process or while actually being worked upon or resulting therefrom;
2. loss or damage of baggage caused by mechanical or electrical breakdown or derangement or damage sustained due to any process initiated by You to repair, clean or alter any baggage;
3. loss or damage of baggage resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authorities in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or customs regulations, confiscation by order of any government or public authority or risk of contraband or illegal transportation or trade;
4. loss or damage of property from confiscation or retention by customs or other officials;
5. loss or damage of property as a result of Your failure to take due and reasonable care and precautions to safeguard and secure such property;
6. loss or damage of watches and Portable Computers not carried as hand carried baggage or kept under Your supervision;
7. loss of data recorded on tapes, cards, discs, or otherwise, including the cost of reproducing the data;
8. damage or breakages of fragile or brittle articles;
9. loss or damage not reported to either the police or relevant authority having jurisdiction where the loss or damage occurred within twenty-four (24) hours of the discovery of such loss or damage;
10. loss or damage of property whilst in the custody of an airline or other carrier, unless reported immediately on discovery and, in the case of an airline, a property irregularity report is obtained; loss of or damage to property left unattended in a Public Place; or
11. loss of or damage to property left unattended in any motor vehicle (unless stored in the locked boot or compartment).

Property Not Covered

We will not pay for damage to or loss of any of the following:

- (a) animals;
- (b) motor vehicles, aircraft, and other conveyances or equipment or parts pertaining to such conveyance;
- (c) artificial limbs, false teeth, any type of eyeglasses, contact lenses or corneal lenses;
- (d) tickets, except for administrative fees required to reissue tickets;
- (e) coupons, negotiable instruments, title deeds, manuscripts, stamps, stocks and bonds, postal or money orders,
- (f) securities of any kind;
- (g) property shipped as freight, or shipped prior to the Scheduled Departure Date;
- (h) cards; including but not limited to credit card(s), cash card, identity card, EZ-Link card, driving licence;

- (i) contraband;
- (j) business goods or samples/prototypes or equipment of any kind or any products/components meant for trade;
- (k) hired or leased equipment;
- (l) any consumable and/or any perishable item(s);
- (m) computers (including software and accessories) other than Portable Computers;
- (n) jewellery;
- (o) golf equipment;
- (p) cash equivalents, bank note(s), casino chip(s), voucher(s);
- (q) musical instrument, household effect(s) antique(s), artefact(s), painting(s), object(s) of art, gem, stone(s); or
- (r) derangement or breakage of fragile or brittle articles.

Section 8 - Baggage Delay

If during the Period of Insurance, while You are on a Journey, all Your checked-in baggage is delayed by a Public Conveyance operator and is not delivered to You within six (6) hours of Your arrival at the scheduled destination Overseas, We will pay You the relevant Benefit for every full six (6) consecutive hours of delay up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

In the event the checked-in baggage is delayed after six (6) consecutive hours upon returning to Singapore, We will pay You the relevant Benefit for the baggage delay, up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

The delay must be verified in writing by the operator(s) of the Public Conveyance or their handling agent(s) as well as the number of hours delayed and the reason for the delay.

Additional Conditions

- (a) We will pay for one (1) piece of delayed baggage per Insured Person.
- (b) Regardless of the number of Insured Person inconvenienced by one (1) piece of delayed baggage, We will pay for one (1) Insured Person only.
- (c) If the baggage is later proved to be permanently lost, We shall review the claim under Section 7 - Loss of or Damage to Personal Property and Baggage and recover the paid amount under Section 8 - Baggage Delay.

Section 9 - Travel Delay

If during the Period of Insurance, while You are on a Journey, the departure of the Public Conveyance in which You had arranged to travel is delayed for at least six (6) consecutive hours at any single location Overseas due to:

- (a) Strike or other industrial action;
- (b) Natural Disaster or adverse weather conditions;
- (c) grounding of the Public Conveyance as a result of mechanical or structural defect; or
- (d) any event leading to airspace restriction or airport closure.

We will pay You the relevant Benefit for every full six (6) consecutive hours of delay (the delay being calculated from actual departure time of the Public Conveyance and the scheduled departure time specified in the travel itinerary), up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

In the event after You have checked-in in Singapore, the delay is in Singapore for the same reasons listed above, and where this Policy was purchased before You become aware of any circumstance which could lead to disruption of Your Journey, We will pay You the relevant Benefit after six (6) consecutive hours of departure delay, up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

The delay must be verified in writing by the operator(s) of the Public Conveyance or their handling agent(s) as well as the number of hours delayed and the reason for the delay.

Additional Conditions

This Policy must be purchased before You become aware of any circumstance which could lead to disruption of Your Journey.

Additional Exclusions

In addition to Part 4 - General Exclusions, We will not pay under Section 9 - Travel Delay for any of the following:

1. Your failure to check-in according to the itinerary supplied to You;
2. Strike or industrial action existing on the date You applied for cover under this Policy; or
3. Your late arrival at the airport or port after check-in or boarding time (except if the late arrival is due to Strike or industrial action).

Where a claim under Section 11 - Journey Curtailment results from the same occurrence, this Policy will pay for the claim under one (1) Section only.

Section 10 - Journey Cancellation

If You are forced to cancel any part of Your Journey as the direct and necessary result of any Specified Cause occurring within thirty (30) days prior to the Scheduled Departure Date, We will reimburse You in respect of Cancellation Expenses up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy. 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.

Additional Definitions

Specified Cause means:

- (a) death of the Insured Person or his/her Family Member or Travel Companion with the exception of death due to COVID-19;
- (b) Accidental Injury or Serious Illness of the Insured Person which the Doctor certified as being life-threatening rendering him/her unfit for travel;
- (c) Accidental Injury or Serious Illness of Your Family Member or Travel Companion which the Doctor certified as being life-threatening and which resulted in You cancelling Your Journey
- (d) Accidental Injury or Serious Illness of Your Family Member necessitating him/her to be Confined in a Hospital;
- (e) Compulsory Quarantine, jury service, subpoena or hijack of the Insured Person;
- (f) the Insured Person's home being seriously damaged and becoming uninhabitable following fire, flood, storm or flood which requires the Insured Person's continued presence;
- (g) the Insured Person or his/her Travel Companion being called as a witness in the Court of Law in Singapore;
- (h) cancellation of scheduled Public Conveyance services consequent upon Strike, Riot or Civil Commotion;
- (i) Natural disasters (such as typhoon, earthquake, hurricane or tsunami) occurring at the planned Overseas destination which prevent the Insured Person from commencing with the scheduled Journey;

For causes (h) and (i), the events mentioned must be accompanied with travel advice from relevant authority.

Once an Insured Person cancels the trip and a claim is made for travel cancellation under section 10 - Journey Cancellation, the policy will immediately end when the trip is cancelled.

Additional Exclusions

In addition to Part 4 - General Exclusions, We will not pay under Section 10 - Journey Cancellation for any of the following:

1. changes in plans by the Insured Person or a Family Member for any reason;
2. financial circumstances of the Insured Person or a Family Member;
3. any business or contractual obligations of the Insured Person or a Family Member;
4. Financial Default by the person, agency or tour operator, or the operator of the Scheduled Flight with whom the Insured Person made his travel arrangements;

5. any loss that is covered by any other existing insurance scheme, government program or which will be paid or refunded by a hotel, carrier or travel agent or any other provider of travel and/or accommodation;
6. loss or expense incurred as the result of Accidental Injury or Serious Illness of an Insured Person or Family Member which manifests itself during the sixty (60) days immediately preceding and including the Effective Date. A Serious Illness has manifested itself when:
 - (i) medical care or treatment has been given; or
 - (ii) there exists symptoms which would cause a reasonably prudent person to seek diagnostic care or treatment.
7. any claim due to any regulations or orders given by the government or relevant authority of any country or group of countries on border closures of a country (whether land, sea, airspace or designated border control points).

Section 11 - Journey Curtailment

If during the Period of Insurance, while You are on a Journey, You are forced to curtail or alter the itinerary of any part of a planned Journey during the course of that Journey, as the direct and necessary result of any Specified Cause (as defined in Section 10), We will pay You in respect of Curtailment Expenses incurred up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

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

Additional Definition

Curtailment Expenses mean:

- (a) loss of deposits, advance payments for travel or accommodation or other charges (excluding cost of the original travel ticket for returning to Singapore), which have not been and will not be used but become forfeited or payable under contract; and/or
- (b) any additional administrative expenses incurred where it is possible to amend the original travel ticket; or
- (c) additional travel expenses (limited to economy return air travel) if it is not possible to amend the original travel ticket as confirmed by the carrier/travel operator and reasonable accommodation expenses resulting from Specified Cause (as defined in Section 10).

Where a claim under Section 9 - Travel Delay, Section 11 - Journey Curtailment results from the same occurrence, this Policy will pay for the claim under one (1) Section only.

Additional Exclusions

In addition to Part 4 - General Exclusions, We will not pay under Section 11 - Journey Curtailment for any of the following:

1. changes in plans by the Insured Person or a Family Member for any reason;
2. financial circumstances of the Insured Person or a Family Member;
3. any business or contractual obligations of the Insured Person or a Family Member;
4. Financial Default by the person, agency or tour operator, or the operator of the Scheduled Flight with whom the Insured Person made his travel arrangements;
5. any loss that is covered by any other existing insurance scheme, government program or which will be paid or refunded by a hotel, carrier or travel agent or any other provider of travel and/or accommodation; or
6. any claim due to any regulations or orders given by the government or relevant authority of any country or group of countries on border closures of a country (whether land, sea, airspace or designated border control points).

Section 12 - Credit Card Indemnity

If during the Period of Insurance, while You are on a Journey, You sustain financial loss as a direct result of credit, charge or bankers card being lost or stolen and being subsequently used fraudulently by any person other than You, We will pay You for such loss up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

Section 13 - Personal Liability

If during the Period of Insurance, while You are on a Journey, You commit an act of negligence which results in You becoming legally liable to pay compensation for:

- (a) death or Accidental Injury to any third party; or
- (b) Accidental Property Damage to any third party.

We will pay up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

Additional Definition

Property Damage means any physical damage to, destruction of, or loss of use of tangible property.

Additional Exclusions

In addition to Part 4 - General Exclusions, We will not pay under Section 13 - Personal Liability for any of the following:

- 1. any Property Damage to the property of or Accidental Injury to any person who is Your relative or employee or deemed by law to be Your employee;
- 2. Property Damage to property belonging to or held in trust by You, or while in Your custody or control;
- 3. any liability assumed under contract;
- 4. liability arising out of any wilful, malicious or unlawful act or omission on Your part;
- 5. liability arising from the negligent supervision or vicarious liability for the acts of a minor in connection with the ownership, possession or use of vehicles, aircraft, firearms or animals;
- 6. liability arising out of past or present business, trade or professional activities, including the rendering of or failure to render business, trade or professional services;
- 7. any criminal proceedings taken against You whether You are actually convicted or not;
- 8. liability arising out of the transmission of communicable disease by You;
- 9. the possession or use of any controlled substance/drugs unless prescribed by a Doctor;
- 10. sexual molestation, corporal punishment, physical or mental abuse; or
- 11. pollution which includes the alleged or potential introduction of substance which makes the environment impure or harmful.

Section 14 - Child Education Grant

If during the Period of Insurance, while You are on a Journey, You sustain Accidental Injury which results in death under Section 1 - Personal Accident, and You have surviving Child(ren), We will pay the relevant Benefit for each Child up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

Section 15 - Home Guard

If during the Period of Insurance, while You are on a Journey, and Your home is vacant, We will reimburse You for loss of or damage to Home Contents kept in Your place of residence, arising out of fire or theft accompanied by actual, forcible and violent entry to the home while You have travelled outside of Singapore during the Journey up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

Additional Conditions

- (a) In settling claims for theft or total destruction, the basis of settlement will be replacement in the same form without deduction for wear and tear or depreciation except in respect of wearing apparel and household items.
- (b) In the event of loss of or damage to any Home Contents forming part of a pair or set, Our liability shall not exceed a proportionate part of the value to the pair or set.

Additional Definition

Home Contents mean movable furniture and furnishing, kitchen utensils, domestic appliances, audio and video equipment, clothing and other movable personal belongings of You and Your Immediate Family Members permanently residing with the Adult Insured Person.

Additional Exclusions

In addition to Part 4 - General Exclusions, We will not pay under Section 15 - Home Guard for any of the following:

1. in respect of shortage due to error, omission, exchange, or depreciation in value;
2. theft during or after the occurrence of fire;
3. escape of water or oil from any washing machine, dishwasher or fixed domestic water or heating installation if Your place of residence is unoccupied;
4. the burning of property through the order of any public authority; or
5. perishable items.

We will not pay:

1. more than two thousand Singapore dollars (S\$2,000) in respect of platinum, gold and silver articles, watches, jewellery, precious stones and furs collectively; or
2. more than one thousand Singapore dollars (S\$1,000) for any one (1) article, pair or set of articles.

Section 16 - 24-Hours Travel Assistance

The services provided under this section are by way of referral and arrangement only, and all expenses including telecommunication charges incurred are to be borne by You:

Travel Assistance Services:

- (a) Embassy/Interpreter Referral
- (b) Lost Baggage Assistance
- (c) Lost Passport Assistance
- (d) Legal Referral
- (e) Loss Reporting Assistance
- (f) Emergency Reservation for Airline and Hotel

Section 17 - 24-Hours Medical Assistance

The services provided under this section are by way of referral and arrangement only, and all expenses including telecommunication charges incurred are to be borne by You:

Medical Assistance Services:

- (a) Telephone Medical Advice
- (b) Medical Service Provider Referral
- (c) Arrangement of Hospital Admission
- (d) Monitoring of Medical Condition during hospitalization

Section 18 - Terrorism Extension

In the event of a claim arising directly from any Act of Terrorism, this Policy is extended to cover You while You are on a Journey under Section 1 to 17 (except Section 10 - Journey Cancellation and Section Section 19F - Journey Cancellation due to COVID-19) up to the maximum sum insured specified in the Benefit Schedule for the said sections, provided that there is no liability when such Act of Terrorism involves the use of Biological Agents, Chemical Agents or Nuclear devices, subject to the terms and conditions of this Policy.

Additional Conditions

- (a) Our maximum liability in respect of all Insured Persons shall not exceed five million Singapore dollars (\$5,000,000) per event involving Act of Terrorism regardless of any mode of conveyance, subject to the Limit of Benefit(s) Payable in respect of each Insured Person, whichever is lower.
- (b) Where You are insured under more than one (1) policy with Us covering Act of Terrorism, Our maximum liability for any and all claims arising directly or indirectly from any Act of Terrorism will be limited to one (1) policy only (with the highest limit on Act of Terrorism where applicable). All other terms, conditions and exclusions of this Policy continue to apply.

Section 19A - Overseas Medical Expenses due to COVID-19

If, during the Period of Insurance, whilst You are on a Journey, You are necessarily and reasonably Confined in a Hospital or other Temporary Medical & Quarantine Facility as a direct result of COVID-19 and as diagnosed by a Doctor who is directly treating, testing or, attending to the Your medical circumstances, We will cover You in respect of such Medical Expenses upon notification to Chubb Assistance for hospitalization and medical arrangement up to the maximum Benefit specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

Additional Definition

Alternative Medical Physician means a legally licensed traditional medical practitioner (including a Chinese acupuncturist or bonesetter) or chiropractor or physiotherapist duly registered and practicing within the scope of his license pursuant to the laws of the country in which such practice is maintained. Alternative Medical Physician shall not include You or any of their Your relatives unless otherwise approved by the Company.

Additional Conditions

If due to reasons beyond the Insured Person's control, You are unable to notify Chubb Assistance to make the necessary arrangements, We shall reimburse You up to the amount which Chubb Assistance would have incurred for the services provided under the same circumstances, subject to the terms and conditions of this Policy.

Additional Exclusion

In addition to Part 4 - General Exclusions, We will not pay under Section 19A - Overseas Medical Expenses due to COVID-19 for any of the following:

- 1. any further expenses incurred by the Insured Person if We wish to return the Insured Person back to Singapore, but the Insured Person refuses (where in the opinion of the treating Doctor and Chubb Assistance, the Insured Person is fit to travel);
- 2. Any expenses relating to any treatment for COVID-19 where such treatment was first sought more than sixty (60) days from the time the COVID-19 was first sustained;
- 3. any expenses incurred in relation to treatment by an Alternative Medical Physician;
- 4. any expenses relating to specialist treatment not prescribed or referred by a Doctor in general practice; or
- 5. 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 19B - Emergency Medical Evacuation & Repatriation due to COVID-19

If, during the Period of Insurance, whilst You are on a Journey, You:

- (a) are diagnosed with COVID-19 by a Doctor who is directly treating, testing or, attending to Your medical circumstances, and this is further validated by the designated Doctor appointed by Chubb Assistance; and
- (b) the necessary medical treatment is not available, either at the nearest Hospital where You were transported to or in the immediate vicinity thereof, after being diagnosed with COVID-19; We may, based on the advice of the designated Doctor appointed by Chubb Assistance that You are medically fit to be evacuated, determine in our sole discretion, that You, should be evacuated to another location for the necessary medical treatment.

Chubb Assistance or its authorised representative, shall arrange for the evacuation within a reasonable timeframe and utilise the best suited means based on the medical severity of Your condition, including but not limited to, 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 Chubb Assistance, or its authorised representative, and will be based solely upon medical necessity. You may in appropriate circumstances be returned to Singapore.

We shall pay directly to Chubb Assistance the Covered Expenses, up to the maximum Benefit specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

If due to reasons beyond Your control, that You are unable to notify Chubb Assistance to make the necessary evacuation arrangements, We shall, if satisfied that the evacuation was due to the necessary medical treatment not being available, either at the nearest Hospital where the Insured Person was transported to or in the immediate vicinity thereof, reimburse You for expenses incurred in relation to the evacuation, up to the amount which Chubb Assistance would have incurred for services provided under the same circumstances, subject to the terms and conditions of this Policy.

Additional Definition

Covered Expenses mean expenses for services provided and/or arranged by Chubb Assistance for the transportation, medical services and medical supplies necessarily incurred as a result of Your evacuation.

Section 19C - Repatriation of Mortal Remains due to COVID-19

If, during the Period of Insurance, while the Insured Person is on a Journey, the Insured Person suffers death as a direct result of COVID-19, Chubb Assistance or its authorised representative shall make the necessary arrangements for the return of the Insured Person's mortal remains to Singapore or his/her Home Country. We shall pay directly to Chubb Assistance the Covered Expenses for such repatriation and We shall reimburse to the Insured Person's estate the actual expenses incurred Overseas for services and supplies by a mortician or undertaker, including the cost of embalming and cremation if so elected, subject to the terms and conditions of this Policy. All payments made by Us shall not exceed the maximum Benefit specified in the Benefit Schedule.

Additional Definition

Covered Expenses mean expenses for services provided and/or arranged by Chubb Assistance for the transportation, medical services and medical supplies necessarily incurred as a result of the repatriation of Your mortal remains.

Additional Exclusions applicable for Section 19B - Emergency Medical Evacuation & Repatriation due to COVID-19 and Section 19C - Repatriation of Mortal Remains due to COVID-19

In addition to Part 4 - General Exclusions, We will not pay under Section 19B- Emergency Medical Evacuation & Repatriation due to COVID-19 and Section 19C - Repatriation of Mortal Remains due to COVID-19 for any of the following:

1. any expenses incurred for services provided by another party for which You are not liable to pay, or any expenses already included in the cost of a scheduled trip;
2. any expenses for a service not approved and arranged by Chubb Assistance or its authorised representative, except as otherwise mentioned in this Section;
3. any treatment performed or ordered by a person who is not a Doctor; and
4. any expenses incurred in relation to treatment that can be reasonably delayed until the Insured Person return to Singapore.

Section 19D - Overseas Hospital Confinement Benefit due to COVID-19

If, during the Period of Insurance, While You are on the Journey, You are necessarily and reasonably Confined in a Hospital or other Temporary Medical & Quarantine Facility Overseas as a result of COVID-19, and as diagnosed by a Doctor who is directly treating, testing or, attending to Your medical circumstances, We will pay You the relevant daily Benefit up to the maximum Benefit amount specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

The daily Benefit amount shall be paid for each complete day twenty-four (24) hours of Confinement from the third (3rd) day of Confinement and up to the maximum Benefit specified in the Benefit Schedule.

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

Additional Conditions

Overseas Hospital Confinement Benefit due to COVID-19 shall be payable only if the following conditions are met:

- (a) after a minimum Confinement period of forty-eight (48) hours; and
- (b) Confinement must be considered medically necessary by a Doctor in his professional capacity.

Additional Exclusions:

We will not pay under Overseas Hospital Confinement Benefit due to COVID-19 for any of the following:

- 1. any Confinement in Singapore
- 2. first forty-eight (48) hours of the Confinement.

Section 19E - Overseas Quarantine Benefit due to COVID-19

If, during the Period of insurance, You are necessarily placed under Compulsory Quarantine at Designated Facility Overseas as a direct result of being diagnosed with COVID-19 and confirmed by a Doctor, We will pay You the relevant daily Benefit up to the maximum Benefit amount specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

The Overseas Quarantine Benefit due to COVID-19 will only be paid for each twenty-four (24) consecutive hour period of Compulsory Quarantine and up to the maximum sum insured specified in the Benefit 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.

Section 19F - Journey Cancellation due to COVID-19

If You are forced to cancel any part of Your Journey as the direct and necessary direct result of any COVID-19 Specified Cause occurring within fifteen (15) days prior to the Scheduled Departure Date, We will reimburse You in respect of Cancellation Expenses up to the maximum Benefit specified in the Benefit Schedule, subject to the terms and conditions of this Policy. 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.

Additional Definition

COVID-19 Specified Cause means

- (a) the Insured Person or his/her Travel Companion is diagnosed with COVID-19 and confirmed by a Doctor;
- (b) the death of the Insured's Family Member or Travel Companion due to COVID-19 which resulted in the Insured Person cancelling the Journey; or
- (c) the Insured Person or his/her 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 Scheduled Departure Date.

Once an Insured Person cancels the trip and a claim is made for Journey Cancellation under section 19F - Journey Cancellation due to COVID-19, the policy will immediately end when the trip is cancelled.

Section 19G - Journey Curtailment due to COVID-19

If, during the Period of Insurance, while You are on a Journey, You are forced to curtail or alter the itinerary of any part of a planned Journey, as the direct and necessary result of any of the COVID-19 Specified Cause (as defined in Section 19F) which takes place during the Journey, We will pay You in respect of Curtailment Expenses incurred up to the maximum Benefit specified in the Benefit Schedule, subject to the terms and conditions of this Policy. This coverage is effective only if this Policy is purchased before the Insured Person became aware of any circumstances which could lead to the disruption of a planned Journey.

Additional Definition

Curtailment Expenses mean:

- (a) loss of deposits, advance payments for travel or accommodation or other charges (excluding cost of the original travel ticket for returning to the Country of Residence), which have not been and will not be used but become forfeited or payable under contract;
- (b) any additional administrative expenses incurred where it is possible to amend the original travel ticket; and/or
- (c) additional travel expenses (limited to economy return air travel) if it is not possible to amend the original travel ticket as confirmed by the carrier/travel operator and reasonable accommodation expenses resulting from COVID-19 Specified Cause (as defined in Section 19F).

Additional Exclusions Applicable for Section 19F - Journey Cancellation due to COVID-19 and Section 19G - Journey Curtailment due to COVID-19

In addition to Part 4 - General Exclusions, We will not pay under Section 19F - Journey Cancellation due to COVID-19 and Section 19G - Journey Curtailment due to COVID-19 for any of the following:

- 1. any change of plans on the Insured Person's part or that of any other person to travel (except as a result of the COVID-19 Specified Cause);
- 2. financial circumstances of the Insured Person or a Family Member;
- 3. any business or contractual obligations of the Insured Person or a Family Member;
- 4. financial default (whether full or partial suspension of operations due to financial circumstances following a filing of bankruptcy) or failure to provide promised services by a person, agency, tour operator or organisation with whom the Insured Person has made his/her travel arrangements;
- 5. any loss that is covered by any other existing insurance scheme, government programme or which will be paid or refunded by a hotel, carrier or travel agent or any other provider of travel and/or accommodation;
- 6. any loss that will be paid, credited by a voucher or credit or refunded by a hotel, carrier or travel agent or any other provider of travel and/or accommodation;
- 7. any claim due to any regulations or orders given by the government or relevant authority of any country or group of countries on border closures of a country (whether land, sea, airspace or designated striker control points); or
- 8. compensation for any air miles or holiday points You have used to pay for the Overseas Journey in part or in full.

Part 8 Chubb Assistance - Scope of Services (Tel. No. +65 6836 2922)

Section A - Pre-Trip Assistance

1. Visa Information Services

Chubb Assistance will provide information concerning visa requirements for foreign countries worldwide.

2. Inoculation Information Services

Chubb Assistance will provide information concerning inoculation requirements for foreign countries worldwide.

3. Weather Forecast Information Services

Chubb Assistance will provide information concerning weather and temperatures for foreign countries worldwide.

4. Foreign Exchange Rate Information Services

Chubb Assistance will provide information concerning exchange rates of major currencies against the Singapore dollar.

Section B - Travel Assistance

1. Embassy Referral

Chubb Assistance will provide the address, telephone number and hours of opening of the nearest appropriate consulate and embassy worldwide.

2. Legal Firm Referral

Chubb Assistance will provide the address, telephone number and hours of opening of the nearest appropriate legal firm.

3. Lost Baggage Assistance

Chubb Assistance will assist if You have lost Your luggage whilst travelling Overseas by contacting the appropriate authorities involved and providing directions for recovery.

4. Lost Passport Assistance

Chubb Assistance will assist if You have lost Your passport whilst travelling Overseas by contacting the appropriate authorities involved and providing directions for recovery.

5. Interpreter Referral

Chubb Assistance will assist You by providing the address, telephone number and hours of operating of interpreters worldwide.

6. Emergency Reservation for Airline and Hotel

Chubb Assistance will assist You in an emergency with travel and accommodation booking and ticketing while travelling Overseas.

7. Loss Reporting Assistance

Chubb Assistance will provide the relevant advice should You lose Your credit card while travelling Overseas.

Section C - Medical Assistance

1. Telephone Medical Advice

Chubb Assistance will arrange for the provision of medical advice to You over the telephone.

2. Medical Service Provider Referral

Chubb Assistance will provide You with information about physicians, Hospitals, clinics, Dentists and dental clinics worldwide.

Section D - Medical Arrangements

1. Arrangement of Hospital Admission

Chubb Assistance will assist You with Hospital admission if Your medical condition is of such gravity as to require hospitalisation.

2. Monitoring of medical condition during hospitalisation

Chubb Assistance will monitor Your medical condition during hospitalisation.

Section E - Medical Emergencies

1. Arrangement of Hotel Accommodation Expenses: Refer to Section 5 and 6 of Part 7.
2. Arrangement of Emergency Medical Evacuation: Refer to Section 3 and 19B of Part 7.
3. Arrangement of Repatriation of Mortal Remains: Refer to Section 4 and 19C of Part 7.

