

Travel Smart 365

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Introduction

Please read this Policy carefully to make sure You understand it. If You have any questions about this insurance, please telephone or write to Us. Contact details are shown both in this Policy and Your Policy Schedule. Please inform Us immediately of any change in Your address and of any other change affecting You which requires an alteration to the Policy. In the event where You may be entitled to receive a benefit under this Policy, please let Us know as quickly as possible. This can be done by telephone or in writing. We should point out that delays in notification would affect the speed with which We deal with Your claim.

General Provisions

1 The Contract

This Policy is evidence of the contract between You, the Policyholder and Us from the day the Policy commences. We will provide the insurance to You according to the terms set out in this Policy, provided You pay the premium when due and We agree to accept it. The General Conditions which appear in this Policy or in any Endorsement form part of the contract and must be complied with. It is important that You: read the whole Policy to make sure that You understand

- a) the protection You have just bought; and
- b) are aware of the limits on the amounts We will pay You.

2 Interpretation

This Policy including Your proposal form, Schedule, Certificate of Insurance and any Endorsement and amendment shall be read together as one contract and any one word or expression to which a specific meaning has been attached, shall, unless the context otherwise requires, bear that specific meaning wherever it may appear. No change in this Policy shall be valid unless approved by Us, and evidenced by an Endorsement reflecting

the amendment on the Policy by Us.

3 Duty of Disclosure

The accuracy of the information provided over the phone or in Your proposal form will form the basis of and be part of the contract. Before You enter into the insurance contract, You must tell us everything You know or could reasonably be expected to know which will affect our decision to provide cover and the terms of the insurance. If You are uncertain about whether a fact is relevant or not, You must tell us about it. We will acknowledge receipt of acceptance of material information by stating these on the Policy Schedule. If You do not provide this information to Us, We may:

- a) reduce the amount payable for the claim under this Policy; or
- b) refuse to pay the claim that may arise; or
- c) cancel Your insurance policy from inception.

Definitions

You Your Insured Person(s)
Policyholder and/or the
Members.

We Our Us
Ltd.

Accident Accidental
occurrence which is unintended, sudden, fortuitous and unforeseen and which occurs whilst on a Trip during the Period of Insurance.

Terrorism
or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public in fear. Terrorism can include, but not be limited to, the actual use of force or violence and/or the threat of such use. Furthermore the perpetrators of Terrorism can either be acting alone, or on behalf

of, or in connection with any organisation(s) or government(s).

Age

considered to be of his/her current age until his/her next birthday.

Annual Travel Policy

a One-way Policy or a Single Trip Policy. You will be covered for each Trip You make and there is no limit on the number of Trips You make during the Period of Insurance. However, insurance coverage is limited to a maximum of thirty (30) days for any one Trip.

Child Children

dependent child (including stepchild and legally adopted child) who is:

- a) travelling with You and/or Your legal spouse; and
- b) wholly dependent on You for financial support and not gainfully employed in any way; and
- c) unmarried; and
- d) between the age of six (6) months and twenty-one (21) years or up to twenty-five (25) years if he/she is in full-time tertiary institution.

Chinese Physician Chiropractor

person, other than You or a Special Person, who is:

- a) engaging in the practice of traditional Chinese medicine and/or acupuncture (including a herbalist or bonesetter) and/or chiropractic; and
- b) duly licensed or registered to do so (where necessary) according to the laws and regulations applicable in the geographical area of his/her practice.

Commencement Date

date stated in the Policy Schedule as the date Your Policy commences or when You begin Your Trip, whichever is the later.

Expiry Date

Schedule on which Your Policy expires or when You end the Trip, whichever is earlier.

Extreme Sports/Activities

adventure sports/activities which in Our sole opinion presents a high degree of inherent risk or danger and involves the use of one or more of the following elements: speed, height, high level of expertise, high level of physical exertion or highly specialised gear or stunts.

Expedition

particular purpose including but not limited to Trips to generally remote, inhospitable and/or inaccessible interiors of a country or areas previously unexplored or uncharted or Trips undertaken for scientific, research or political purpose.

Family Member(s) means an Insured, legal spouse and four (4) Children. The Child(ren) must be accompanied by either of the insured adults for any trips made during the Period of Insurance.

Hospital

the Government Authorities which:

- a) has twenty-four (24) hours a day nursing services by registered graduate nurses; and
- b) has organised facilities for diagnosis and major surgery; and
- c) is not a mental institution, or a place of rest, or a place for the aged, or a place for drug addicts, or a place for alcoholics, or a nursing home.

Home Country

In the event of dual nationality, You shall select one nationality.

Infectious Disease

results in the World Health Organisation issuing a travel advisory discouraging travel to the affected destination.

Injury

Accident solely and independently of any other causes and which does not result from a Sickness.

Medical Practitioner

You or a Special Person, who is:

- a) qualified by degree in Western medicine; and
- b) legally registered and licensed; and
- c) duly qualified to practise medicine and surgery authorised in the geographical area of his or her practice.

Natural Disaster

Eruption, Flood, Typhoon, Windstorm, Fog, Hurricane and the like.

Overseas

any place or country other than Singapore.

Period of Insurance

in the Policy Schedule during which You are insured under this Policy:

- a) For Section 9 Trip Cancellation, it commences within 30 days before the Commencement Date and ends when You have departed for Your destination Overseas.
- b) For all other Sections, the Period of Insurance commences when the Policyholder leaves his place of residence or business in Singapore to begin his planned journey and ceases upon his return to his place of residence or business in Singapore or upon the expiry of the period specified in the policy, whichever occurs first.

Policyholder

Insured Person(s) under the Policy Schedule.

Policy Schedule

typed sheet attaching to this Policy which forms part of and should be read in conjunction with the Policy.

Pre-Existing Condition

- a) any medical or physical condition in respect of which You have been hospitalised during the twelve (12) month period immediately prior to the commencement of insurance under this Policy; or
- b) any condition that has been diagnosed or treated by a Medical Practitioner including prescribed drugs within the twelve (12) month period immediately prior to the commencement of insurance under this Policy; or
- c) any medical condition giving rise to the claim, in respect of which You have prior knowledge of before the commencement of this Policy.

Serious Injury or Serious Sickness

Injury or Sickness which requires You and/or Special Person to be admitted as an inpatient to the Hospital to undergo urgent treatment to avoid death or serious impairment to immediate or long-term health prospects.

Sickness

contracted and commencing Overseas.

Special Person

father, mother, father-in-law, mother-in-law, brother, sister, grandfather, grandmother, Your close business associate for the Trip, or Your travelling companion for the Trip.

Trip

You are travelling that is insured by Us:

- a) the Trip begins when You leave Your home

or usual place of employment in Singapore to travel to Your destination Overseas,

- b) it ends on the earliest of the following events:
- i. You return to Your home or usual place of employment in Singapore; or
 - ii. on the Expiry Date stated on the Policy Schedule; or
- c) Provided that the duration of Your Trip shall not exceed thirty (30) days.

Unforeseen Circumstances

- a) Your death or the death of a Special Person; or
- b) Injury or Sickness that requires treatment by a Medical Practitioner which results in that Medical Practitioner certifying in writing that You or a Special Person is unfit to begin or continue the Trip; or
- c) sudden Serious Injury or Serious Sickness suffered by a Special Person; or
- d) unexpected outbreak of strike or riot at the travel destination; or
- e) Natural Disasters at the travel destination; or
- f) Your residential home in Singapore being seriously damaged in a fire.
- g) Foreign Affairs to defer non-essential travel to your travel destination.

Usual Country of Residence

of permanent residence, in which You are staying for a period exceeding sixty (60) consecutive days.

Area of Travel:

ASEAN or through the countries of Malaysia, Brunei, Indonesia, Thailand, Laos, Myanmar, Cambodia, Vietnam and Philippines.

Asia Pacific

China, Hong Kong, Macau, Taiwan, Korea, Japan,

India, Sri Lanka, Pakistan, Australia, New Zealand, Tibet, Mongolia, Bhutan, Nepal, Maldives, East Timor and Bangladesh.

Worldwide

destinations in the world except Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan, Syria and Lebanon.

PERSONAL ACCIDENT

Section 1: Overseas Accidental Death and Permanent Disablement Benefit

When we will pay

You can claim for Personal Accident benefit if You have suffered Injury or death resulting solely and directly from an Accident. You can also claim if You shall sustain Injury which solely and independently of any other causes results in death or Loss within one hundred and eighty (180) days from the date of the Accident.

If You are exposed to an element resulting in an Accident and Your body has not been found within one (1) year after the date of the disappearance, sinking or wrecking of the aircraft or other conveyance in which You were travelling in and it is reasonable to believe that You have died as a result of Injury caused by an Accident, the death benefit shall become payable subject to a signed undertaking that if this belief is subsequently found to be wrong, such benefit shall be refunded to Us.

What we will pay

The amount of Personal Accident benefit We will pay depends on the Injury You have sustained. The amount We pay for each contingency is listed below and the amount is expressed as a percentage of the maximum amount You can receive.

Contingency	Percentage of the Maximum Amount
1 Accidental Death	100%
2 Permanent Total Disablement	100%
3 Permanent Disable resulting in	
• Loss of one or more Limbs	100%
• Total paralysis	100%
• Total Loss of Sight of one eye or both eyes	100%
• Total Loss of Speech and Hearing	100%
• Loss of Hearing in both ears	75%
• Loss of Hearing in one ear	15%
• Loss of Speech	50%

Loss

permanent functional disablement of any members.

Loss of Sight

of sight of an eye rendering You absolutely blind in that eye beyond remedy by surgical or other treatment.

Loss of Limb

hand at or above the wrist or of a foot above the ankle joint, or the total and permanent functional disablement of an entire hand, arm, foot or leg.

Permanent Disablement

- a) falls into one of the categories in item 3 of the contingency listed above or otherwise results in Loss; or
- a) having lasted for a continuous period of twenty-four (24) calendar months from the date of the Accident, is at the expiry of that period, beyond hope of improvement.

Permanent Total Disablement

which, having lasted for a continuous period of twenty-four (24) calendar months from the date of the Accident, entirely prevents You from engaging in gainful employment of any and every kind and from which there is no hope of improvement.

Loss of Speech

any three of the four sounds which contribute to the speech such as the Labial sounds, the Alveololabial sounds, the Palatal sounds and the Velar sounds or total loss of vocal cord or damage of speech centre in the brain resulting in Aphasia.

Loss of Hearing

loss of hearing where:

If a dB = Hearing loss at 500 Hertz

If b dB = Hearing loss at 1000 Hertz

If c dB = Hearing loss at 2000 Hertz

If d dB = Hearing loss at 4000 Hertz

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

If You suffer more than one of the above permanent disablement, the percentage for each disablement will be added up to calculate the benefit amount You can receive. However, the total amount We will pay is limited to 100% of the maximum amount payable under this Section. Where the injury is not specified above, We will adopt a percentage of disablement which in Our opinion is not inconsistent with the above contingencies.

For injuries arising out of the same event, You can only claim under one of the three contingency items above.

Limits on what we will pay

The maximum amount We will pay is specified in the Policy Schedule.

OVERSEAS MEDICAL & TRAVEL EXPENSES

Section 2: Overseas Medical Expenses

When we will pay

You can only claim for Overseas medical expenses if:

- a) the expenses are incurred outside Singapore; and
- b) the expenses are necessary because You sustain an Injury, or suffer a Sickness, while on a Trip Overseas during the Period of Insurance.

What we will pay

We will pay for:

- a) medical, surgical, X-ray, Hospital or nursing treatment given or prescribed by a Medical Practitioner or a Chinese Physician or Chiropractor in his professional capacity; and
- b) ambulance costs; and
- c) dental fees necessarily incurred as a result of Accidental Injury to sound natural teeth.

What we will not pay

We will not pay for:

- a) dental crowns, implants, bridges and cosmetic dental treatments; and
- b) expenses recoverable from any medical or Hospital benefit fund; and
- c) expenses excluded under General Exclusions.

Limits on what we will pay

- a) The maximum amount We will pay for treatment by Chinese Physician and Chiropractor is S\$500 per person per Trip.
- b) We will pay for all Overseas medical expenses necessarily incurred up to the maximum amount as specified in the Policy Schedule or up to thirty (30) days from the

date of sustaining the Injury or Sickness, whichever occurs first.

Section 3: Medical Expenses Incurred Upon Return To Singapore

When we will pay

We will pay You for medical expenses necessarily incurred when You return to Singapore for:

- a) follow-up treatment, following discharge from an Overseas Hospital, within thirty-one (31) days from the date of Your return for an Injury or Sickness indemnifiable under Section 2 of this Policy and occurring during the Trip;
- b) treatment within 5 days from the date of Your return where initial treatment for the Injury or Sickness was not sought Overseas up to a maximum of 31 days from date of first treatment in Singapore.

Limits on what we will pay

- a) The maximum amount We will pay for treatment by Chinese Physician and Chiropractor is S\$500 per person per Trip.
- b) The maximum amount We will pay for all other Medical Expenses is specified in the Policy Schedule.

Section 4 : Additional Accommodation Expenses

When we will pay

We will arrange and pay for the hotel accommodation expenses necessarily and unavoidably incurred by the relative or friend who is visiting You whilst You are hospitalised Overseas for more than five (5) days other than Your Home Country and/or Usual Country of Residence.

What we will pay

We will pay the amount specified in the Policy Schedule for each twenty-four (24) hour period of hotel accommodation stay.

Please note:

- a) We reserve the right to judge whether the visit is necessary on medical and compassionate grounds; and
- b) Our approval must be given prior to such visits.

Limits on what we will pay

The maximum amount We will pay is specified in the Policy Schedule.

Section 5: Liberty China Card

We will arrange for the waiver of hospital admission deposit If You are required to be hospitalized at designated hospitals in China, Hong Kong and Taiwan.

The above must be arranged through our Liberty Helpline.

Section 6 : Emergency Telephone Expenses

What service is provided

In the event of You engaging the services of Liberty Helpline as a result of a medical emergency while on a Trip Overseas during the Period of Insurance, We will pay for the personal mobile expenses incurred under Your Singapore registered personal mobile phone. This benefit is payable if there is an admissible claim payable under Section 2 or 7.

We will also reimburse You for use of a prepaid phone card for the purpose stated above subject to a maximum reimbursable sum of S\$10 for such cards.

What we will not pay

We will not pay for telephone calls not made via Your Singapore registered personal mobile phone or made via public telephones using an International Calling Card (ICC).

Limits on what we pay

The maximum amount We will pay is specified in the Policy Schedule.

Section 7: Emergency Medical Evacuation / Repatriation of Mortal Remains

Emergency Medical Evacuation

What service is provided

If You sustain an Injury, or a Sickness occurs while You are on a Trip Overseas other than Your Home Country and/or Usual Country of Residence during the Period of Insurance, We must be contacted at the Liberty Helpline to provide the following assistance and services, subject to the limits in the Policy Schedule and the Terms and Conditions:

a) Emergency Medical Evacuation

In the event of a Serious Medical Condition, We will arrange and pay for the medically necessary expense of air and/or surface transportation, medical care during transportation, communications and all usual ancillary charges incurred in moving You to the nearest Hospital where appropriate medical care is available (and which may not necessarily be in Singapore).

Serious Medical Condition

condition which, in Our opinion, constitutes a serious medical emergency requiring urgent remedial treatment to avoid death or serious impairment to Your immediate or long-term health prospects. The seriousness of the medical condition will be judged within the context of Your geographical location, the nature of the medical emergency and the local availability of appropriate medical care or facility.

b) Repatriation

We will arrange and pay for the medically necessary expenses unavoidably incurred in

returning You to Singapore following an emergency medical evacuation where You are evacuated to a place outside Your Home Country and/or Usual Country of Residence for in-Hospital treatment.

Please note that We reserve the right to decide:

- i. whether Your Injury or Sickness is sufficiently serious to warrant emergency medical evacuation; and
- ii. the place to which You will be evacuated; and
- iii. the means or method by which such evacuation and/or repatriation will be carried out having regard to all the assessed facts and circumstances which We are aware of at the relevant time.

Benefit Limits

The Benefit Amount payable for this benefit is specified in the Policy Schedule.

Repatriation of Mortal Remains

What service is provided

In the event of Your death while Overseas within thirty (30) days of an Injury or Sickness sustained while You are on a Trip during the Period of Insurance, We must be contacted at the Liberty Helpline to arrange and pay all reasonable and unavoidable expenses for either:

- a) transporting Your mortal remains from the place of death to Your Home Country or Usual Country of Residence; or
- b) the cost of a local burial at the place of death as approved by Us.

Benefit Limits

The Benefit Amount payable for this benefit is specified in the Policy Schedule.

TRAVEL INCONVENIENCES

Section 8: Personal Liability

When we will pay

We will indemnify You for Your legal liability during Your Trip Overseas if a court orders You to pay compensation, or We accept that You are legally responsible for:

- a) the death of or Injury to someone else; or
- b) loss of or damage to property owned or controlled by someone else.

What we will pay

We will indemnify You in respect of the amount of compensation as ordered by the court as well as legal fees and expenses incurred with our written consent.

When we will not pay

We will not pay or indemnify You in respect of legal liability arising from:

- a) the death of or Injury to You, a Special Person or any of Your employees; or
- b) loss of or damage to any property that is owned or controlled by You, a Special Person or any of Your employees; or
- c) Your business, profession or occupation; or
- d) failure to perform Your duty under a contract; or
- e) accepting liability without Our agreement; or
- f) Your own unlawful, malicious, deliberate or intentional acts; or
- g) judgments which are not delivered by or obtained from a Court of competent jurisdiction within Singapore, Malaysia or Brunei.
- h) legal costs resulting from any criminal proceedings
- i) any fines, penalties, punitive or exemplary damages the use of motor vehicles, watercraft, hovercraft, aircraft or
- j) aircraft landing areas, aerial devices, firearms or animals; or

- k) the vibration, removal or weakening of the support of any land or building; or
- l) the transmission of any disease; or
- m)

Limits on what we will pay

The maximum amount We will indemnify You is specified in the Policy Schedule.

Section 9: Trip Cancellation/Postponement

a) Trip Cancellation

When we will pay

You can claim for cancellation/postponement of travel and accommodation expenses or Your travel

before the Commencement Date:

- a) the travel or accommodation is cancelled due to any Unforeseen Circumstances which are beyond Your control; and
- b) these Unforeseen Circumstances affect You or a Special Person; and
- c) You are legally liable for the expenses You are claiming for; and
- d) You have already paid for these expenses; and
- e) You have taken all possible steps to recover the expenses; and
- f) You cannot recover these expenses from anyone else.

You can also claim for cancellation of travel and

cancellation fee if within seven (7) days before the Commencement Date:

- a) the travel or accommodation is cancelled due to an outbreak of Infectious Disease at the travel destination as declared and classified by the World Health Organisation (WHO); and
- b) the outbreak of Infectious Disease affects You or a Special Person; and
- c) You are legally liable for the expenses You

are claiming for; and

- d) You have already paid for these expenses; and
- e) You have taken all possible steps to recover the expenses; and
- f) You cannot recover these expenses from anyone else.

What we will pay

We will pay for:

- a) the non-refundable portion of travel costs paid in advance for Trip Cancellation; and
- b) the administrative charges charged for Trip Postponement.

When we will not pay

We will not pay if the Trip is cancelled because:

- a) You change Your mind about going on the Trip; or
- b) the travel agent is negligent or at fault; or
- c) there were not enough people to go on the group travel or tour; or
- d) of any immigration or government regulations; or
- e) You are aware or ought to be aware of any circumstances which could lead to possible cancellation of the Trip prior to purchasing the Policy.

Limits on what we will pay

- a) The maximum amount We will pay under Section 9 Trip Cancellation/Postponement as a result of an outbreak of Infectious Disease is 20% of the maximum amount specified in the Policy Schedule.
- b) The maximum amount under Section 9 Trip Cancellation is specified in the Policy Schedule.
- c) The maximum amount We will pay under Section 9 Trip Postponement is payable up to a maximum of S\$500 (Asia Pacific) or a maximum of S\$1,000 (Worldwide).

Section 10: Trip Curtailment

When we will pay

You can claim if You have to curtail the Trip

Overseas during the Period of Insurance because:

- a) You are unable to complete Your intended Trip while Your ticket or tour is still valid because You or a Special Person suffers Injury or Sickness and a Medical Practitioner has certified in writing that You or a Special Person is unfit to continue the Trip; or
- b) You have to return to Your home in Singapore because of the unexpected death, sudden Serious Injury or Serious Sickness of a Special Person; or
- c) of Natural Disaster at the travel destination; or
- d) of an unexpected outbreak of strike or riot at the travel destination You are visiting; or
- e) of an outbreak of Infectious Disease at the travel destination You are visiting; or
- f) of a quarantine order upon medical advice.

What we will pay

We will pay for the pro-rata amount of the prepaid cost for each complete day of the planned Trip lost which is not recoverable from the travel agent or transport carrier.

We will also reimburse for any additional expenses of accommodation of up to a 3-star hotel class, land, sea, and air transportation charges equivalent to an economy class, administrative charges imposed by the airline, and/or travel agent incurred as a result of this trip curtailment.

When we will not pay

We will not pay if the Trip is curtailed because:

- a) You change Your mind about continuing the Trip; or
- b) of the negligence or fault of the travel agent; or
- c) You are aware or ought to be aware of any

circumstances which could lead to possible curtailment of the Trip prior to embarking on the Trip.

Limits on what we will pay

- a) The maximum amount We will pay under Section 10 Trip Curtailment as a result of an outbreak of Infectious Disease is 20% of the maximum amount specified in the Policy Schedule.
- b) The maximum amount under Section 10 Trip Curtailment is specified in the Policy Schedule.

Section 11: Travel/Flight Misconnection

When we will pay

We will pay if:

- a) You miss Your confirmed and connecting onward scheduled conveyance at the transfer point as a result of the late arrival of Your confirmed and incoming scheduled conveyance; and
- b) there is no alternative onward conveyance available to You within six (6) consecutive hours upon Your arrival.

You can only claim if:

- a) You give us written proof of the delay from the transport provider stating reason(s) and the numbers of hours of delay; and
- b) Your claim is not excluded under General Exclusions.

What we will pay

We will pay the amount as specified in the Policy Schedule for six (6) full consecutive hour of delay.

What we will not pay

We will not pay if the cause of the travelling/flight misconnection is due to:

- a) Your failure to check in on time according to Your itinerary; or

- b) the negligence or fault of the travel agent.

Limits on what we will pay

The maximum amount We will pay is specified in the Policy Schedule.

You cannot claim under both Sections 11 and 12 in respect of the same event.

Section 12: Travel Delay

When we will pay

We will pay if:

- a) Your scheduled transport departure is delayed for full six (6) consecutive hours or more while You are Overseas or departing from Singapore ; and
- b) the cause of the delay is due to Natural Disaster at the travel destination, adverse weather condition, mechanical breakdown or derangement or structural defect of the conveyance You have arranged to travel on, or strike or other job action by the employees of the transport provider.

You can only claim for Travel Delay if:

- a) You give us written proof of the delay from the transport provider stating the hours of delay and the reasons for such delay; and
- b) Your claim is not excluded under General Exclusions.

What we will pay

If Your scheduled transport departure is delayed at Your scheduled destination Overseas, We will pay the amount as specified in Policy Schedule for each full six (6) consecutive hour period of delay.

If Your scheduled transport departure is delayed in Singapore, We will pay the maximum limit of S\$100 for travel delay in Singapore if delay is in excess of six (6) full consecutive hours.

What we will not pay

We will not pay if the cause of delay is due to:

- a) Your failure to check in on time according to Your itinerary; or
- b) the negligence or fault of the travel agent.

Limits on what we will pay

The maximum amount We will pay for delay whilst Overseas is specified in the Policy Schedule.

The maximum amount We will pay for delay in Singapore is S\$100.

You cannot claim under both Sections 11 and 12 in respect of the same event.

Section 13: Baggage Delay

When we will pay

We will pay for the amount as specified in the Policy Schedule if Your checked-in baggage has been delayed, misdirected or temporarily misplaced by the transport provider while You are on a Trip during the Period of Insurance or upon Your return to Singapore at the end of the Trip.

You can only claim for these costs if:

- a) Your baggage is delayed while Overseas; and
- b) Your baggage is not returned to You within six (6) full consecutive hours upon Your arrival at the a airport, seaport, transport terminal of the scheduled destination of the Trip; or
- c) Your baggage is delayed upon return to Singapore; and
- d) Your baggage is not returned to You within six (6) full consecutive hours upon arrival at the Singapore Airport.

You can only make a claim if You give us written proof of the delay from the transport provider stating the hours of delay.

What we will pay

If Your baggage is delayed at Your scheduled destination Overseas, We will pay up to the amount

as specified in the Policy Schedule for each full six (6) consecutive hour period of delay.

If Your baggage is delayed upon Your return to Singapore, We will pay the maximum limit of S\$100 for baggage delay upon return to Singapore if delay is in excess of six (6) full consecutive hours.

Limits on what we will pay

The maximum amount We will pay for delay whilst Overseas is specified in the Policy Schedule.

The maximum amount We will pay for delay in Singapore is S\$100.

You cannot claim under both Sections 13 and 15 in respect of the same event.

LOSSES

Section 14: Loss of Personal Money and Travel Documents

When we will pay

We will pay for Your loss of cash, bank or currency notes, and travel documents while You are on a Trip Overseas during the Period of Insurance if:

- a) they were stolen; or
- b) they were taken from You by force, by violent means, or by threat of violence; or
- c) due to Natural Disaster at the travel destination

You can only make a claim if:

- a) You make a report to the Police or Local Government Authority or nearest Singapore Embassy within twenty four (24) hours of becoming aware of the loss or theft; and
- b) You provide us with a written report from the Police or Local Government Authority or Singapore Embassy; and
- c) You have taken all reasonable precautions to prevent the loss or theft; and

- d) You have taken all reasonable steps to minimise Your loss.

What we will pay

We will pay for:

- a) Your loss of cash, bank or currency notes; and
- b) the cost of replacing cheques; and
- c) the cost of replacing Your travel documents including the additional travel and hotel accommodation expenses necessarily incurred to replace lost travel documents.

What we will not pay

We will not pay for loss or damage to cash cards, stored value cards, or cards of similar nature.

We will not pay for negligence on Your part to take proper care of Your travel documents.

Limits on what we will pay

The maximum amount We will pay is specified in the Policy Schedule.

The maximum amount We will pay for loss of personal money is S\$300.

Section 15: Loss of or Damage to Baggage and Personal Effects (including golfing equipment and laptop computer)

When we will pay

We will pay You if Your baggage and personal effects that You:

- a) take with You on Your Trip; and/or
- b) buy on Your Trip Overseas are lost, damaged or stolen.

You can only claim for loss of or damage to Your baggage and personal effects if:

- a) the loss or damage is caused by an Accident; and

- b) the loss or damage occurs while You are on a Trip Overseas during the Period of Insurance; and
- c) You have made a report to the Police or Local Government Authority or a responsible officer of the transport provider within twenty four (24) hours of a loss becoming known to You; and
- d) You provide Us with a written copy of that report; and
- e) You give Us official receipts for the purchases You have made.

Claims arising from loss or damage to Your baggage or personal effects whilst in the custody and care of the transport &/or service provider must be made to the transport &/or service provider first. Any payment under this Policy shall only be made upon proof of compensation received from the transport or service provider or where such compensation is denied, proof of such denial.

What we will pay

Repair

If We agree to pay Your claim under this Section, We will pay for the cost of repairing those items which can be Economically Repaired.

repair the item than to replace it.

Replacement

If the item cannot be Economically Repaired, We may choose to either:

- a) get You a replacement item; or
- b) pay You the amount it would cost Us to replace the item on a depreciated basis.

Any Depreciation We apply will be based on the age and condition of the item. We will not apply Depreciation to items which are less than twelve (12) months old.

use to work out the reduction in the value of Your property because of its age and condition.

Items which form part of a set

Where the item forms part of a set or pair, We will only pay the replacement value of the item that is lost, damaged or stolen. We will not pay for the cost of replacing the entire set or pair.

Golf Bags.

- hall mean Lap-top or Notebook. Any hand held computers are excluded from this category.

What we will not pay

We will not pay for loss of or damage to Your baggage and personal effects due to:

- a) wear and tear or gradual deterioration or depreciation; or
- b) insects, moths or vermin; or
- c) mechanical or electrical breakdown or derangement; or
- d) defective materials or craftsmanship; or
- e) any process of alteration, cleaning or restoration; or
- f) confiscation, nationalisation, requisition or wilful destruction by any government, public, municipal, local or customs authority.

Further, We will not pay for loss of or damage to the following property:

- a) cash, bank or currency notes, cash cards, credit cards, debit cards, stored value cards or cheques of any kind; or
- b) jewellery and watches not carried in Your hand baggage or not under Your personal supervision or the supervision of Your travelling companion; or
- c) contact or corneal lenses; or
- d) stamps of any kind, manuscripts and documents of any description, medals,

- coins,
- or camping equipment; or
- e) works of art, antiques, curios, or musical instruments; or
- f) any glassware, fragile or brittle items; or
- g) household furniture, sporting equipment such as diving apparatus, skiing apparatus, etc; or
- h) crockery, china, manuscripts or documents of any description, or data recorded on tapes, discs or otherwise; or
- i) motor vehicles including their accessories, motorcycles, bicycles and their accessories, boats, motors, or any other mode of conveyance; or
- j) animals, or
- k) items that were sent in advance, or mailed or shipped separately.

Exclusions applicable to Golfing Equipment

We shall not be liable for:

- a) loss of or damage to golf balls and clubs whilst actually in the course of play or practice; or
- b) loss or damage due to wear and tear or damage due to any process of repair or while being worked upon resulting there from.

Limits on what we will pay

- a) The maximum amount We will pay for each item, or set or pair of items is S\$500.
- b) The maximum limit for Lap-top Computer is S\$1,000 and subject to only one Laptop Computer per policy.
- c) The maximum amount We will pay under this Section is specified in the Policy Schedule.

You cannot claim under both Sections 13 and 15 in respect of the same event.

COMPLEMENTARY BENEFITS

Section 16: Quarantine Following Infectious Diseases

When we will pay

We will pay when You are placed under quarantine by the government or relevant health authority(ies) as a result of close contact with confirmed cases of an infectious disease which requires quarantine whilst on a Trip Overseas or within 7 days upon returning to Singapore.

What we will pay

We will pay a daily allowance for each complete day of quarantine as certified by the government or relevant health authority, up to a maximum amount as specified in the Policy Schedule.

Section 17: Terrorism Extension

Notwithstanding any provision to the contrary within this Policy or endorsement thereto, it is hereby noted and agreed that this policy is extended to cover death or bodily injury, loss, damage, cost or expenses as a result of or in connection with Terrorism including the use of Nuclear, Chemical and/or Biological weapons.

Definitions:

or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public in fear. Terrorism can include, but not be limited to, the actual use of force or violence and/or the threat of such use. Furthermore the perpetrators of Terrorism can either be acting alone, or on behalf of, or in connection with any organisation(s) or government(s).

also covered hereunder shall mean the use of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous Chemical agent and/or Biological agent during the period of his reinsurance 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.

when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property.

(disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesized toxins) which cause illness and/or death in humans, animals or plants.

Section 18: Automatic Extension

If You are unable to return to Singapore while on a Trip Overseas within the Period of Insurance, because:

- a) a Medical Practitioner advises You in writing to suspend Your Trip due to an Accident or a medical condition; or
- b) the transport on which You are booked to travel to Singapore is delayed as a result of circumstances outside Your control; We will extend the Period of Insurance of Your Trip for a period of seven (7) days that is reasonably necessary to allow You to complete Your Trip. No additional premium will be charged for this extension.

Section 19: 24-hour Medical And Travel Assistance

24-Hour Medical Assistance

What service is provided

Whilst on a Trip Overseas during the Period of Insurance, You may contact Liberty Helpline for the following:

- a) medical advice;
- b) referral to medical or dental facilities worldwide;
- c) arrangement of appointment with a Medical Practitioner;
- d) arrangement for Hospital admission; and
- e) monitoring of Your medical condition during hospitalisation.

Our Liberty Helpline will provide:

- a) medical advice to You over the telephone;
- b) name, address, telephone number, office hours of Medical Practitioners, Hospitals, clinics, dentists, dental clinics;
- c) arrangement of appointments with Medical Practitioner;
- d) arrangement for Hospital admission if We consider it necessary; and
- e) monitoring of Your medical condition during hospitalisation.

Please note that the services provided by Liberty Helpline under this Section are strictly on a referral or arrangement basis.

We will not be held responsible for any third party expense and any consequential loss suffered by You.

24-Hour Travel Assistance

What service is provided

Whilst on a Trip Overseas during the Period of Insurance, You may contact Liberty Helpline for the following:

- a) inoculation and visa requirement information;
- b) embassy referral;

- c) weather information assistance;
- d) exchange rate information assistance;
- e) lost luggage assistance;
- f) lost passport assistance; and
- g) emergency message transmission.

Our Liberty Helpline will provide

- a) providing information concerning visa or inoculation requirements for foreign countries;
- b) the address, telephone number and hours of opening of the nearest appropriate consulate or embassy in the country You require;
- c) temperatures of major cities of foreign countries;
- d) exchange rate of major currencies against the Singapore Dollar;
- e) providing directions for recovery if You have lost Your baggage;
- f) referring You to the appropriate authorities if You lose Your passport while travelling outside Your Home Country or Your Usual Country of Residence; and
- g) keeping Your family members informed in the event of an emergency of a Hospital confinement.

Please note that the services provided by Liberty Helpline under this Section are strictly on a referral or arrangement basis.

We will not be held responsible for any third party expense and any consequential loss suffered by You.

General Exclusions

Please remember that these general exclusions apply to all Sections of this Policy.

We will not pay claims arising from any loss, Injury, damage or legal liability arising directly or indirectly from:

- 1 any Pre-Existing Condition suffered by You; or
- 2 treatment arising from stress, anxiety, depression, nervous, emotional, psychiatric and mental conditions or disorder; or
- 3 intentional self-injury, suicide or attempted suicide while sane or insane, wilful exposure to danger (other than in an attempt to save human life); or
- 4 the use of alcohol or drugs not prescribed by a Medical Practitioner; or
- 5 sexually transmitted diseases, HIV (Human Immunodeficiency Virus) or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) or any mutant derivative or variations or their complications; or
- 6 contraceptions, childbirth, pregnancy, miscarriage, abortion or any complications following there from; or
- 7 any expenses in respect of treatment or operation undertaken as a preventive measure e.g. vaccination, circumcision, inoculations and the like; or
- 8 You proceeding with the Trip despite being certified by a Medical Practitioner to be unfit for travel; or
- 9 travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan, Syria and Lebanon; or
- 10 any event including strike, riot or civil commotion, health threatening situations, Natural Disasters that were publicized by the mass media or through travel advisory issued by any authority unless the Policy was taken up prior to date of publication or advisory; or
- 11 any event that occurs during any period of Your Trip in which You do paid work unless the paid work is for Your usual employer in Singapore and that such paid work is engaged in professional, administrative, managerial, clerical and non-manual work solely in offices or similar non-hazardous

- places; or
- 12 any event that occurs during any period of Your Trip in which You are engaged in the following activities related to :
 - i. manual or hazardous work of any nature;
 - ii. testing or repair of any kind of conveyance;
 - iii. offshore activities like diving, oil-rigging or mining;
 - iv. aerial photography activities;
 - v. handling of explosives, ammunition or firearms; or
 - 13 declared or undeclared war, invasion, act of foreign enemy, hostilities or war-like operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, or theft of property as a result of any of these; or
 - 14 any claim(s) in any way caused or contributed to by Terrorism involving the use or release or the threat of any Nuclear weapon or device or Chemical or Biological agent Applicable to only Section 7 & 8; or
 - 15 radioactivity or the use, existence or escape of any nuclear fuel, nuclear material, nuclear weapon or nuclear waste; or
 - 16 any of Your illegal or unlawful acts or confiscation, detention, destruction by customs or other authorities; or
 - 17 any of Your physical impairments or deformities; or
 - 18 any prohibition or regulations of any government; or
 - 19 Your engagement or involvement in naval, military or air force service or operations; or
 - 20 Your participation in Extreme Sports/Activities including but not limited to deep sea diving utilizing hard helmet with air hose attachments, canoeing/kayaking /white water rafting grade 4 or above, hunting, caving, potholing, off-piste skiing, bungee jumping, outdoor rock climbing, mountaineering or climbing necessitating the use of climbing equipment, guides or ropes; or
 - 21 Expeditions, trekking/hiking above 3,000 meters; or
 - 22 scuba diving unless
 - i. You hold a PADI (or similar recognised qualification) and diving up to the depth as specified under Your PADI certificate but no deeper than thirty (30) meter and not alone or
 - ii. You are diving with a qualified scuba diving instructor up to the depth no deeper than thirty (30) meters; or
 - 23 motor rallies, any kind of speed contest, trials or racing other than on foot; or
 - 24 motorcycling unless You hold a motorcycle license recognised by the country You are travelling in and provided that You wear a helmet at all times whilst motorcycling and abide by all applicable road laws of that country, but always excluding motorcycle racing; or
 - 25 Your participation in any professional sports or any sporting activities where You would or could earn or receive remuneration, donation, sponsorship, award, certificate or financial rewards of any kind; or
 - 26 Your failure to take all reasonable efforts to safeguard Your property or to avoid Injury or minimise any loss under the Policy; or
 - 27 You flying and taking part in aerial activities as an aircrew or cabin crew or for the purpose of any trade or technical operation in or on the aircraft except as a fare-paying passenger in a properly licensed aircraft operated by a licensed commercial air carrier or recognized charter company; or
 - 28 any unexplained loss or mysterious

disappearance.

We will also not pay claims:

- 1 for medical expenses incurred for continuing treatment including medication You began taking before You bought this insurance; or
- 2 for medical expenses incurred for the purpose of seeking treatment overseas; or
- 3 for medical, Hospital or dental expenses incurred after You return to Your home in Singapore (except those recoverable under Section 3) or for any Injury or Sickness that recurs after Your Policy expires; or
- 4 for consequential loss of any kind including loss or enjoyment or any financial loss not specifically covered by this Policy.

Cancellation and Refund

Annual Policy

- a) If You cancel Your Policy at any time, We will refund You the premium You paid subject to the following short period rates below.

Cancellation of Policy	Refund
• Within 1 to 6 months	50%
• After 7 months	0%

- b) If We cancel Your Policy at any time by written notice to the address shown in the Policy, We will refund You a pro-rata portion of the premium for the days the Policy has been effective.

If You cancel Your Policy and We have agreed to pay any claim under the Policy or there has been an occurrence of any event for which may be payable under the Policy, there will be no refund of the premium You have paid.

Making A Claim

Upon the happening of any event giving rise or likely to give rise to a claim under this Policy, You or Your legal personal representative shall as soon as possible after Your return to Singapore or within thirty (30) days of the end of Your Trip:

- a) render us a fully completed claim form; and
- b) make available to us at Your expense all relevant information We ask for (this may

- b) You make any untruthful statement intentionally; or
- c) You commit a fraud; or
- d) You do not take reasonable precautions to protect Your property; or
- e) You fail to make available to Us the documents and information We need to help Us decide on any amount We may pay You; or
- f) You make any offer of settlement or payment, or in any other way admit liability without Our agreement.

General Conditions

a) Terms and Conditions Payment of any Section under this Policy is subject to the definitions, exclusions and all other terms and conditions of this Policy. In addition, please be aware that:

- i. You must be permanently residing in Singapore; and
- ii. You must not be over the age of seventy (70) at the time when You take up the Policy; and
- iii. the insurance coverage is limited to a maximum of thirty (30) days for any one Trip; and
- iv. You are only insured if the Policy You buy covers You for the country in which the claim occurs unless You provide Us with evidence to show You are in that country solely for the purpose of transit and You remain within the transit area of the airports; and
- v. there are limits on the amounts We will pay You in the event of a claim and these limits are specified in the Policy Schedule; and
- vi. We will not pay You for claims which arise out of or in connection with items which are listed under

General Exclusions; and
vii. payment in the event of the

- legal personal representatives, while all other benefits are payable to the and the receipt of the Policyholder or his or her personal representatives shall be a valid discharge to Us; and
- viii. if You are insured under more than one travel insurance policy insurance underwritten by Us for the same Trip, We will only be liable for the policy which provides the highest benefit level.
- ix. if any claim made under this Policy is covered by any other policy of insurance, medical or health scheme or Act of Parliament, We shall not be liable to pay under this Policy except for the excess beyond the amount payable under such other policy of insurance, medical or health scheme or Act of Parliament. This condition shall not apply to Section 1 where the benefit shall be paid in addition to any other insurance benefits for which You are entitled to.

b) Governing Law

This Policy shall be governed by and be interpreted in accordance with the laws of Singapore, Malaysia or Brunei and subject to the jurisdiction of the courts of these countries in the event of any dispute.

c) Fraud

If any claim under this Policy shall be in any respect fraudulent or if any fraudulent means or devices are used by You or on Your behalf to obtain any benefit under this Policy, all benefits shall be forfeited.

d) Exaggerated and / or Inflated Claims

We will have no liability to pay any benefits under this Policy if You make any claim that is fraudulent or exaggerated or make any false declaration or statement in support of a claim. The Company reserves the right to recover from You any amounts that may have already been paid out.

e) Notice of Trust or Assignment

We will not accept or be affected by notice of any trust assignment or the like which relates to this Policy.

f) Interest

The benefit amounts payable is non-interest bearing.

g) Arbitration

Any dispute or difference arising between Us and the policyholder as to the amount payable by Us upon the happening of any event shall be referred for Arbitration to a sole Arbitrator by the concurrence of the parties, and in the event of non-concurrence, each party shall respectively appoint an Arbitrator and the Arbitrators shall be at liberty to appoint an Umpire, provided always that the terms of reference shall be entered into in writing, and the making of an award pursuant to the arbitration shall be a condition precedent to any right of action against Us under this Policy.

h) Subrogation

We are entitled to take over and conduct the defence or settlement of any third party claims at Our discretion. We are also entitled to use Your name to enforce rights against any other person after cover has been effected and a claim has been made.

i) Right to Review, Reinstate or Cancel Policy

For the Annual Travel Policy, We reserve the right to reduce the limits, increase premium or eliminate coverage and decline renewal of this Policy with a thirty (30)
mailed or
delivered to the Insured Person at the address shown in the Policy. For changes made to the Policy, We will deem it to be accepted by the Insured Person if no correspondence is received within this notice period.

j) Right to Return Policy (for new Annual Travel policies)

In the event You are not satisfied with the Policy for any reason and there are no claims on the Policy, it may be returned to Us for cancellation with effect from inception, within fourteen (14) working days after receipt of the Policy by You. Any premium billed will be refunded without interest. This right to return policy is applicable only to newly incepted annual policies.

k) Contracts (Rights of Third Parties) Act 2001

A person or company who is not a party to this Policy has no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any terms of this Policy but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

l) Payment Before Cover Warranty (Individual)

- a. Notwithstanding anything herein contained but subject to clauses b and c hereof, it is hereby agreed and declared that the total premium due must be paid and actually received in full by the Company (or the

intermediary through whom this Policy was effected) on or before the inception date

the Policy, Renewal Certificate, Cover Note or Endorsement.

- b. In the event that the total premium due is not paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) on or before the inception date referred to above, then the Policy, Renewal Certificate, Cover Note and Endorsement shall not attach and no benefits whatsoever shall be payable by the Company. Any payment received thereafter shall be of no effect whatsoever as cover never attached on the Policy, Renewal Certificate, Cover Note and Endorsement.

- c. In respect of insurance coverage

original Policy document to the Company

period if the Insured decides to cancel the

such an event, the Insured will receive a full refund of the premium paid to the Company provided that no claim has been made under the insurance.

m) Premium Payment Warranty (Corporate)

- a. Notwithstanding anything herein contained but subject to clause b hereof, it is hereby agreed and declared that if the period of insurance is sixty (60) days or more, any premium due must be paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) within sixty (60) days of the:

- i. inception date of the coverage under the Policy, Renewal Certificate or Cover Notes;

- ii. Effective date of each Endorsement, if any issued under the Policy, Renewal Certificate or Cover Note.

- b. In the event that any premium due is not paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) within the 60-day period referred to above, then:

- i. the cover under the Policy, Renewal Certificate, Cover Note or Endorsement is automatically terminated Immediately after the expiry of the said sixty (60) day period;
- ii. the automatic termination of the cover shall be without prejudice to any liability incurred within the said sixty (60) day period; and
- iii. the Company shall be entitled to a pro-rata time on risk premium subject to a minimum of S\$25.00.

- c. If the period of insurance is less than sixty (60) days, any premium due must be paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) within the period of insurance.

n) Breach of Premium Warranty

It is condition precedent that this insurance Policy is issued on the basis that the named Insured has never had any insurance (for the risk Insured) cancelled due solely or in part to a breach of premium payment warranty in the last twelve (12) months.

o) Applicable to Personal Policies Only

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 GIA / LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg)

Liberty Helpline

For travel, medical advice or worldwide emergency assistance, please call Our:

Liberty Helpline: (+65) 6636 1131