

## SCOOTSURANCE TRAVEL INSURANCE

This document sets out the terms and conditions of the group travel insurance issued (under Master Policy No: 870000001) held by Scoot Pte Ltd ("Scoot") for Your benefit as customers of Scoot ("Customers"). This Policy is underwritten and issued by MSIG Insurance (Singapore) Pte. Ltd. ("MSIG"). It is important that You read this Policy document together with the schedule and any amendment or endorsement issued to make sure that You have the protection You need and to avoid any misunderstanding.

In consideration of Your application for the insurance and payment of premium to Us and subject to the terms, conditions and exclusions contained in this Policy, We agree to insure You against any loss to the extent as provided under this Policy whilst Your Certificate of Insurance is still in force.

As the person insured under this Policy, You have the right to make claims directly with MSIG within the relevant terms, conditions, exclusions and claims procedures as stated herein.

### OUR PROMISE OF SERVICE

We want to provide You with a high standard of service and to meet any claims covered by this Policy honestly, fairly and promptly. If You have any reason to believe that We have not done so, please contact us directly. We are ready to help You with your concerns.

### PART 1: SCHEDULE OF BENEFITS

Benefit	Coverage	Maximum Limit Payable Return Trip (SGD)	Maximum Limit Payable One-Way Trip (SGD)
<b>PERSONAL ACCIDENT BENEFITS</b>			
1	Accidental Death & Permanent Disablement <ul style="list-style-type: none"> <li>• 12 to 69 years old</li> <li>• 70 to 74 years old</li> <li>• Below 12 years old</li> </ul>	\$100,000 \$50,000 \$10,000	\$100,000 \$50,000 \$10,000
2	Special Grant	\$2,000	N.A.
<b>MEDICAL BENEFITS</b>			
3	Medical Expenses whilst Overseas Pays up to \$750 for TCM Treatment <ul style="list-style-type: none"> <li>• 12 to 69 years old</li> <li>• 70 to 74 years old</li> <li>• Below 12 years old</li> </ul>	\$70,000 \$25,000 \$10,000	N.A.
4	Emergency Dental Expenses due to Accident	\$50,000	N.A.
5	Hospital Visit/Compassionate Visit	\$5,000	N.A.
6	Child Care Benefit	\$3,000	N.A.
7	Overseas Hospitalisation Allowance <ul style="list-style-type: none"> <li>• Pays \$200 per day</li> </ul>	\$4,000	N.A.
8	Follow-Up Medical Expenses in Singapore <ul style="list-style-type: none"> <li>• 12 to 69 years old</li> <li>• 70 to 74 years old</li> <li>• Below 12 years old</li> </ul>	\$5,000 \$2,500 \$1,000	N.A.
9	Emergency Medical Evacuation & Repatriation	Covered	N.A.
10	Repatriation of Mortal Remains Back to Singapore	Covered	N.A.
<b>TRAVEL INCONVENIENCE BENEFITS</b>			
11	Trip Cancellation	\$1,000	N.A.
12	Trip Curtailment/Rearrangement	\$1,000	N.A.
13	Travel Delay <ul style="list-style-type: none"> <li>• Pays \$150 per 6 hours</li> </ul>	\$600	\$600
14	Loss of Frequent Flyer Points	\$500	\$500
15	Travel Misconnection <ul style="list-style-type: none"> <li>• Pays \$100 per 6 hours</li> </ul>	\$600	\$600

Benefit	Coverage	Maximum Limit Payable Return Trip (SGD)	Maximum Limit Payable One-Way Trip (SGD)
16	Baggage Delay <ul style="list-style-type: none"> <li>• Pays \$200 per 6 hours</li> </ul>	\$800	\$800
17	Loss of/Damage to Personal Belongings <ul style="list-style-type: none"> <li>• Max \$200 per article or set of articles</li> <li>• Max \$500 in total for all Valuables</li> </ul>	\$2,000	\$2,000
18	Loss of Passport & Money <ul style="list-style-type: none"> <li>• Max \$300 for Loss of Money</li> </ul>	\$1,000	\$1,000
19	Personal Liability whilst Overseas	\$500,000	N.A.
20	Hijacking <ul style="list-style-type: none"> <li>• Pays \$100 per 6 hours</li> </ul>	\$2,000	N.A.
21	Full Terrorism Cover	Included	Included
<b>EMERGENCY MEDICAL AND TRAVEL ASSISTANCE HOTLINE</b>			
22	24-hour Emergency Medical Assistance	Included	N.A.
23	24-Hour Travel Assistance	Included	N.A.
<b>SUPPLEMENTARY BENEFITS</b>			
24	Automatic extension of Policy period	Included	N.A.
25	Disruption Benefit	\$200	\$200
<b>COVID-19 BENEFITS</b>			
26	Medical expenses whilst overseas & Emergency Medical Evacuation and Repatriation due to COVID-19	\$70,000	N.A.
27	Trip Cancellation due to COVID-19	\$1,000	N.A.
28	Trip Curtailment/Rearrangement due to COVID-19	\$1,000	N.A.
29	Overseas Hospitalisation Allowance due to COVID-19 <ul style="list-style-type: none"> <li>• Pays \$50 per day</li> </ul>	\$1,000	\$1,000
30	Overseas Quarantine Allowance due to COVID-19 <ul style="list-style-type: none"> <li>• Pays \$100 per day</li> </ul>	\$1,000	N.A.
<b>KRISFLYER MEMBER EXCLUSIVE BENEFITS</b>			
31	Hospital Income in Singapore <ul style="list-style-type: none"> <li>• \$100 for 24 hours period of Hospital Confinement</li> </ul>	\$1,000	N.A.
32	Fraudulent Credit Card Usage	\$1,000	N.A.
33	Additional Accidental Death and Permanent Disablement Benefit (while on Scheduled Flight) <ul style="list-style-type: none"> <li>• 12 to 69 years old</li> <li>• 70 to 74 years old</li> <li>• Below 12 years old</li> </ul>	\$50,000 \$25,000 \$5,000	\$50,000 \$25,000 \$5,000
34	Treatment by Physician (cost of TCM, physiotherapy, chiropractor incurred whilst overseas)	\$200	N.A.
35	Rental Car Late Fees	\$100	N.A.
36	Legal Expenses and Assistance whilst Overseas	\$300	N.A.

## PART 2: IMPORTANT CONDITIONS

The insurance operates only if You meet all of the following conditions.

1. Your trip must begin in Singapore.
2. At the time of arranging the trip or taking out this insurance, neither You nor any other insured person is aware of any circumstances which are likely to lead to a claim under the Policy.
3. At the time You send us Your application for this insurance, none of the intended insured persons have already left Singapore on any trip meant to be covered by this insurance. An insured person is not covered for the entire trip if they leave Singapore before the start of the Period of Insurance.
4. Any insured child under the age of 12 years must be accompanied by a parent or adult guardian during the trip.
5. If an insured person has ever been refused cover or had special terms placed on them by any insurer for travel insurance, they must declare this at the point of application and We must accept them, or there will be no cover for them.
6. The insured persons are not travelling against the advice of a doctor or for the purpose of getting medical treatment.

7. The insured persons must be in good health.

### PART 3: DEFINITIONS

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

TERM	MEANING
<b>Accident or Accidental</b>	A sudden and unforeseen event that solely and independently results in either of the following: <ul style="list-style-type: none"> <li>(a) Injury, disablement or death and which is not caused by any illness or medical condition; or</li> <li>(b) loss of or damage to property</li> </ul>
<b>Act of Terrorism</b>	Use of force or violence, including the use of nuclear, chemical and biological substances, causing damage, injury or disruption or commission of an act dangerous to human life or property, against any individual, property or government with the objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. <p>Terrorism also includes any act that is verified or recognised by the (relevant) government as an act of Terrorism.</p> <p>Robberies or other criminal acts primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) will not be considered Terrorism.</p>
<b>Country of Origin/Home Country</b>	Any country to which You are granted rights of citizenship or permanent residence by the respective governmental authorities, excluding Singapore.
<b>COVID-19</b>	refers to: <ul style="list-style-type: none"> <li>(a) Coronavirus disease (COVID-19); or</li> <li>(b) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2); or</li> <li>(c) any mutation or variation of SARS-CoV-2 or COVID-19</li> </ul>
<b>Curtail(ment)</b>	Abandonment of the trip whilst Overseas to return to Singapore.
<b>Dental Expenses</b>	Reasonable and necessary charges for dental treatment due solely to an Accident, carried out by a Dentist practicing within the scope of his/her license, and not exceeding the usual level of charges for similar treatment in the locality where the expense is incurred and does not include charges that would not have been made if no insurance existed. <p>This does not include dental treatment due to tooth or gum or oral diseases, or from normal wearing out of Your teeth.</p>
<b>Dentist</b>	A registered practitioner qualified by a degree in dentistry who is licensed and practicing within the scope of his/her license according to the laws of the country in which such practice is maintained and shall not include You or Your relatives.
<b>Doctor</b>	A registered practitioner qualified by a medical degree in western medicine who is licensed and practicing within the scope of his/her license according to the laws of the country in which such practice is maintained and shall not include You or Your relatives.
<b>Family Member</b>	Your Partner, child, parent, parent-in-law, grandparent, or sibling.
<b>Hijack</b>	Any unlawful seizure or the exercise of control by force of a Public Transport.
<b>Hospital</b>	An establishment duly constituted and licensed as a medical institution for the treatment of sick and injured persons as bed-paying patients, and that: <ul style="list-style-type: none"> <li>(a) Provides facilities for diagnosis, treatment and surgery; and</li> <li>(b) Provides twenty-four (24) hours nursing services by registered graduate nurses and is supervised by full-time staff of Doctors at all times; and</li> <li>(c) Is not primarily a clinic, a mental institution, a place for custodial care or facility for alcoholics or drug addicts, a spa, or hydroclinic or a nursing or convalescent home or a home for the aged or such similar establishments</li> </ul>
<b>Hospitalised or Hospitalisation</b>	Being confined in a Hospital as a registered in-patient under the care of a Doctor because of medical necessity (and not merely for any form of nursing, convalescence, rehabilitation or extended care). One day of hospitalisation means a continuous 24-hour period and for which room and board has been charged.

TERM	MEANING
<b>Illness</b>	Worsening physical health not caused by an Accident, for which You need medical treatment by a Doctor, commencing and manifesting itself whilst Overseas and within the Period of Insurance, excluding any Pre-Existing Medical Condition.
<b>Injury</b>	Damage or harm that is caused to the body by an external force sustained during the Period of Insurance and caused solely by an Accident.
<b>KrisFlyer Member</b>	You must be a current and valid KrisFlyer Member at the time Your Policy is issued and at the time the loss is incurred.
<b>Loss of Speech and Hearing</b>	Total and irrecoverable loss of speech and hearing which is beyond remedy by surgical or other treatment as certified by the attending Doctor.
<b>Loss of Limb</b>	Complete severance of, or irrecoverable loss of use of, hand at or above the wrist or a foot at or above the ankle, as certified by the attending Doctor.
<b>Loss of Sight</b>	Total and irrecoverable loss of sight beyond remedy by surgical or other treatment.
<b>Medical Assistance Provider</b>	The authorised vendor appointed by Us to provide You with travel assistance and emergency medical services as specified in this Policy.
<b>Medical Expenses</b>	Expenses necessarily and reasonably incurred for medical treatment of bodily Injury or Illness by a Doctor covered under this Policy.  Any treatment by a specialist must be referred by the attending Doctor and shall not exceed the usual level of charges for similar treatment or medical supplies in the location where the expenses are incurred had this insurance not existed.
<b>Money</b>	Legal tender currency notes.
<b>Natural Disaster</b>	Any event or force of nature that has catastrophic consequences, such as avalanche, earthquake, flood, forest fire, hurricane, tornado, tsunami, or volcanic eruption.
<b>Overseas</b>	The countries beyond the territorial limits of Singapore.
<b>Partner</b>	Your partner, who can be a legal spouse or someone whom You have a relationship with as a couple and who is currently residing with You for at least six (6) months before the time of Your Injury or Illness.
<b>Period of Insurance</b>	The period during which Your cover under this Policy is effective, as specified in the Certificate of Insurance.
<b>Permanent Disablement</b>	Injury which:  (a) falls into one of the Injuries listed in the Scale of Compensation table under Section 1– Accidental Death & Permanent Disablement; and  (b) has lasted for a continuous period of 365 days from the date of the Accident, with no hope of improvement at the end of that period as certified by the attending Doctor
<b>Permanent Total Disablement</b>	Injury which:  (a) totally prevents You from working in any occupation or attending to any business whatsoever or if You have no business or occupation, from attending to Your usual duties; and  (b) has lasted for a continuous period of 365 days from the date of the Accident, with no hope of improvement at the end of that period as certified by the attending Doctor
<b>Pre-Existing Medical Condition</b>	Any Injury or Illness which:  (a) You have received medical treatment, diagnosis, consultation, or prescribed drugs within 365 days prior to Your trip; or  (b) symptoms or manifestations have existed, whether treatment was actually received, within 365 days prior to Your trip; or  (c) a reasonable person in the circumstances would be expected to be aware of within 365 days prior to Your trip
<b>Public Place</b>	Any place to which the public has access to, including but not limited to shops, airport check- in area, train stations, hotel grounds, restaurants, beaches, and public toilets.
<b>Public Transport</b>	Any land, sea, rail, or air conveyance with fixed and established routes and which are duly licensed for the transportation of fare paying passengers. This excludes rental vehicles, taxis and all modes of transportation that are chartered or arranged as part of a tour, even if the services are regularly scheduled.
<b>Scheduled Flight</b>	Scoot flight and/or Scoot affiliated flight which corresponds to the flight details as issued by Scoot.

TERM	MEANING
<b>Strike, Riot or Civil Commotion</b>	Disturbance of public peace with the presence of violence or threats of violence created by a gathering of civilians (organised or unorganised), usually against a governing body or the policies thereof, and including any action of government authority to suppress such gathering.
<b>Sum Insured</b>	The maximum limit that the relevant Section will pay as shown.
<b>Traditional Chinese Medicine (TCM) Expenses</b>	Reasonable expenses for treatment of Injury or Illness by a registered practitioner in Chinese medicine who is practicing within the scope of his/her license according to the laws of the country in which such practice is maintained and shall not include You or Your relative.
<b>Valuables</b>	Any gold or other precious metals, jewellery, watches and including precious and semi-precious gems, stamp, coin or medal collections and works of art.
<b>We/Our/Us</b>	MSIG Insurance (Singapore) Pte. Ltd.
<b>You/Your</b>	The person who is named on a Scheduled Flight itinerary and on the Certificate of Insurance under this Policy and whose insurance premium has been paid.

#### PART 4: ELIGIBILITY & SCOPE OF COVERAGE

##### 1. Purchase of Travel Insurance

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

##### 2. Age of insured persons

To be eligible for cover under this Policy, You have to be aged over 1 month to 74 years old, before the start of Your trip.

##### 3. Return Trip

Where You have purchased a Return Trip Policy, coverage shall commence at the time You arrive at the airport premises in Singapore for the purpose of commencing Your trip, and shall terminate on the earlier of the following:

- (a) at the time You arrive at the airport premises in Singapore (if the last destination as shown in Your Scheduled Flight itinerary is Singapore); or
- (b) at the time You arrive at the airport premises in the last destination as shown in your Scheduled Flight itinerary (if Your Scheduled Flight itinerary shows multi-city destinations and the last destination as shown in Your Scheduled Flight itinerary is not Singapore); or
- (c) upon the expiry of the Period of Insurance; or
- (d) upon the 183<sup>rd</sup> day from the scheduled departure date of Your Scheduled Flight (under a Return Trip Policy)

##### 4. One-Way Trip

- (a) This Policy also covers a One-Way Trip, provided You have purchased the Policy in Singapore and the original point of departure of Your Scheduled Flight is Singapore. Transits at other countries are allowed provided You are confined to the transit area of the airports in such countries.
- (b) Cover provided under a One-Way Trip is limited to
  - Section 1 – Accidental Death & Permanent Disablement
  - Section 13 – Travel Delay
  - Section 14 – Loss of Frequent Flyer Miles
  - Section 15 – Travel Misconnection
  - Section 16 – Baggage Delay
  - Section 17 – Loss/Damage to Personal Belongings
  - Section 18 – Loss of Passport & Money
  - Section 21 – Full Terrorism Cover
  - Section 25 – Disruption Benefits
  - Section 29 – Overseas Hospitalisation Allowance due to COVID-19
  - Section 33 – Additional Accidental Death and Permanent Disablement Benefit
- (c) Your One-Way Trip shall commence at the time You arrive at the airport premises in Singapore for the purpose of commencing Your trip, and shall terminate at the time You arrive at the airport premises in the planned destination as shown in Your Scheduled Flight itinerary.

## PART 5: DESCRIPTION OF BENEFITS

<b>SECTION 1 – ACCIDENTAL DEATH &amp; PERMANENT DISABLEMENT</b>																										
When We will pay	<p>When an Accident happens during a trip and causes Your:</p> <ul style="list-style-type: none"> <li>(a) Death within ninety (90) days from the date of Accident; or</li> <li>(b) Permanent Disablement within one hundred and eighty (180) days from the date of Accident</li> </ul>																									
What We will pay	<p>We will pay the benefit amount, up to the Sum Insured under this Section, based on the Injury and the percentage as listed in the Scale of Compensation table:</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th></th><th>Return Trip (SGD)</th><th>One-Way Trip (SGD)</th></tr> </thead> <tbody> <tr> <td>• 12 to 69 years old</td><td>\$100,000</td><td>\$100,000</td></tr> <tr> <td>• 70 to 74 years old</td><td>\$50,000</td><td>\$50,000</td></tr> <tr> <td>• Below 12 years old</td><td>\$10,000</td><td>\$10,000</td></tr> </tbody> </table>			Return Trip (SGD)	One-Way Trip (SGD)	• 12 to 69 years old	\$100,000	\$100,000	• 70 to 74 years old	\$50,000	\$50,000	• Below 12 years old	\$10,000	\$10,000												
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What is not covered	<p>In addition to the General Exclusions, We will not pay for any claims in respect of any loss caused by or resulting from any Illness or infectious disease.</p>																									
<b>SECTION 2 – SPECIAL GRANT (APPLICABLE TO RETURN TRIPS ONLY)</b>																										
When We will pay	<p>If, whilst You are Overseas on a trip, You suffer death due to:</p> <ul style="list-style-type: none"> <li>(a) an Injury that happens during the trip; or</li> <li>(b) an Illness that happens during the trip for which You were Hospitalised for treatment</li> </ul>																									
What We will pay	<p>We will pay the benefit amount under this Section to Your family for the funeral expenses.</p>																									
What is not covered	<p>Refer General Exclusions.</p>																									
<b>SECTION 3 – MEDICAL EXPENSES WHILST OVERSEAS (APPLICABLE TO RETURN TRIPS ONLY)</b>																										
When We will pay	<p>If, whilst You are Overseas on a trip, You suffer Injury or Illness and seek medical treatment Overseas.</p>																									
What We will pay	<p>We will reimburse the Medical Expenses (including expenses incurred for TCM treatment) that You incurred within thirty (30) days from the date of Injury or Illness, up to the Sum Insured under this Section.</p>																									
What is not covered	<p>In addition to the General Exclusions, We will not pay for any claims in respect of:</p> <ul style="list-style-type: none"> <li>(a) expenses incurred for prostheses, contact lenses, spectacles, hearing aids, dentures or medical equipment unless prescribed by the Doctor for the treatment of Injury or Illness.</li> </ul>																									

	<ul style="list-style-type: none"> <li>(b) Your travel to a country, specific area or event when the government in Singapore or destination country has issued travel advisory against travelling to or to defer non-essential travel to the planned destination</li> <li>(c) Your failure to obtain any recommended vaccines, inoculations or medications prior to Your trip based on the requirements of the government in Singapore or destination country</li> </ul>
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#### **SECTION 4 – EMERGENCY DENTAL EXPENSES DUE TO ACCIDENT (APPLICABLE TO RETURN TRIPS ONLY)**

When We will pay	If, whilst You are Overseas on a trip, You suffer Injury and seek dental treatment.
What We will pay	We will reimburse the Dental Expenses that You incurred within thirty (30) days from the date of Injury up to the Sum Insured under this Section.
What is not covered	<p>In addition to the General Exclusions, We will not pay for any claims in respect of:</p> <ul style="list-style-type: none"> <li>(a) treatment not prescribed by a licensed and practicing Dentist; or</li> <li>(b) expenses that arise from or is caused by any illness or infectious disease</li> </ul>

#### **SECTION 5 – HOSPITAL VISIT/COMPASSIONATE VISIT (APPLICABLE TO RETURN TRIPS ONLY)**

When We will pay	<p>5(a) Hospital Visit</p> <p>If, whilst You are Overseas on a trip, You are Hospitalised for more than five (5) consecutive days arising from an Injury or Illness and the attending Doctor has advised that it is not medically appropriate to transfer You to another location or to return You to Singapore for medical treatment.</p> <p>5(b) Compassionate Visit</p> <p>If, whilst You are Overseas on a trip, You suffer death whilst Overseas and there is no adult aged eighteen (18) or older with You.</p>
What We will pay	<p>We will reimburse the following costs incurred, up to the Sum Insured under this Section, by one (1) adult relative or friend, who visits and stays with You for the duration of Your Hospitalisation or to help with the burial or repatriation arrangements:</p> <ul style="list-style-type: none"> <li>(a) direct economy air, rail or sea travel fare; and</li> <li>(b) reasonable accommodation expenses, excluding meals and other room services</li> </ul> <p>For the avoidance of doubt, the accommodation expenses under Section 5(a) will only be covered from the 6th day of Your Hospitalisation.</p> <p>This Policy will only pay for one claim made either under Section (a) or Section 5(b) for the same event.</p>
What is not covered	<p>In addition to the General Exclusions, We will not pay for any claims in respect of:</p> <ul style="list-style-type: none"> <li>(a) any loss if the adult relative or friend is able to obtain a refund or reimbursement of all or part of such expenses from another source or other insurance policy or under Section 12 – Trip Curtailment/Rearrangement</li> <li>(b) Your travel to a country, specific area or event when the government in Singapore or destination country has issued travel advisory against travelling to or to defer non-essential travel to the planned destination</li> <li>(c) Your failure to obtain any recommended vaccines, inoculations or medications prior to Your trip based on the requirements of the government in Singapore or destination country</li> </ul>

#### **SECTION 6 – CHILD CARE BENEFIT (APPLICABLE TO RETURN TRIPS ONLY)**

When We will pay	If, whilst You are Overseas on a trip, You suffer an Injury or Illness resulting in Hospitalisation, and You require an adult relative or friend to travel from Singapore to where You are because there is no other adult to care for Your children below 12 years old who are with You on the trip.
What We will pay	<p>We will reimburse the following costs, up to the Sum Insured under this Section, for one (1) adult relative or friend to accompany Your children back to Singapore:</p> <ul style="list-style-type: none"> <li>(a) direct economy air, rail or sea travel fare; and</li> <li>(b) reasonable accommodation expenses, excluding meals and other room services</li> </ul>

What is not covered	<p>In addition to the General Exclusions, We will not pay for any claims in respect of:</p> <ul style="list-style-type: none"> <li>(a) Your travel to a country, specific area or event when the government in Singapore or destination country has issued travel advisory against travelling to or to defer non-essential travel to the planned destination</li> <li>(b) Your failure to obtain any recommended vaccines, inoculations or medications prior to Your trip based on the requirements of the government in Singapore or destination country</li> </ul>
<b>SECTION 7 – OVERSEAS HOSPITALISATION ALLOWANCE (APPLICABLE TO RETURN TRIPS ONLY)</b>	
When We will pay	If, whilst You are Overseas on a trip, You suffer Injury or Illness and are Hospitalised for more than three (3) consecutive days
What We will pay	We will pay the benefit amount, up to the Sum Insured under this Section, from the first day of Hospitalisation, provided that the period of Hospitalisation is within the Period of Insurance.
What is not covered	<p>In addition to the General Exclusions, We will not pay for any claims in respect of:</p> <ul style="list-style-type: none"> <li>(a) Any treatment or aid obtained in Singapore</li> <li>(b) Any treatment which, in the opinion of a Doctor, could reasonably have been delayed until Your return to Singapore</li> <li>(c) Your travel to a country, specific area or event when the government from Singapore or destination country has issued travel advisory against travelling to or to defer non-essential travel to the planned destination</li> <li>(d) Your failure to obtain any recommended vaccines, inoculations or medications prior to Your trip based on the requirements of the government in Singapore or destination country</li> </ul>
<b>SECTION 8 – FOLLOW-UP MEDICAL EXPENSES IN SINGAPORE (APPLICABLE TO RETURN TRIPS ONLY)</b>	
When We will pay	If, whilst You are Overseas on a trip, You suffered Injury or Illness and has sought medical treatment Overseas and require follow-up treatment for the same event within thirty (30) days upon Your return to Singapore.
What We will pay	<p>We will reimburse the Medical Expenses incurred in Singapore, up to the Sum Insured under this Section, provided that:</p> <ul style="list-style-type: none"> <li>(a) Medical treatment must first be sought whilst You are Overseas and a claim made under Section 3 – Medical Expenses Whilst Overseas becomes payable; and</li> <li>(b) the date of Your return to Singapore is within the Period of Insurance</li> </ul>
What is not covered	In addition to the General Exclusions, We will not pay for any claims in respect of expenses incurred for prostheses or any medical supplies unless prescribed by the Doctor for the treatment of Your Injury or Illness.
<b>SECTION 9 – EMERGENCY MEDICAL EVACUATION &amp; REPATRIATION (APPLICABLE TO RETURN TRIPS ONLY)</b>	
When We will pay	If, whilst You are Overseas on a trip, You suffer Injury or Illness and Our Medical Assistance Provider certifies that it is medically necessary to transfer You to another location for medical treatment, or to repatriate You back to Singapore.
What We will pay	<p>Our Medical Assistance Provider will arrange and pay for Your transfer under medical supervision, including costs of transportation and medical supplies necessarily incurred for the evacuation/repatriation.</p> <p>Any decision on Your evacuation/repatriation will be exclusively and jointly made by both the attending Doctor and Our Medical Assistance Provider.</p> <p>The Medical Expenses incurred for the evacuation and or repatriation shall be covered under Section 3 – Medical Expenses Whilst Overseas and Section 8 – Follow-up Medical Expenses in Singapore and not Section 9.</p>

What You must do	<p>You (or Your representative) must contact Our Medical Assistance Provider to make arrangements for the services provided under Section 9 – Emergency Medical Evacuation &amp; Repatriation and Section 10 – Repatriation of Mortal Remains.</p> <p>If due to reasons beyond Your control, You or Your representative is unable to notify Our Medical Assistance Provider to make the necessary arrangements, and if We are satisfied that the arrangements were medically necessary in view of Your medical condition at that time, We shall reimburse the expenses incurred for the services that Our Medical Assistance Provider would have provided under the same circumstances.</p> <p>If Your original travel ticket is not valid for such repatriation, You must surrender any unused portion of Your travel ticket to Our Medical Assistance Provider.</p>
What is not covered	<p>In addition to the General Exclusions, We will not pay for any claims in respect of:</p> <ul style="list-style-type: none"> <li>(a) expenses incurred for services provided by another party for which You are not liable to pay, or any expenses already included in the costs of the trip</li> <li>(b) expenses for a service not approved and arranged by Our Medical Assistance Provider or its authorised representative</li> <li>(c) treatment performed or ordered by a person who is not a Doctor; and</li> <li>(d) expenses incurred if treatment can be reasonably delayed until Your return to Singapore</li> <li>(e) Your travel to a country, specific area or event when the government in Singapore or destination country has issued travel advisory against travelling to or to defer non-essential travel to the planned destination</li> <li>(f) Your failure to obtain any recommended vaccines, inoculations or medications prior to Your trip based on the requirements of the government in Singapore or destination country</li> </ul>
<b>SECTION 10 – REPATRIATION OF MORTAL REMAINS (APPLICABLE TO RETURN TRIPS ONLY)</b>	
When We will pay	If, whilst You are Overseas on a trip, You suffer death.
What We will pay	<p>Our Medical Assistance Provider will arrange and pay for:</p> <ul style="list-style-type: none"> <li>(a) the cost of transporting Your mortal remains back to Singapore; or</li> <li>(b) the cost of transporting Your mortal remains to an alternative destination besides Singapore (at the request of Your personal representative); or</li> <li>(c) the cost of local burial in the country that You were visiting</li> </ul> <p>Our maximum liability for (b) or (c) is the equivalent of the cost of transporting Your mortal remains to Singapore.</p> <p>Our Medical Assistance Provider will also cover the associated reasonable costs of a basic casket, embalming and cremation.</p>
What You must do	<p>Your representative must contact Our Medical Assistance Provider to make arrangements for the repatriation.</p> <p>If due to reasons beyond Your representative's control and he/she is unable to notify Our Medical Assistance Provider to make the necessary arrangements, and if We are satisfied that the arrangements were necessary in view of the circumstances at that time, We shall reimburse the expenses incurred for the services up to the amount that Our Medical Assistance Provider would have incurred under the same circumstances.</p>
What is not covered	<p>In addition to the General Exclusions, We will not pay for any claims in respect of:</p> <ul style="list-style-type: none"> <li>(a) 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 scheduled trip</li> <li>(b) expenses for a service not approved and arranged by Our Medical Assistance Provider or its authorized representative</li> <li>(c) Expenses related to religious ceremony or rites</li> </ul>

**SECTION 11 – TRIP CANCELLATION**

When We will pay	<p>When You have to unavoidably cancel Your trip within 30 days before the commencement of Your trip due to:</p> <ul style="list-style-type: none"> <li>(a) Your Injury or Illness rendering You unfit to travel in the opinion of a Doctor</li> <li>(b) Your death or death of Your Family Member or Injury or Illness of such person necessitating him or her to be Hospitalised</li> <li>(c) Cancellation of the scheduled Public Transport services due to Strike, Riot or Civil Commotion</li> <li>(d) Witness summons that is not made known to You before the trip was booked</li> <li>(e) Serious damage to Your residence in Singapore following fire or flood occurring within one (1) week before Your trip such that Your presence is required on the premises on the scheduled departure date</li> <li>(f) Natural Disaster at the planned destination occurring within one (1) week before Your trip which prevents You from continuing with the trip</li> <li>(g) Any event leading to airspace or airport closure at the planned destination</li> </ul>
What We will pay	<p>We will reimburse the irrecoverable, pre-paid and unutilised charges of Your travel fare and accommodation up to the Sum Insured under this Section, provided always that this Policy is purchased before You become aware of any circumstances which could lead to the cancellation of Your trip.</p> <p>Any benefit payable under Section 11 will be reduced by any benefits already paid under Section 14 – Loss of Frequent Flyer Points, for the same event.</p>
What is not covered	<p>In addition to the General Exclusions, We will also not pay any claims in respect of:</p> <ul style="list-style-type: none"> <li>(a) loss of vouchers, reward points or holiday points (other than what is covered under Section 14 – Loss of Frequent Flyer Points) that You have used, in part or full, to pay for the Scheduled Flight</li> <li>(b) if this Policy was purchased less than three (3) days before the commencement of Your trip</li> <li>(c) Circumstances known to You before You purchased Your Policy or at the time of booking any trip which could reasonably have been expected to lead to cancelling the trip</li> <li>(d) Any unused or additional costs incurred by You which are recoverable from: <ul style="list-style-type: none"> <li>(i) The providers of the accommodation, their booking agents, travel agent or other compensation scheme</li> <li>(ii) The providers of the transportation, their booking agents, travel agent, compensation scheme or Air Travel Organisers' Licensing (ATOL)</li> <li>(iii) Your credit or debit card provider</li> </ul> </li> <li>(e) Any claim arising from a reason not listed in the 'When We will pay' section</li> <li>(f) Any claim where You cannot travel or choose not to travel when the government in Singapore or destination country has issued travel advisory against travelling or to defer non-essential travel to the planned destination</li> </ul>

**SECTION 12 – TRIP CURTAILMENT/REARRANGEMENT (APPLICABLE TO RETURN TRIPS ONLY)**

When We will pay	<p>If, whilst You are Overseas on a trip, You have to unavoidably Curtail any part of Your trip to return to Singapore or alter any part of Your trip itinerary due to any of the following:</p> <ul style="list-style-type: none"> <li>(a) Your Injury or Illness rendering You unfit to travel in the opinion of a Doctor</li> <li>(b) Your death or death of Your Family Member or Injury or Illness of such person necessitating him or her to be Hospitalised</li> </ul>
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	<ul style="list-style-type: none"> <li>(c) Cancellation of the scheduled Public Transport consequent upon Strike, Riot or Civil Commotion</li> <li>(d) Witness summons that is not made known to You before the trip was booked</li> <li>(e) Serious damage to Your residence in Singapore following fire or flood occurring whilst You are Overseas such that Your presence is required on the premises</li> <li>(f) Natural Disaster at the planned destination which prevents You from continuing with the trip</li> <li>(g) Any event leading to airspace or airport closure at the planned destination</li> </ul>
What We will pay	<p>We will reimburse You up to the Sum Insured under this Section for:</p> <ul style="list-style-type: none"> <li>(a) any irrecoverable, pre-paid and unutilised charges for Your travel fare and accommodation costs; or</li> <li>(b) any additional charges for Your accommodation (excluding cost of meals, room service) and travel fare that are necessarily incurred to alter Your itinerary</li> </ul> <p>This Policy will only pay for one claim made either under Section 12 or Section 13 – Travel Delay.</p> <p>Any benefit payable under Section 12 will be reduced by any benefits already paid under Section 14 – Loss of Frequent Flyer Points for the same event.</p>
What is not covered	<p>In addition to the General Exclusions, We will also not pay any claims in respect of:</p> <ul style="list-style-type: none"> <li>(a) loss of vouchers, reward points or holiday points (other than what is covered under Section 14 – Loss of Frequent Flyer Points that You have used, in part or full, to pay for the Scheduled Flight)</li> <li>(b) Circumstances known to You before You purchased Your Policy or at the time of booking any trip which could reasonably have been expected to lead to cancelling the trip</li> <li>(c) Any unused or additional costs incurred by You which are recoverable from: <ul style="list-style-type: none"> <li>(i) The providers of the accommodation, their booking agents, travel agent or other compensation scheme</li> <li>(ii) The providers of the transportation, their booking agents, travel agent, compensation scheme or Air Travel Organisers' Licensing (ATOL)</li> <li>(iii) Your credit or debit card provider</li> </ul> </li> <li>(d) Any claim arising from a reason not listed in the 'When We will pay' section</li> </ul>
<b>SECTION 13 – TRAVEL DELAY</b>	
When We will pay	<p>If, whilst You are Overseas on a trip, the departure of the Public Transport in which You have arranged to travel in is delayed or rescheduled for at least six (6) consecutive hours at any single location from the time specified in the itinerary supplied to You due to any of the following:</p> <ul style="list-style-type: none"> <li>(a) Strike, Riot or Civil Commotion; or</li> <li>(b) adverse weather conditions; or</li> <li>(c) grounding of the Public Transport as a result of mechanical or structural defect; or</li> <li>(d) any event leading to airspace restriction or airport closure</li> </ul>
What We will pay	<p>We will pay the benefit amount, up to the Sum Insured under this Section, for every six (6) consecutive hours of the delay.</p> <p>The duration of the delay is calculated from the original scheduled departure time of Your Public Transport specified in the itinerary issued to You to the actual departure time of the Public Transport which You are travelling in.</p> <p>This Policy will only pay for one claim made either under Section 12 – Trip Curtailment/Rearrangement or Section 13. We will pay a maximum of one (1) delay per trip.</p>

What You must do	You must obtain written verification on the duration of the delay from the operator of the Public Transport.
What is not covered	Refer General Exclusions.
<b>SECTION 14 – LOSS OF FREQUENT FLYER POINTS</b>	
When We will pay	When You purchase Your Scheduled Flight ticket using KrisFlyer Frequent Flyer Points and Your trip is subsequently cancelled or curtailed due to the events covered under Section 11 – Trip Cancellation or Section 12 – Trip Curtailment/Rearrangement.
What We will pay	We will reimburse the unutilised, pre-paid and non-refundable costs of Your Scheduled Flight and/or accommodation.  Any benefit payable under Section 11 – Trip Cancellation or 12 – Trip Curtailment/Rearrangement will be reduced by any benefits already paid under Section 14 for the same event.
What You must do	You must submit proof of Your KrisFlyer redemption for Your Scheduled Flight at the time of claim.
What is not covered	Refer General Exclusions.
<b>SECTION 15 – TRAVEL MISCONNECTION</b>	
When We will pay	If, whilst You are Overseas on a trip, You miss Your confirmed onward connecting Public Transport at the transfer point due to the late arrival of Your incoming confirmed Public Transport with no alternative transportation made available to You within six (6) hours of the actual arrival time of Your incoming Public Transport.
What We will pay	We will pay the benefit amount, up to the Sum Insured under this Section, for every full six (6) consecutive hours of misconnection.  The duration of the misconnection is calculated from the actual arrival time of the scheduled Public Transport to the actual departure time of the alternative Public Transport that You were travelling in.
What You must do	You must obtain written proof of the duration of the travel misconnection from the operator of Your Public Transport.
What is not covered	Refer General Exclusions.
<b>SECTION 16 – BAGGAGE DELAY</b>	
When We will pay	If, whilst You are Overseas on a trip, Your checked-in baggage is delayed by the Public Transport at the scheduled destination.
What We will pay	We will pay the benefit amount, up to the Sum Insured under this Section, for every six (6) consecutive hours of delay.  For the avoidance of doubt, the benefit amount is based on per Public Transport that is delayed, not on each piece of baggage.  This Policy will only pay for one claim made either under Section 16 or Section 17 – Loss of/Damage to Personal Belongings.
What You must do	You must obtain written proof of the duration of the delay from the operator of the Public Transport.
What is not covered	Refer General Exclusions.
<b>SECTION 17 – LOSS OF/DAMAGE TO PERSONAL BELONGINGS</b>	
When We will pay	If, whilst You are Overseas on a trip, Your personal belongings are lost or damaged.
What We will pay	We will reimburse Your loss, up to the Sum Insured under this Section, provided they are owned by You or entrusted to You. Our compensation to You is subject to:  (a) deduction for wear and tear and depreciation; and  (b) our discretion on whether to pay You for the loss, or repair or replace the article  For any article that forms part of a pair or set, We will pay a proportionate part of the value of the pair or set that is lost or damaged.  This Policy will only pay for one claim made either under Section 16 – Baggage Delay or Section 17.

What You must do	<ol style="list-style-type: none"> <li>1. You must not leave any articles unattended in a Public Place, including in any locked vehicle unless not visible from the outside of the vehicle.</li> <li>2. You must take all reasonable steps to recover missing property.</li> <li>3. All Valuables, photographic equipment and telecommunication mobile devices must be hand- carried with You (and not as checked-in luggage) and kept in locked safe/luggage if left in Your accommodation.</li> <li>4. You must report the loss to the police where the loss occurred within twenty-hour (24) hours of the incident. Any claims must be supported by a police report or a report issued by the relevant authority evidencing such loss.</li> <li>5. You must provide proof of purchase of the articles (e.g. receipts or credit card statements). If no proof of purchase is provided, Your claim may be declined or accepted at a reduced value.</li> </ol>
What is not covered	<p>In addition to the General Exclusions, We will not pay for any claims in respect of:</p> <ul style="list-style-type: none"> <li>(a) unexplained and mysterious disappearance of Your personal belongings, shortage due to mistakes or failure to act, differences in the exchange rate or loss in value</li> <li>(b) Any fines or penalties You have to pay due to not replacing the lost personal documents or replacing them late</li> <li>(c) Any loss or damage that has been or will be refunded or paid by any carrier, hotel, travel agent or any other person or organisation responsible for the loss or damage</li> <li>(d) articles that are mailed or shipped in advance and separately</li> <li>(e) mechanical or electrical breakdown due to inherent defects or due to any process to repair, clean or alter the baggage or personal belongings</li> <li>(f) loss or damage caused by wear and tear (including scratches, stains, dents, discolouration of the item which does not affect how it works), loss in value, deterioration, insects, vermin, mildew, atmospheric conditions, the action of light, any process of heating, cleaning, repairing</li> <li>(g) restoring, mechanical or electrical breakdown, misuse, faulty design or workmanship; prohibitions imposed by the transportation/service providers or government authorities</li> <li>(h) any loss or damage of items hired or rented by You</li> <li>(i) the following classes of property: <ul style="list-style-type: none"> <li>1. business equipment, goods or samples or articles meant for business</li> <li>2. animals; perishables, consumables (e.g. food, fruits, beverage, medicine)</li> <li>3. fragile articles (e.g. chinaware, glassware), antiques, artefacts, documents or manuscripts, works of art)</li> <li>4. contact or corneal lenses, any type of eyeglasses, hearing aids, dentures, retainer or bridges for teeth</li> <li>5. musical instruments, any sports equipment including golf clubs and bicycles</li> <li>6. Money, coupons or any cards/vouchers with a stored/monetary value</li> <li>7. identity card, passport, driving license, employment pass or the likes</li> <li>8. any motorised vehicles including remote controlled devices</li> <li>9. the cost of reproducing data whether recorded on tapes, cards, discs or other storage devices</li> <li>10. computers including software and accessories and telecommunication mobile devices</li> </ul> </li> </ul>

	11. Damage to any brittle or fragile items unless properly packed and protected
<b>SECTION 18 – LOSS OF PASSPORT &amp; MONEY</b>	
When We will pay	If, whilst You are Overseas on a trip, You lost Your passport or personal Money due to theft.
What We will pay	We will pay You, up to the Sum Insured under this Section, for: <ul style="list-style-type: none"> <li>(a) the costs incurred to obtain a replacement passport, including any reasonable travel and accommodation expenses incurred, while You await the issuance of Your replacement passport. If You are getting the replacement passport in Singapore, We will only pay for the cost of the new replacement passport; and</li> <li>(b) Your personal Money</li> </ul>
What You must do	<ol style="list-style-type: none"> <li>1. Your personal Money must be carried with You or kept in a locked safe if left in Your accommodation.</li> <li>2. You must not leave any articles unattended in a Public Place, including in any locked vehicle or locked luggage.</li> <li>3. You must report the loss to the police where the loss occurred within 24 hours of the incident. Any claims must be supported by a police report, or a report issued by the relevant authority evidencing such loss.</li> </ol>
What is not covered	Refer General Exclusions.
<b>SECTION 19 – PERSONAL LIABILITY WHILST OVERSEAS (APPLICABLE TO RETURN TRIPS ONLY)</b>	
When We will pay	If, whilst You are Overseas on a trip, You become legally liable to a third party because You have directly caused: <ul style="list-style-type: none"> <li>(a) death or Injury to that third party; or</li> <li>(b) Accidental physical damage to the property of that third party</li> </ul>
What We will pay	We will pay, up to the Sum Insured under this Section, for: <ul style="list-style-type: none"> <li>(a) the legal costs and expenses for representing or defending You; and</li> <li>(b) the amount awarded against You</li> </ul>
What You must do	<ol style="list-style-type: none"> <li>1. You must not admit, deny or make any offer or promise or indemnity without Our written consent</li> <li>2. You must send Us any writ, summons or other documents in connection with the claim immediately upon Your receipt of the same</li> </ol>
What is not covered	In addition to the General Exclusions, We will not pay for any claims in respect of: <ul style="list-style-type: none"> <li>(a) anyone who has caught any illness or disease from You</li> <li>(b) damage to property in Your custody or control</li> <li>(c) death, Injury and damage to the property of or to any of Your relatives, Your Travelling Companion or people who work for or with You</li> <li>(d) damage relating to any liability assumed under contract or relating to Your employment or business</li> <li>(e) past or present business, trade or professional activities, including the rendering of or failure to render business, trade or professional services</li> <li>(f) Your ownership or occupation of any land or buildings other than Your authorised stay at a temporary residence</li> <li>(g) Your ownership, possession or use of any motorized vehicles (including remote controlled motorised devices), aircraft, firearms or animals, or arising from the negligent supervision and vicarious liability for the acts of a minor in connection with the above</li> <li>(h) any criminal proceedings taken against You whether You are actually convicted or not</li> <li>(i) Your possession or use of any drugs unless prescribed by a Doctor</li> <li>(j) sexual molestation, corporal punishment, physical or mental abuse</li> </ul>

	<ul style="list-style-type: none"> <li>(k) damage relating to the wilful, malicious or unlawful act or omission</li> <li>(l) the transmission of communicable disease by You</li> <li>(m) seepage, contamination or pollution which includes the potential introduction of substance which makes the environment impure or harmful</li> <li>(n) fines, penalties, punitive or exemplary damages</li> <li>(o) any claim or loss arising out of any activity or business carried out via the internet, intranet or Your own website, internet site, web address or when sending email or documents by electronic means</li> <li>(p) Judgments which are not in the first instance delivered by or received from a court within the Republic of Singapore nor orders received in the court for enforcing judgments made outside the Republic of Singapore whether by way of reciprocal agreement or otherwise</li> <li>(q) Any claims and losses based on, arising out of, directly or indirectly resulting from or as a result of, or any way involving: <ul style="list-style-type: none"> <li>(i) Asbestos; or</li> <li>(ii) Any actual or alleged asbestos-related Injury or damage involving using asbestos, or the presence, existence, detection, removal, elimination or avoidance of asbestos or exposure or potential exposure to asbestos.</li> </ul> </li> </ul>
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#### **SECTION 20 – HIJACKING (APPLICABLE TO RETURN TRIPS ONLY)**

When We will pay	If, whilst You are Overseas on a trip, You become a victim of a Hijack of a Public Transport on which You are travelling in.
What We will pay	We will pay the benefit amount, up to the Sum Insured under this Section, for every full six (6) consecutive hours of detention.
What You must do	Any claims under this Section must be supported by a police report or a report issued by the operator of the Public Transport confirming that You were a victim of a Hijack and the duration of the Hijack.
What is not covered	Refer General Exclusions.

#### **SECTION 21 – FULL TERRORISM COVER**

When We will pay	When You suffer any loss that is covered under Sections 1 to 8 and Sections 11 to 20 arising directly from an Act of Terrorism.
What We will pay	We will pay You the benefit amount from the relevant Sections, up to their Sum Insured.
What is not covered	In addition to the General Exclusions, We will not pay for any claims in respect of the consequences of an Act of Terrorism if: <ul style="list-style-type: none"> <li>(a) the event is compensated by any government authority; or</li> <li>(b) it leads to Your fear of travelling</li> </ul>

Your Policy comes with MSIG Assist, a 24-hour hotline through our appointed Medical Assistance Provider for the services listed under Sections 22 and 23.

The hotline's priority is to provide essential service for customers during their trip. If You have Policy matters before or after your trip, please contact Customer Service Centre at 6012 0516.

**MSIG Assist 24-hour hotline  
+65 6012 0043**

When contacting MSIG Assist for emergency or advice, please have the following information ready for us to help You efficiently.

- (a) Traveller details: Full-name, NRIC/FIN number, Policy number, contact number
- (b) Caller details (if not the insured traveller): Name, relationship, contact number
- (c) Nature of help required: Location, brief description of emergency and help required

#### **Conditions**

MSIG Assist is provided on a worldwide basis. However, We and Our appointed assistance company may not provide these services in areas which make it impossible or not reasonably practical to provide them.

We and our appointed assistance company cannot be held responsible for failure to provide services or for delays caused by conditions beyond our control. This includes, but is not limited to, strikes, or where local laws or regulatory agencies prevent us and our appointed assistance company, the professionals or other people such as doctors, hospitals and clinics referred, from providing help. These doctors, hospitals and clinics would be acting as our independent contractors.

## **SECTION 22 – 24-HOUR EMERGENCY MEDICAL ASSISTANCE**

- (a) If You require Hospitalisation or emergency transportation services, please contact MSIG Assist, to obtain approval for the arrangements. You must follow the advice and instruction of MSIG Assist, failing which Your claim may not be payable
- (b) If You require emergency assistance while Overseas, the following benefits are available via the above hotline:  
Section 9 – Emergency Medical Evacuation & Repatriation  
Section 10 – Repatriation of Mortal Remains Back to Singapore

## **SECTION 23 – 24-HOUR TRAVEL ASSISTANCE**

You may also contact MSIG Assist for the following referral/advisory services. The costs of such referred services are not covered by this Policy and are payable at Your own expense.

- (a) **Pre-trip Information** - for assistance on up-to-date travel related information such as airport tax, custom regulations, visa requirements, immunization, vaccination and embassy locations in various foreign countries worldwide
- (b) **Lost Luggage Assistance** - for information on the appropriate authorities to contact and the directions to recover Your lost luggage
- (c) **Lost Passport Assistance** - for information on the appropriate authorities and the directions to obtain a replacement passport that is lost whilst Overseas
- (d) **Referral to Interpreter Services** - for information on the address and telephone number and operating hours of appropriate interpreters
- (e) **Legal Assistance** – for information on the address and telephone number and operating hours of the nearest appropriate legal firm
- (f) **Telephone Medical Advice** – for arrangement to speak with a medical practitioner over the phone
- (g) **Referral to medical or dental facilities** - for information on the nearest available medical and dental facilities

## **SECTION 24 – AUTOMATIC EXTENSION OF POLICY PERIOD (APPLICABLE TO RETURN TRIPS ONLY)**

If You are prevented from completing the return leg of Your trip within the Period of Insurance due to any of the following reasons, Your insurance cover will automatically be extended without additional premium for:

- (a) Up to fourteen (14) days: if You are Hospitalised and/or compulsory quarantine due to COVID-19 infection whilst Overseas and the attending Doctor certifies that You are unfit to travel); or
- (b) Up to seven (7) days: if Your scheduled Public Transport for which Your booking has been confirmed, is unavoidably delayed due to Strike, Riot or Civil Commotion or grounding of an aircraft as a result of mechanical or structural defect)

## **SECTION 25 – DISRUPTION BENEFITS**

When We will pay	If, whilst You are Overseas on a trip, You or Your family member or Your Travel Companion is hospitalised, resulting in him or her unable to utilise his Entertainment Ticket.
What We will pay	We will reimburse You up to the Sum Insured under this Section for any irrecoverable and/or non-refundable, pre-paid and unutilised charges for Your Entertainment Ticket.  'Entertainment Ticket' refers to a ticket granting admission to theme parks, musicals, plays, theatre or drama performances, concerts and sports events but excludes movie tickets.
What is not covered	Refer General Exclusions.

## **COVID-19 BENEFITS**

Section 26 – 30 covers claims due to COVID-19 subject to these conditions.

1. You are not travelling to a country, specific area or event where the Singapore government has issued travel advisory against travelling to or to defer non-essential travel to the planned destination.
2. You are fully vaccinated against COVID-19 at the inception of this Policy and throughout the Period of Insurance as defined by the Singapore government.
3. You must comply with all requirements and advice put in place by the Singapore and relevant overseas government, transport and accommodation provider relating to measures for minimising the risk and spread of COVID-19, including but not limited pre-departure, post-arrival COVID-19 test, quarantine, isolation and controlled itinerary.

4. During the trip, You do not knowingly stay with any person who is having or suspected to be having a COVID-19 infection, and/or is undergoing isolation or quarantine.
  
5. In the event where medical or travel assistance due to claims covered under sections 26 – 30, You or your representative must contact MSIG Assist immediately.

<b>SECTION 26 – MEDICAL EXPENSES WHILST OVERSEAS &amp; EMERGENCY MEDICAL EVACUATION &amp; REPATRIATION DUE TO COVID-19</b>	
When We will pay	If, whilst You are Overseas on a trip, You are diagnosed with COVID-19.
What We will pay	<p>We will pay for the following benefits, totaling up to the Sum Insured stated under Section 26.</p> <ul style="list-style-type: none"> <li>(a) Medical Expenses Whilst Overseas We will reimburse the Medical Expenses that You incurred within thirty (30) days from the date You are diagnosed with COVID-19.</li>   <li>(b) Emergency Medical Evacuation &amp; Repatriation Our Medical Assistance Provider will arrange and pay for Your transfer under medical supervision, including costs of transportation and medical supplies necessarily incurred for the evacuation/repatriation.</li> </ul> <p>Any decision on Your evacuation/repatriation will be exclusively and jointly made by both the attending Doctor and Our Medical Assistance Provider.</p>
What is not covered	<p>In addition to the General Exclusions, We will not pay for any claims in respect of:</p> <ul style="list-style-type: none"> <li>(a) expenses incurred for services provided by another party for which You are not liable to pay, or any expenses already included in the costs of the trip</li>   <li>(b) expenses for a service not approved and arranged by Our Medical Assistance Provider or its authorised representative</li> </ul>
<b>SECTION 27 – TRIP CANCELLATION DUE TO COVID-19</b>	
When We will pay	<p>When You have to unavoidably cancel Your trip within thirty (30) days before the commencement of Your trip due to:</p> <ul style="list-style-type: none"> <li>(a) You are diagnosed with COVID-19 as certified by a Doctor</li>   <li>(b) You are or Your Family Member is diagnosed with COVID-19 resulting in death or hospitalisation</li>   <li>(c) You require quarantine or isolation ordered by the government due to suspected or confirmed diagnosis of COVID-19.</li> </ul>
What We will pay	<p>We will reimburse the irrecoverable, pre-paid and unutilised charges of Your travel fare and accommodation up to the Sum Insured under this Section, provided always that this Policy is purchased before You become aware of any circumstances which could lead to the cancellation of Your trip.</p> <p>Any benefit payable under Section 27 will be reduced by any benefits already paid under Section 14 – Loss of Frequent Flyer Points for the same event.</p>
What is not covered	<p>In addition to the General Exclusions, We will also not pay any claims in respect of:</p> <ul style="list-style-type: none"> <li>(a) loss of vouchers, reward points or holiday points that You have used, in part or full, to pay for the Scheduled Flight</li>   <li>(b) if this Policy was purchased less than three (3) days before the commencement of Your trip</li>   <li>(c) Circumstances known to You before You purchased Your Policy or at the time of booking any trip which could reasonably have been expected to lead to cancelling the trip</li>   <li>(d) Any unused or additional costs incurred by You which are recoverable from:           <ul style="list-style-type: none"> <li>(i) The providers of the accommodation, their booking agents, travel agent or other compensation scheme</li>   <li>(ii) The providers of the transportation, their booking agents, travel agent, compensation scheme or Air Travel Organisers' Licensing (ATOL)</li>   <li>(iii) Your credit or debit card provider</li> </ul> </li> </ul>

	(e) Any claim arising from a reason not listed in the 'When We will pay' of this section
<b>SECTION 28 – TRIP CURTAILMENT/REARRANGEMENT DUE TO COVID-19</b>	
When We will pay	If, whilst You are Overseas on a trip, You have to unavoidably Curtail any part of Your trip to return to Singapore or alter any part of Your trip itinerary due to any of the following:
	(a) You are diagnosed with COVID-19 as certified by a Doctor
	(b) You are or Your Family Member is diagnosed with COVID-19 resulting in death or hospitalisation
	(c) You are given quarantine or isolation order by the government due to suspected or confirmed COVID-19 infection
What We will pay	We will reimburse You up to the Sum Insured under this Section for:
	(a) any irrecoverable, pre-paid and unutilised charges for Your travel fare and accommodation costs; or
	(b) any additional charges for Your accommodation (excluding cost of meals, room service) and travel fare that are necessarily incurred to alter Your itinerary
	Any benefit payable under Section 28 will be reduced by any benefits already paid under Section 14 – Loss of Frequent Flyer Points for the same event.
What is not covered	In addition to the General Exclusions, We will also not pay any claims in respect of:
	(a) loss of vouchers, reward points or holiday points that You have used, in part or full, to pay for the Scheduled Flight
	(b) Circumstances known to You before You purchased Your Policy or at the time of booking any trip which could reasonably have been expected to lead to cancelling the trip
	(c) Any unused or additional costs incurred by You which are recoverable from:
	(i) The providers of the accommodation, their booking agents, travel agent or other compensation scheme
	(ii) The providers of the transportation, their booking agents, travel agent, compensation scheme or Air Travel Organisers' Licensing (ATOL)
	(iii) Your credit or debit card provider
	(d) Any claim arising from a reason not listed in the 'When We will pay' section
<b>SECTION 29 – OVERSEAS HOSPITALISATION ALLOWANCE DUE TO COVID-19</b>	
When We will pay	If, whilst You are Overseas on a trip, You are Hospitalised due to COVID-19 diagnosis.
What We will pay	We will pay the daily benefit amount for each day of Hospitalisation Overseas, up to the Sum Insured under this Section, provided that the period of Hospitalisation is within the Period of Insurance.
What is not covered	Refer to General Exclusions.
<b>SECTION 30 – OVERSEAS QUARANTINE ALLOWANCE DUE TO COVID-19</b>	
When We will pay	If, whilst You are Overseas on a trip, You are diagnosed with COVID-19 and given quarantine/isolation order by local authorities Overseas.
What We will pay	We will pay the daily benefit amount for each day of quarantine or isolation order completed, up to the Sum Insured stated under this Section, provided that the period of quarantine or isolation is within the Period of Insurance.
What is not covered	Refer to General Exclusions.
<b>KRISFLYER MEMBER EXCLUSIVE BENEFITS</b>	
<b>SECTION 31 – HOSPITAL INCOME IN SINGAPORE (APPLICABLE TO KRISFLYER MEMBER FOR RETURN TRIPS ONLY)</b>	
When We will pay	You are under Hospital Confinement immediately upon Your return to Singapore due to Injury or Illness sustained whilst Overseas on a trip.
What We will pay	We will pay You \$100 for each complete 24-hour period of Hospital Confinement, up to the Sum Insured under this Section.
What is not covered	Refer General Exclusions.

**SECTION 32 – FRAUDULENT CREDIT CARD USAGE (APPLICABLE TO KRISFLYER MEMBER FOR RETURN TRIPS ONLY)**

When We will pay	<p>If You suffer financial loss whilst Overseas on a trip due to unauthorised charges being made from Your personal credit card following its loss arising out of robbery, burglary or theft while during the trip, if:</p> <ul style="list-style-type: none"> <li>(a) such unauthorised charges were made Overseas with Your stolen personal credit card; or</li> <li>(b) Your personal credit card was not stolen, but such unauthorised charges were made through any Overseas ATM withdrawal, in-store or online purchases with Your personal credit card information; then <ul style="list-style-type: none"> <li>(i) in respect of (a) above, We will reimburse the unauthorised charges incurred 12 hours prior to Your first reporting the event to Your personal credit card issuer(s); and</li> <li>(ii) in respect of (b) above, We will reimburse the unauthorised charges incurred prior to Your first reporting the event to Your personal credit card issuer(s), or Us, or, Your personal credit card issuer(s) notifying You about the event (whichever occurs first)</li> </ul> </li> </ul>
What We will pay	<p>We will reimburse You for such unauthorised charges, up to the Sum Insured under this Section.</p> <p>Any reimbursement by Us under this Section is subject to the following conditions:</p> <ol style="list-style-type: none"> <li>1. We will only pay for such unauthorised charges which You are made liable for, under the terms and conditions of Your personal credit card</li> <li>2. You must report the theft of Your personal credit card to the issuer(s) and to Us within 24-hours of discovering that Your personal credit card was stolen or any unauthorised charges were made from it</li> <li>3. You must complete and return any documents including but not limited to claims forms, police reports, demands, notices and any other relevant documents You may be asked to provide</li> <li>4. You must comply with all the terms and conditions by which Your personal credit card was issued; and</li> <li>5. Your personal credit card must be valid and in good standing for coverage to apply</li> </ol>
What is not covered	<p>In addition to the General Exclusions, We will not pay for:</p> <ol style="list-style-type: none"> <li>1. losses that have occurred prior to the inception of cover or, after the termination of the Policy</li> <li>2. losses that result from any business pursuits or, relating to Your work or profession</li> <li>3. losses caused by any illegal acts on Your part</li> <li>4. losses that You have intentionally or deliberately caused</li> <li>5. cash advances made with Your stolen personal credit card</li> <li>6. charges made by a resident of Your household, Your relative or Travel Companion or by a person entrusted with Your personal credit card</li> <li>7. losses that result from the direct actions of a relative or Travel Companion or actions that a relative or Travel Companion knew of or planned</li> </ol>

**SECTION 33 – ADDITIONAL ACCIDENTAL DEATH AND PERMANENT DISABLEMENT BENEFIT WHILE ON SCHEDULED FLIGHT  
(APPLICABLE TO KRISFLYER MEMBER ONLY)**

When We will pay	When an Accident happens whilst travelling as a fare-paying passenger on a Scheduled Flight which causes Your:  (a) Death within ninety (90) days from the date of Accident; or  (b) Permanent Disablement within one hundred and eighty (180) days from the date of the Accident  'Scheduled Flight' refers to Scoot flight and/or Scoot affiliated flight which corresponds to the flight details as issued by Scoot.
What We will pay	We will pay the benefit amount under this Section according to the 'What We will pay' under Section 1 - Accidental Death & Permanent Disablement.
What is not covered	Refer General Exclusions.

**SECTION 34 – TREATMENT BY PHYSICIAN (APPLICABLE TO KRISFLYER MEMBER FOR RETURN TRIPS ONLY)**

When We will pay	If, whilst You are Overseas on a trip, You suffer Injury or Illness and seek medical treatment Overseas.
What We will pay	We will pay for medical expenses for treatment by licensed physiotherapist, traditional Chinese medical practitioner, acupuncturist, or chiropractor up to the Sum Insured stated under this section.
What is not covered	Refer General Exclusions.

**SECTION 35 – RENTAL CAR LATE FEES (APPLICABLE TO KRISFLYER MEMBER FOR RETURN TRIPS ONLY)**

When We will pay	If, whilst You are Overseas on a trip, You suffer an Injury or Illness resulting in Hospitalisation, and You are returning your rented car after the agreed time.
What We will pay	We will reimburse You for the late return charges incurred by You, up to the Sum Insured under this Section.
What is not covered	Refer General Exclusions.

**SECTION 36 – LEGAL EXPENSES AND ASSISTANCE WHILST OVERSEAS (APPLICABLE TO KRISFLYER MEMBER FOR RETURN TRIPS ONLY)**

When We will pay	In the event You need to claim compensation if someone else causes your illness, injury or death.
What We will pay	We will reimburse up to the Sum Insured under this Section for Your legal costs which You have paid to pursue a civil action for compensation against someone else who causes Your bodily injury, illness or death.  Any reimbursement by Us under this Section is subject to the following conditions:  1. You must advise Us of any offers of settlement made by the negligent third party and You must not accept any such offer 
What is not covered	Refer General Exclusions.

**PART 6: GENERAL CONDITIONS**

The conditions listed here apply to the whole Policy. Your insurance cover under this Policy is valid only if You follow these conditions.

**1. Policy Contract**

This Policy, the Certificate of Insurance and any endorsements thereof 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 Us and such approval shall be endorsed hereon.

We reserve the right to make changes to the Policy's terms and conditions by giving You written notice of at least 30 days.

## **2. Reasonable Care**

You must act prudently and take all reasonable precautions to prevent any loss, damage, Injury or Illness, as if You were not insured. This includes checking that You have taken all Your personal belongings with You when leaving a Public Place or alighting from a vehicle.

## **3. Fit for Travel**

At the time of Your trip, You must be medically fit to travel and not be aware of any circumstances which could lead to cancellation or disruption of the trip, otherwise Your claim will be rejected.

## **4. Be Truthful**

This Policy shall be voidable if You hide, withhold or give any false, incorrect or misleading information relating to:

- (a) whether You are aware of circumstances suggesting that You may be suffering from an Injury, Illness or disability
- (b) Your claims history or insurance record, including having been subjected to any previous refusals to grant insurance coverage

## **5. Compliance with Policy Provisions**

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

## **6. Known Circumstances or Events**

Cover is only valid if You purchase this Policy before You become aware of any possible situations that may lead to any claim on this Policy. (E.g., Hospitalisation of a Family Member, having received a terminal prognosis of a Family Member or any risk related to Your travel destinations).

## **7. Currency**

All premiums and benefits payable are in Singapore Dollars. For claims incurred in a foreign currency, the exchange rate will be determined by Us based on the date of loss.

## **8. Payment Before Cover Warranty**

Your cover is not valid and We will not pay any benefits if We do not receive Your payment of all premiums due to Us before the Policy or endorsement start date.

## **9. Duplication of Cover**

If You have more than one (1) travel insurance with Us insuring the same trip, We will only pay You from the policy which provides the highest benefit level.

## **10. Home Country Coverage**

If You travel back to Your Country of Origin/Home Country for more than 15 consecutive days, coverage under Section 3 - Medical Expenses whilst Overseas and Section 4 – Emergency Dental Expenses due to an Accident) of this Policy is limited to 20% of the Sum Insured under that Section notwithstanding any other provisions of this Policy.

'Country of Origin/Home Country' refers to any Overseas country which You have citizenship or permanent residence status for, granted by the respective governments.

## **11. Compensation from Other Sources**

If You receive compensation from any other source, such as other insurance policies or the service provider for the same loss that You are insured with Us, We will only pay in excess of the compensation You receive from others, up to the Sum Insured. This applies to all Sections of this Policy except for:

Section 1 - Accidental Death & Permanent Disablement

Section 2 - Special Grant

## **12. Subrogation**

We have the right to proceed recovery at Our expense in Your name against any third party who may be responsible for an occurrence of an event giving rise to a claim under this Policy.

### **13. Right of Recovery**

In the event any payment is made by Us or Our Medical Assistance Provider for a medical claim for which You are not covered for under this Policy, We or Our Medical Assistance Provider reserves the right to recover from You for the full sum which We or Our Medical Assistance Provider is liable to the medical institution to which You were admitted.

### **14. Governing Law**

This Policy shall be governed by and interpreted in accordance with Singapore Law. If there is any dispute, it will be dealt with by the courts of Singapore.

### **15. Contracts (Rights of Third Parties)**

A person who is not a party to this Policy will have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of its terms.

### **16. Dealing with Disputes**

If there is any dispute about whether We are legally responsible for paying a claim or about the amount to be paid under this Policy, it will be decided by arbitration in line with current law. Before You can take any other action, this arbitration must take place and an award made.

If within 12 months from the date of You claiming that We are legally responsible for a claim and You do not take up the offer of arbitration, We will assume You have abandoned the claim.

### **17. Time limit for taking legal action**

If You do not begin legal action within 12 months after the arbitration award is made, We will not be legally responsible for the claim.

### **18. Cancellation and Refunds**

- (a) We may cancel the Policy by giving You seven (7) days' written notice in writing to Your last-known address. In such instance, We will return the pro rata unearned portion of any premium actually paid by You provided no claim has been paid prior to the cancellation of the Policy
- (b) You may also cancel the Policy at any time but there will be no refund of premium once the Policy is issued

### **19. Sanction Clause**

Under no circumstances shall this Policy be deemed to provide cover and no liability be incurred to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us to any sanction, prohibition, or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America or Singapore.

### **20. Illegality Clause**

If providing any cover or benefit under this Policy would expose Us to any prohibition, or restriction under the laws or regulations of Singapore, this Policy and its benefits shall be considered void, as if cover was never granted.

### **21. Premium Payment Warranty**

- (a) We must receive the total premium due on or before the start date for the cover under the Policy. Payment shall be considered to have been received by us when one of the following acts takes place:
  - (i) Cash or honoured cheque for the premium is handed over to us or our intermediaries
  - (ii) A credit or debit card transaction for the premium is approved by the issuing bank
  - (iii) A payment through an electronic medium including the internet is approved by the relevant party
  - (iv) A credit in favour of us or our intermediaries is made through an electronic medium including the internet
- (b) If We do not receive the full premium due as described in clause (a) above, the insurance will not apply and We will not pay any benefits under the Policy

## PART 7: GENERAL EXCLUSIONS

The exclusions listed here apply to the whole Policy. We will not pay any benefits under this Policy if the claim, damages, losses, death or disability, injury, illness or liability is caused directly or indirectly by any of these exclusions.

### 1. Behavioral Exclusions

- (a) Any illegal or wilful act whether sane or insane; or
- (b) Any claim resulting from You using any drug not prescribed by a medical practitioner, being addicted to, abusing or being under the influence of drugs, or alcohol; or
- (c) Any claim resulting from euthanasia, suicide or attempted suicide, intentional self-inflicted injury, assisted suicide or any act which could reasonably be considered as exposure to danger (unless carried out in an attempt to save human life); or
- (d) Any deliberate, malicious, criminal or unlawful acts committed by You or any person acting on Your behalf

### 2. Medical Exclusions

- (a) Any Pre-Existing Medical Conditions, including congenital conditions
- (b) Travelling against the advice of a Doctor or for the purpose of seeking medical treatment
- (c) Pregnancy, menopause, childbirth, abortion or miscarriage and all related conditions
- (d) Any medical treatment which, in the opinion of the attending Doctor could have been reasonable delayed until You return to Singapore
- (e) Human Immunodeficiency Virus (HIV), HIV related illnesses, AIDS and/or any sexually transmitted disease
- (f) Any mental illness, nervous disorder, anxiety state, insanity or depression
- (g) The cost of any exploratory tests, which are not directly related to the Illness or Injury
- (h) Any form of cosmetic surgery or treatment
- (i) Any expenses in respect of normal dental inspection or treatment or in obtaining dentures, retainer or eyeglasses or the like or hearing aids or prosthesis and corrective devices
- (j) Treatment or service provided by a health spa, convalescent or nursing home or any rehabilitation centre
- (k) Any claim if You are under treatment not recommended by or carried out by a Doctor, Dentist or TCM practitioner

### 3. Activity Exclusions

When You take part in the following activities:

- (a) Flying or other aerial activities except as a fare-paying passenger on a Scheduled Flight
- (b) Any sports that are played in a professional capacity or in a competition involving prize money, donations, sponsorship or reward of any kind
- (c) Activities that present a high level of inherent danger (that is, involving exceptional speed and height, high level of expertise, exceptional physical exertion or highly specialised gear or stunts) such as big wave surfing, off-piste skiing, cliff jumping, high diving or jumping, free diving, horse jumping, hunting, potholing, ultra-marathons, triathlons and stunt riding
- (d) Mountaineering that uses specific climbing equipment and ropes
- (e) Hiking and trekking above 3000m above sea level
- (f) Underwater activities involving artificial breathing apparatus
- (g) Water rafting or canoeing above grade 4 level
- (h) Racing on wheels and motor rallies; speed or time trials
- (i) Expedition to generally inaccessible and remote areas of a country or areas previously unexplored

- (j) Crewing a vessel from one country to another
- (k) handling explosives, ammunitions or firearms

This exclusion does not apply to the following activities that are participated for leisure and non-competitive purpose and with a licensed operator:

1. zip-lining, zip-riding, bungee jumping, parasailing, tandem sky diving, tandem paragliding, tandem hang gliding
2. sightseeing on hot-air balloon, helicopter, airplane
3. canoeing or white-water rafting with a qualified guide and up to Grade 3 (of International Scale of River Difficulty)
4. jet skiing, helmet diving
5. scuba diving, up to the qualified depth of the insured person's diving certification, and at all times accompanied by a qualified dive instructor or dive master and does not exceed depth of 30 metres
6. ice skating, tobogganing, sledging; snow tube sliding, dog sledding, snow rafting; skiing or snowboarding, snowmobiling provided these activities are not done in off piste, ungroomed, unpatrolled areas or places not recommended for beginner to intermediate users
7. up to 3,000m above sea level for hiking or trekking
8. marathon (up to 42.195km)

#### **4. Travel Exclusions**

- (a) When You travel in, to or through the following destinations: Iran, North Korea, Syria, Cuba, Crimea and Sevastopol, Belarus, Afghanistan, Venezuela, Russia and the Ukrainian Regions of Donetsk and Luhansk.
- (b) When You travel to any country which the Singapore government has advised against travelling to or to defer non-essential travel due to any war or warlike event, Strike, Riot or Civil Commotion, disease outbreak or unsafe health conditions, impending a Natural Disaster or any other events of similar nature. This exclusion does not apply if You have already started Your trip before the issuance of such travel advisory.

#### **5. Circumstantial Exclusions**

Any consequential loss not shown in the Policy

#### **6. Work Exclusions**

Your work involving such occupational activities:

- (a) Engaging in naval, military or air force service or operation
- (b) Law enforcement, emergency medical or fire extinguishing work, civil defence or military duties, whether in full time or voluntary capacity
- (c) Whilst working as an air crew member, motor racer or entertainer or armed security personnel
- (d) As a manual worker, whether with machinery and tools or not, like construction or kitchen work
- (e) Whilst engaging in off-shore activities like diving, oil rigging, mining or aerial photography;
- (f) Working at heights above 30 feet like on a scaffolding, gondola or roof
- (g) Whilst working in hazardous places like at the shipyard or in an underground tunnel or quarry
- (h) Whilst handling ammunitions or firearms, explosives or hazardous substances
- (i) testing of any kind of vehicle or transport

## **7. COVID-19 and Pandemics Exclusions**

Except for the sections extended under COVID-19 Benefits, this Policy excludes any loss, damage, liability, expense, fines, penalties or any other amount directly or indirectly caused by, in connection with, or in any way involving or arising out of any of the following –including any fear or threat thereof, whether actual or perceived:

- (a) Coronavirus (COVID-19) including any mutation or variation thereof; or
- (b) Pandemic or epidemic, as declared as such by the World Health Organisation or any governmental authority

## **8. COVID-19 Cover Exclusions (applicable to Sections 26 – 30)**

We will also not pay for claims directly or indirectly related to:

- (a) changes to travel advisory or restrictions, travel arrangement, COVID-19 prevention measures issued by any government or authority relating to epidemic or pandemic at your planned destination or Singapore
- (b) any medical test, vaccination, quarantine, or isolation required by the Singapore or overseas government, transport or accommodation provider for the general public, taken for the purpose of obtaining approval to travel for the journey
- (c) medical expenses incurred in Singapore
- (d) vaccination, including the side effects and complications resulting from vaccination
- (e) pre-existing medical condition and its complications, regardless of whether it is resulting from COVID-19 infection

## **9. War and terrorism exclusion**

This insurance will not cover death, disability, loss, damage, destruction, any legal liabilities, cost or expense including consequential loss of whatever nature, directly or indirectly caused by, resulting from or in connection with any of the following, no matter whether there is any other cause or event contributing at the same time or in any other sequence to the loss.

- (a) War, invasion, act of foreign enemy or warlike operations (whether declared or not), riot, civil war, revolution, civil commotion assuming the proportions of or amounting to any uprising, military or usurped or any similar event
- (b) Any action taken in controlling, preventing, suppressing or in any way relating to (a) or (b) above

If We say your claim is not covered as a result of this exclusion, You will need to prove to us otherwise to pay the claim.

## **10. Radioactive contamination, chemical, biological, biochemical and electromagnetic weapons exclusion**

This clause will override anything in this insurance which says differently.

We will not cover loss, damage, liability or expense directly or indirectly caused by or contributed to by or arising from:

- (a) ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel
- (b) the radioactive, toxic, explosive or other dangerous properties of any nuclear installation, reactor or other nuclear machinery
- (c) any weapon or device using atomic or nuclear fission or fusion or other similar reaction or radioactive force or matter; or
- (d) the radioactive, toxic, explosive or other dangerous properties of any radioactive matter. This exclusion does not apply to radioactive isotopes, other than nuclear fuel, when these isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes
- (e) any chemical, biological, biochemical, or electromagnetic weapon

## **11. Political risks exclusion**

We will not cover loss or damage caused directly or indirectly or as a result of any of the following:

- (a) Any legal authority legally taking your property
- (b) Any property being taken from an insured person if that property was received illegally by the insured person

We will still be legally responsible for physical damage to the insured property which takes place before the property is taken if it is covered by this Policy

- (c) Any public authority legally destroying your property

In any action suit or other proceeding where We use this exclusion as the reason for not paying the claim, You must prove otherwise for us to pay the claim.

## **12. Cyber exclusion**

This Policy does not cover:

- (a) damage to any computer or other equipment, component, system or item which processes, stores, sends or retrieves data, including loss or corruption of data (including any information or programs or software) and whether your property or not, if the damage is caused by programming or operator error, **virus or similar**, or **hacking**; and
- (b) consequential loss directly or indirectly caused by or arising from general exclusion 12 (a) above

However, We will cover any claim for subsequent loss or destruction of or damage to any property, or consequential loss which itself results from a **defined risk**, but only as far as the claim would otherwise be insured under this Policy.

For the purpose of this general exclusion 12 only, We use the following definitions.

**Defined risk** means fire, lightning, explosion, aircraft and other aerial devices or items dropped from them, riot, civil commotion, strikers, locked-out workers, people taking part in labour disturbances, malicious people other than thieves, earthquake, storm, flood, escape of water from any tank apparatus or pipe, property being hit by any road vehicle or animal or volcano, freezing or weight of snow.

**Virus or similar** means program code, programming instruction or any set of instructions deliberately used with the ability to damage, interfere with or otherwise have a negative effect on computer programs, data files or operations, whether involving self-replication or not. This definition includes, but is not limited to, trojan horses, worms and logic bombs.

**Hacking** means unauthorised access to any computer or other equipment, component or system or item which processes, stores, sends or retrieves data.

## **13. Property Cyber and data exclusion**

This clause shall be paramount and shall override anything contained in this insurance inconsistent therewith.

- (a) Notwithstanding any provision to the contrary within this Policy or any endorsement thereto this excludes any:
  - (i) Cyber Loss
  - (ii) loss, damage, liability, claim, cost, expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data
    - regardless of any other cause or event contributing concurrently or in any other sequence thereto
- (b) In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect
- (c) This endorsement supersedes and, if in conflict with any other wording in the or any endorsement thereto having a bearing on Cyber Loss or Data, replaces that wording

### **Definitions**

- (d) Cyber Loss means any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused

by, contributed to by, resulting from, arising out of or in connection with any Cyber Act or Cyber Incident including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any Cyber Act or Cyber Incident

- (e) Cyber Act means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System
- (f) Cyber Incident means:
  - (i) any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer System; or
  - (ii) any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any Computer System
- (g) Computer System means:
  - (i) any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the Insured or any other party
- (h) Data means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System

## PART 8: CLAIMS PROCEDURES

### 1. Claims Submission

Claims be submitted at [scoot.msig.sg](http://scoot.msig.sg).

For any claims related enquiry, You can call 6012 0516 from 8.45am – 5.30pm from Mondays to Fridays, except public holidays.

### 2. 30-Day Claims Notification

Any claim must be submitted within thirty (30) days of the occurrence or loss. We can deny Your claim if it is submitted after the thirty (30) days notification period. If unfortunately that happens, but You can reasonably prove to Us that You were unable to notify Us earlier due to reasons beyond Your control, We will consider to assess Your claim.

### 3. Fraudulent Claims

You must ensure that Your claims that are submitted to Us are true and made in good faith. In cases where a claim made is proven to be dishonest or exaggerated, We will reject the claim, cancel the Policy and refer the matter to the relevant authorities.

### 4. Supporting Documents

When submitting a claim, You must provide all supporting documents at Your expense. A check list of the supporting documents We need is available on our website.

If no proof of purchase is provided, We may decline the claim or accept it at a reduced value. We will only be obliged to pay claims if We are satisfied with all the supporting documents which You have submitted to Us.

### 5. Payment of claims

We will pay all benefits to You or, in the event of Your death, to Your estate. Upon paying Your claim, We are released from Our obligations and liabilities under this Policy.

For emergency medical evacuation assistance and repatriation of mortal remains, We will pay the benefits directly to the service provider appointed by Us.

### 6. Age

When there is any claim, We will calculate Your age from the date the Injury or Illness occurred to determine the benefit amount You are eligible for.

## **USEFUL PROCEDURES**

### **1. Making a Claim**

Report your claim to us and send us a completed claim form together with all supporting documents. Information requested on the claim form includes the claimant's personal particulars, contact details and Policy number. You should also include a brief description of the claim and particulars of other persons or witnesses involved, if applicable. Refer to our website for details.

### **2. Your Feedback Channels**

If You have any feedback or comments on our service, tell us about it. Our Service Quality Team will acknowledge receipt of your feedback within one working day and give You a final reply within seven working days. Refer to our website for details.

#### **POLICY OWNERS' PROTECTION SCHEME**

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is 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 your insurer or visit the GIA/LIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

**IMPORTANT - The insured is requested to read this policy. If any error or misdescription be found, the policy should be returned to the issuing office for correction.**