

SUMMARY OF COVERAGE		Maximum Benefits (S\$)	
OVERSEAS MEDICAL ASSIST		AREA 1	AREA 2
Section 1	Accident & Medical Expenses Incurred Overseas	S\$20,000	S\$50,000
Section 2	Accident & Medical Expenses Incurred in Singapore	S\$5,000	S\$5,000
Section 3	Overseas Hospital Income	S\$1,000	S\$30,000
Section 4	Emergency Medical Evacuation	S\$50,000	S\$200,000
Section 5	Repatriation Expenses	S\$20,000	Included within Section 3 limit
Section 6	Direct Repatriation	S\$20,000	Included within Section 3 limit
Section 7	24-hours' Worldwide Emergency Medical Assistance	Yes	Yes
PERSONAL ACCIDENT ASSIST			
Section 8	Accidental Death & Permanent Disablement	S\$35,000	S\$100,000
TRAVEL ASSIST			
Section 9	Trip Cancellation	Up to the total original cost of Jetstar air ticket	Up to total original cost of Jetstar air ticket
Section 10	Trip Cancellation Due to Insolvency	S\$1,000	S\$2,000
Section 11	Trip Postponement	NA	Up to total original cost of Jetstar air ticket
Section 12	Trip Interruption	Up to the total original cost of the unused Jetstar air ticket	Up to the total original cost of the unused Jetstar air ticket
Section 13	Flight Delay	S\$1,040	S\$1,600
Section 14	Baggage & Personal Effects	S\$1,000	S\$2,000
Section 15	Loss of Travel Documents	S\$250	S\$1,500
Section 16	Personal Liability Abroad	S\$500,000	S\$1,000,000
SUPPLEMENTARY BENEFITS			
Section 17	Golf Advantage a) Damage or Loss of golfing Equipment b) Hole-in-One	NA NA	S\$750 S\$250
Section 18	Cover for an Act of Terrorism	Included	Included

Note: Please refer to Policy for specific terms, conditions and exclusions. All amounts shown are in Singapore Dollars (SGD).

This policy sets out the terms and conditions of a contract of insurance between AIG Asia Pacific Insurance Pte. Ltd. and You. We have written the Policy in plain English so that You may better understand it. Please read the Policy carefully as this is a legal document.

In consideration of the payment of premium to Us specified in the Certificate of Insurance, and subject to the definitions, limitations, exclusions, terms, conditions and general provisions contained or endorsed in this Policy, and on the basis of the truth of the proposal and declaration submitted and statements made by You, We will insure You and promise to pay indemnity for loss to the extent provided under this Policy while the Policy is still in force. The period of insurance is stated in the Certificate of Insurance.

PART 1 – POLICY DEFINITIONS

- 1) **ACCIDENT or ACCIDENTAL** means a sudden, unexpected and specific event, external to the body, which occurs at an identifiable time and place.
- 2) **ACQUIRED IMMUNE DEFICIENCY SYNDROME or AIDS** will have the meanings assigned to it by the World Health Organisation including Opportunistic Infection, Malignant Neoplasm, Human Immune Deficiency Virus (HIV), encephalopathy (dementia), HIV wasting syndrome or any disease or sickness in the presence of a sero-positive test for HIV.
 - a) **OPPORTUNISTIC INFECTION** includes but is not limited to pneumocystis carinii pneumonia, organism of chronic enteritis, virus and/or disseminated fungi infection.
 - b) **MALIGNANT NEOPLASM** includes but is not limited to Kaposi's sarcoma, central nervous system lymphoma and/or other malignancies now known or which become known as immediate causes of death, an illness or disability, in the presence of Acquired Immune Deficiency Syndrome.
- 3) **ACTS OF TERRORISM** means any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or commission of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) will not be considered as an Act of Terrorism. Act of Terrorism also includes any act, which is verified or recognised by the (relevant) government as an act of terrorism.
- 4) **ACT OF WAR** is an incident directed or carried out by a member or members of an armed force in the prosecution of War.
- 5) **AIG TRAVEL ASIA PACIFIC PTE. LTD or ATAP** refers to Our travel assistance company which comprises of a worldwide team of medical professionals and insurance specialists who are available 24-hours a day for advice and assistance during medical emergencies and any associated problems faced by You while on an Overseas Trip.
- 6) **CIVIL UNREST, RIOT OR COMMOTION** means a gathering of persons (organised or unorganised) in disturbance of the public peace with the presence of violence, threats of violence, or the action of any lawfully constituted authority to suppress or attempt to suppress any such gathering.
- 7) **COUNTRY OF ORIGIN / HOME COUNTRY** means any country to which You are granted rights of citizenship or permanent residence by the respective governmental authorities excluding Singapore.
- 8) **COMMON CARRIER** means any land, water or air conveyance operating under a valid license in the country that You are in for the transportation of passengers for hire and which operate to fixed, established and regular schedules and routes. It does not mean taxis, nor does it mean any such conveyance if chartered or arranged as part of a tour even if such services are regularly scheduled.
- 9) **EXPEDITION** means any journey to remote, high risk, inaccessible and/or inhospitable locations including but not limited to privately organized kayaking trips around the coast of a country/region/territory or trips to generally inaccessible interiors of a country/region/territory or areas previously unexplored or unchartered, or trips undertaken for scientific, research or political purposes to such locations or trips to Antarctica or similar remote and inhospitable locations. It does not mean treks and travel, outside of these previously given examples (unless specifically excluded elsewhere in this Policy), provided by a recognized tour operator that are accessible to the general public without restrictions (other than general health or fitness warnings) but always providing that You are acting under the guidance and supervision of qualified guides and/or instructors of the tour operator.
- 10) **EXTREME SPORTS AND SPORTING ACTIVITIES** means any sport or sporting activities that present a high level of inherent danger (i.e. involves a high level of expertise, exceptional physical exertion, highly specialized gear or stunts) including but not limited to big wave surfing, canoeing down rapids, cliff jumping, horse jumping, ultra marathons, biathlons, triathlons and stunt riding. It does not mean usual tourist activities that are accessible to the general public without restriction (other than height or general health or fitness warnings) and which are provided by a recognized local tour operator but always providing that You are acting under the guidance and supervision of qualified guides and/or instructors of the tour operator when carrying out such tourist activities.
- 11) **GOLFING EQUIPMENT** means golf clubs and golf bags.
- 12) **HOSPITAL** means an establishment constituted and registered as a facility for the care and treatment of sick and injured persons as paying bed patients and which:
 - a) has full facilities for diagnosis and surgical procedures;
 - b) provides 24-hour a day nursing services by registered graduate nurses;
 - c) is supervised by a staff of Medical Practitioners; and
 - d) is not primarily a clinic, nursing, rest or convalescent home, a home for the aged, a place for the treatment of alcoholism or drug addiction or an institution for mental or behavioral disorder.
- 13) **HOSPITAL CONFINEMENT** means confinement in a Hospital due to Sickness or Injury suffered Overseas for at least one Day as a resident in-patient (other than for day surgery) upon the advice of and under the regular care and attendance of a Medical Practitioner for this purpose. Day shall mean a continuous 24 hour period for which the Hospital charges for room and/or board.
- 14) **INJURY** means a physical bodily injury sustained by You which is caused by an Accident occurring during Your Trip solely, directly and independently of any other cause or causes.

- 15) **INSOLVENCY** means the inability of an individual or entity to pay its debt resulting in the total cessation of their operations due to either:
- insolvency, with or without the filing of a bankruptcy or similar petition; or
 - abscindment with monies belonging to the organisation by an owner or employee who has prior convictions of any fraudulent or dishonest act, or is under investigation on a charge of fraudulent or dishonest act.
- 16) **INSURED PERSON(S)** shall mean the person(s) named in the Certificate of Insurance as the Insured(s).
- 17) **JETSTAR** means the legally authorised representative of Jetstar Asia Airways Pte Ltd having jurisdiction at the place of any event or loss.
- 18) **JETSTAR AIR CARRIER** means any fixed-wing aircraft provided and operated by Jetstar which is duly licensed for the regular transportation of fare-paying passengers and operating only between established commercial airports.
- 19) **LOSS OF LIMB** means Permanent and irrecoverable total loss of use or permanent loss by physical severance (separation) of a hand at or above the wrist or foot at or above the ankle.
- 20) **LOSS OF HEARING** means Permanent irrecoverable loss of hearing where
- If a dB = Hearing loss at 500 Hertz
 - If b dB = Hearing loss at 1000 Hertz
 - If c dB = Hearing loss at 2000 Hertz
 - If d dB = Hearing loss at 4000 Hertz
 - 1/6 of (a+2b+2c+d) is above 80 dB
- 21) **LOSS OF SIGHT** means the entire and Permanent irrecoverable loss of sight.
- 22) **LOSS OF SPEECH** means the disability in articulating any three of the four sounds which contribute to the speech such as the labial sounds, the alveolobial sounds, the palatal sounds and the velar sounds or total loss of vocal cord or damage of speech center in the brain resulting in aphasia.
- 23) **MAJOR TRAVEL EVENT** means
- Natural Disaster;
 - epidemic or pandemic as declared by the World Health Organisation;
 - major industrial accident;
 - Civil Unrest, Riot or Commotion resulting in cancellation of Your Jetstar itinerary or in a relevant government warning against non-essential travel;
 - Strike resulting in cancellation of Your Jetstar itinerary; or
 - any event leading to airspace or multiple airport closures.
- 24) **MANUAL WORK** means work which involves a person undertaking physical labour or manual operation or active personal participation in any of the following:
- underground work, mining work, military duties, offshore work, construction work, or outside building or installation work exceeding three meters in height;
 - work that involves heavy machinery, explosives or hazardous materials;
 - work as a diver, life guard, taxi driver, bus driver, or other commercial vehicle or heavy vehicle driver, dispatch rider or delivery person;
 - work of a manual nature that involves specialist equipment and training, or work that presents risk of serious injury including but not limited to oil riggers, fishermen, crane operators or welders;
 - work involved as a staff in a bar, restaurant and hotel, or work as musicians and singers and fruit pickers if the fruit pickers are operating machinery;
- but does not mean a person who undertakes voluntary work for a charitable organisation unless they receive remuneration for this work or if it involves construction work and usage of heavy machinery or working more than three meters above the ground.
- 25) **MEDICAL EXPENSES** mean expenses incurred for Injury or Sickness and which are paid to a Medical Practitioner, Hospital and/or ambulance service provider for medical, surgical, X-ray, Hospital or nursing treatment including the cost of medical supplies and ambulance hire and including the cost of dental treatment where such treatment is necessarily incurred to restore sound and natural teeth and is caused by an Accident. All treatment including specialist treatment must be prescribed or referred by a Medical Practitioner in order for expenses to be reimbursed under this Policy which reimbursement will not exceed the usual level of charges for similar treatment, medical services or supplies in the location where the expenses were incurred had this insurance not existed.
- 26) **MEDICAL PRACTITIONER** means a licensed, registered and properly qualified medical practitioner licensed under any applicable laws and acting within the scope of his/her license and training. The attending Medical Practitioner cannot be You, Your spouse, Your business partner, Your employer, Your employee, Your agent, a person booked to accompany You on the Trip or a person who is related to You in any way by blood, marriage or adoption.
- 27) **MOUNTAINEERING** means the ascent or descent of a mountain ordinarily necessitating the use of specified equipment including but not limited to crampons, pickaxes, anchors, bolts, carabineers and lead-rope or top-rope anchoring equipment.
- 28) **NATURAL DISASTERS** means extreme weather conditions (including but not limited to typhoons, hurricanes, cyclones or tornados), fires, floods, tsunamis, volcanic eruptions, earthquakes, landslides or other convulsion of nature or by consequences of any of the occurrences mentioned above.
- 29) **OVERSEAS** means beyond the territorial limits of Singapore.
- 30) **PERMANENT** means lasting 12 consecutive calendar months from the date of the Accident and at the expiry of that period being beyond hope of improvement.

- 31) **PRE-EXISTING MEDICAL CONDITION** means any condition for which:
- a) You received medical treatment, diagnosis, consultation or prescribed drugs within a 12 month period preceding the commencement of a Trip; or
 - b) Medical advice or treatment was recommended by a Medical Practitioner within a 12 month period preceding the commencement of a Trip; or
 - c) A reasonable person in the circumstances would be expected to be aware of within a 12 month period preceding the commencement of a Trip.
- 32) **PUBLIC PLACE** means any place to which the general public has access, for example (but not limited to) airports, shops, restaurants, hotel foyers, parks, beaches, golf course, driving range, public buildings and like places.
- 33) **RELATIVE** refers to Your spouse, child, parent, parent-in-law, grandparent, grandparent-in-law, great-grandparent, great-grandparent-in-law, grandchild, brother, sister, brother-in-law, sister-in-law, niece, nephew, aunt or uncle.
- 34) **SELECTED PLAN** means the choice of Area 1 or Area 2 Plan which You or Your representative made at the time of application.
- 35) **SERIOUS INJURY OR SERIOUS SICKNESS** whenever applied to You means Injury or Sickness which requires treatment by a Medical Practitioner and which results in You being certified by that Medical Practitioner as unfit to travel or continue with Your original Trip and whenever applied to your Relative or Travel Companion means Injury or Sickness certified by a Medical Practitioner as being dangerous to life and which results in Your discontinuation or cancellation of Your Trip.
- 36) **SICKNESS** means any noticeable change in Your physical health due to a medical condition contracted, commencing or manifesting whilst Overseas during the period of Your Trip in which You seek the care of a Medical Practitioner to treat the Sickness for which the claim is made provided the Sickness is not a Pre-existing Medical Condition and the nature of the Sickness is not excluded from this Policy.
- 37) **STOLEN** means having been stolen by a third party by way of theft, robbery or burglary without Your assistance, consent or cooperation.
- 38) **STRIKE** means any organised, wilful refusal by any worker or employee to continue working to register a protest, or the action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimizing the consequences of such act.
- 39) **TOTAL DISABLEMENT** means Injury of a Permanent nature which solely, directly and totally disables and prevents You from attending to any business or occupation of any and every kind or if You have no business or occupation, from attending to Your usual duties.
- 40) **TRAVEL AGENT** means a travel agent who holds a current and valid license issued by the Singapore Tourism Board under the Travel Agents Act (Cap. 334).
- 41) **TRAVEL COMPANION** means a person who has travel bookings to accompany You on the Trip excluding Your Relative.
- 42) **TRIP** means an Overseas journey undertaken by You traveling on a Jetstar Air Carrier and is limited within the boundary of the specific country/region/territory (within the selected Area) in which the Insured Person disembarks from a Jetstar Air Carrier until:
- (a) in respect of a return trip, You return home or until the end of the period of insurance as shown on the Certificate of Insurance, whichever is sooner; or
 - (b) in respect of a one-way trip, You depart the sovereign territory of your Jetstar ticketed destination or the date shown on the Certificate of Insurance, whichever is sooner.
- 43) **WAR** is a hostile contention caused by or between nations or states, or parties in the same nation or state, exercising at least de facto authority within a given territory and commanding an armed force.
- 44) **We or Our or Us** means AIG Asia Pacific Insurance Pte. Ltd.
- 45) **You or Your** means the Insured Person.
- 46) **Area** means:
- Area 1: Brunei, Cambodia, Hong Kong, Indonesia, Laos, Malaysia, Myanmar, Philippine, Taiwan, Thailand, and Vietnam.
Area 2: All other countries (excluding Cuba, Iran, Syria, North Korea or the Crimea region).

PART II – COVERAGE

Where You have purchased this policy to cover a return Trip, this Policy covers Your return travel from Singapore to all international destinations.

If You have purchased this policy to cover a one way Trip, this Policy only covers Your one way Jetstar travel from Singapore to your Jetstar ticketed destination.

If Jetstar rescheduled Your flight to another air carrier, You will still be regarded as having travelled on a Jetstar Air Carrier.

OVERSEAS MEDICAL ASSIST

SECTION 1 – ACCIDENT & MEDICAL EXPENSES INCURRED OVERSEAS

We will reimburse You, up to the limit specified in the Selected Plan under Section 1, the Medical Expenses necessarily incurred whilst Overseas within 90 days of Injury or Sickness You suffered solely and independently of any other causes.

In no event will the total of the Medical Expenses incurred Overseas exceed the limit specified in the applicable Selected Plan under Section 1.

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

SECTION 2 – ACCIDENT & MEDICAL EXPENSES INCURRED IN SINGAPORE

We will reimburse You, up to the limit specified in the Selected Plan under Section 2, the Medical Expenses necessarily incurred in Singapore for medical treatment or follow-up medical treatment in Singapore for Injury or Sickness which You had sustained whilst Overseas suffered solely and independently of any other causes. The time limit for seeking such medical treatment is as follows:

- a) If prior medical treatment has not been sought Overseas, You must seek medical treatment in Singapore within 7 days of the date of return to Singapore. From the date of the first medical treatment in Singapore, You have a maximum of 30 days to continue medical treatment in Singapore or up to the limit specified in the Selected Plan under Section 2, whichever occurs first;
- b) If medical treatment had already been sought Overseas, You have a maximum of 30 days of the date of return to Singapore to continue medical treatment in Singapore, or up to the limit specified in the Selected Plan under Section 2, whichever occurs first.

SECTION 3 – OVERSEAS HOSPITAL INCOME

If You have selected an Area 1 Plan, and if You are under Hospital Confinement during the Trip due to Injury or Sickness sustained while Overseas, We will pay You S\$25 for each continuous 24 hour period of such Hospital Confinement up to the limit specified in the Selected Plan under Section 3. Payment will be made after the period of Hospital Confinement.

If You have selected an Area 2 Plan, and if You are under Hospital Confinement during the Trip due to Injury or Sickness sustained while Overseas, We will pay You S\$200 for each continuous 24 hour period of such Hospital Confinement up to the limit specified in the Selected Plan under Section 3. Payment will be made after the period of Hospital Confinement.

SECTION 4 – EMERGENCY MEDICAL EVACUATION

When as the result of Injury or Sickness commencing while You are Overseas and if in the opinion of ATAP, or an authorised representative of ATAP, it is judged medically appropriate to move You to another location or to return You to Singapore for medical treatment, ATAP, or the authorised representative, will arrange for the evacuation utilizing the means best suited to do so, based on the medical severity of Your condition. We will pay ATAP directly the covered expenses for such evacuation specified in the Selected Plan under Section 4.

The means of evacuation arranged by ATAP, or an authorised representative of ATAP, may include air ambulance, surface ambulance, regular air transportation, railroad or any other appropriate means. All decisions as to the means of transportation and the final destination will be made by ATAP, or the authorised representative, and will be based solely on medical necessity.

Covered expenses are expenses for services provided and/or arranged by ATAP for Your transportation and shall include medical services and medical supplies necessarily incurred as a result of the emergency medical evacuation.

EXCLUSIONS

We will not pay for:

- 1) any expenses incurred for services provided by another party for which You are not liable to pay, or any expenses already included in the cost of a scheduled Trip, including but not limited to the unutilized portion of the return air ticket for the scheduled Trip; and/or
- 2) any expenses for a service not approved and arranged by ATAP, or an authorized representative of ATAP, unless We decide that such expenses were necessarily incurred and for reasons beyond the control of You, Your Relative or Travel Companion ATAP could not be contacted during the emergency. In any event, We reserve the right to reimburse You only for those expenses incurred for services which ATAP would have provided under the same circumstances and up to the limit specified in the Selected Plan under Section 4.

For Area 1 Plan: We will pay ATAP directly the covered expenses, up to the limit specified in Section 4.

For Area 2 Plan: We will pay ATAP directly the covered expenses but in no event will the total expenses for Sections 4, 5 and 6 exceed the limit specified in Section 4.

SECTION 5 – REPATRIATION EXPENSES

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

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

EXCLUSIONS

We will not pay for:

- 1) any expenses incurred for services provided by another party for which You are not liable to pay, or any expenses already included in the cost of a scheduled Trip including but not limited to the unutilized portion of the return air ticket for the scheduled Trip; and/or
- 2) any expenses incurred for the transportation of Your remains not approved and arranged by ATAP, or by an authorised representative of ATAP.

For Area 1 Plan: We will pay ATAP directly the covered expenses, up to the limit specified in Section 5.

For Area 2 Plan: We will pay ATAP directly the covered expenses but in no event will the total expenses for Sections 4, 5, and 6 exceed the limit specified in Section 4.

SECTION 6 – DIRECT REPATRIATION

When as the result of an Injury or Sickness commencing whilst Overseas, You suffer death within 30 days from the date of the Injury or commencement of Sickness, ATAP or an authorized representative of ATAP will make the necessary arrangements for the return of Your mortal remains to Your Country of Origin / Home Country. We will also pay the associated reasonable and necessary expenses incurred Overseas for services and supplies provided by the mortician or undertaker, including but not limited to the cost of a basic casket, embalment and cremation if so elected. This will not include expenses related to religious ceremony or rites.

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

EXCLUSIONS

We will not pay for:

- 1) any expenses incurred for services provided by another party for which You are not liable to pay, or any expenses already included in the cost of a scheduled Trip including but not limited to the unutilized portion of the return air ticket for the scheduled Trip; and/or
- 2) any expenses incurred for the transportation of Your remains not approved and arranged by ATAP, or by an authorised representative of ATAP.

For Area 1 Plan: We will pay ATAP directly the covered expenses, up to the limit specified in Section 6.

For Area 2 Plan: We will pay ATAP directly the covered expenses but in no event will the total expenses for Sections 4, 5 and 6 exceed the limit specified in Section 4.

SECTION 7 – 24 HOURS EMERGENCY MEDICAL ASSISTANCE HOTLINE

This Policy provides You access to a 24-hours Emergency Medical Assistance Hotline whilst You are travelling overseas. In the event that You require emergency medical assistance, please contact Our Emergency Medical Assistance Hotline (+65) 6733 2552.

PERSONAL ACCIDENT ASSIST

SECTION 8 – ACCIDENTAL DEATH & PERMANENT DISABLEMENT

If You are involved in an Accident and as a consequence suffer Injury resulting in death or Permanent Disablement within 90 days of the date of the Accident, We will pay compensation for the specific event suffered as set out in the Schedule of Compensation under listed events 1 to 9. The maximum amount We will pay is up to the limit specified in the Selected Plan under Section 8.

	Maximum Benefits (S\$)	
	Area 1	Area 2
Insured Person (age between 2 and 70 years old)	S\$35,000	S\$100,000
Infant (age below 2 years and travelling with an adult Insured Person)	S\$7,000	S\$20,000

Schedule of Compensation

1. Death	100%	
2. Permanent Total Disablement	100%	
3. Permanent and Incurable Paralysis of all Limbs	100%	
4. Permanent Total Loss of Sight of both Eyes	100%	
5. Loss of or the Permanent Total Loss of use of two Limbs	100%	%Percentage of Maximum Benefit as stated above in accordance with Selected Plan
6. Permanent Total Loss of Speech and Hearing	100%	
7. Permanent Total Loss of Hearing in		
a) both Ears	75%	
b) one Ear	15%	
8. Permanent Total Loss of Sight of one Eye	50%	
9. Loss of or the Permanent Total Loss of use of one Limb	50%	

TRAVEL ASSIST

SECTION 9 – TRIP CANCELLATION

If the Trip is cancelled due to any of the following occurring within 30 days before the date of departure of the Trip:-

- Major Travel Event that prevents You from travelling to Your main destination(s) as outlined in Your Trip itinerary;
- death or Serious Injury or Serious Sickness or compulsory quarantine of You or Your Relative or Travel Companion; or
- witness summons or jury service;

We will reimburse the cost of the unused and non-refundable portion of the Jetstar Air Carrier air ticket fare (excluding taxes and surcharges), up to the limits specified in the Selected Plan under Section 9, for the resulting loss of travel expenses:-

- paid in advance by You; and
- for which You are legally liable; and
- which is not recoverable from any other source.

EXCLUSIONS

We will not pay for any loss or expenses:-

- caused directly or indirectly by government regulations or control; or
- caused by cancellation by Jetstar; or
- that is covered by any other existing insurance scheme or government program; or
- should this insurance be purchased less than 3 days before the date of departure (date of departure inclusive) (with the exception of Your death or the death of Your Relative or Travel Companion caused by an Accident); and/or
- that results from a Major Travel Event which was publicly known at the time You booked Your Trip or purchased this insurance, whichever occurs last.

In this Policy, once You cancel the Trip and a claim is made for Travel Cancellation under Section 9, the Policy immediately terminates upon such cancellation of the Trip.

SECTION 10 - TRAVEL CANCELLATION DUE TO INSOLVENCY (applicable only if You booked Your air ticket and car rental and/or accommodation with the same Travel Agent for the Trip)

We will reimburse You, up to the specified limit in the Selected Plan under Section 10, for the loss of irrecoverable travel deposits or travel fares paid in advance, due to a Trip being cancelled prior to Trip commencement because of Insolvency of a Travel Agent from which You purchased the Trip.

EXCLUSIONS

We will not pay for any loss:

- 1) unless You booked Your air ticket and car rental and/or accommodation with the same Travel Agent for the Trip ;
- 2) caused directly or indirectly by government regulations or control;
- 3) caused by cancellation by the Common Carrier or any other provider of the travel and/or accommodation;
- 4) that is covered by any other existing insurance scheme or government program;
- 5) which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation;
- 6) where Insolvency occurred, or for which a petition for bankruptcy or similar petition was filed before the purchase of this insurance; and/or
- 6) should this insurance be purchased within 3 days before the date of departure excluding the date of departure.

N.B. This Policy will only pay for any claim under any one of Sections 9 or 10 for the same event but not for more than one of the Sections.

SECTION 11 – TRIP POSTPONEMENT

If the Trip is postponed due to any of the following occurring within 30 days before the date of departure of the Trip:-

- a) Major Travel Event that prevents You from travelling to Your main destination(s) as outlined in Your Trip itinerary;
- b) death or Serious Injury or Serious Sickness or compulsory quarantine of You or Your Relative or Travel Companion; or
- c) witness summons or jury service;

We will reimburse the cost of the unused and non-refundable portion of the Jetstar Air Carrier air ticket (excluding taxes and surcharges), up to the limits specified in the Selected Plan under Section 11, for the resulting loss of travel expenses:-

- a) paid in advance by You; and
- b) for which You are legally liable; and
- c) which is not recoverable from any other source.

EXCLUSIONS

We will not pay for any loss or expenses:

1. caused directly or indirectly by government regulations or control; or
2. caused by cancellation by Jetstar; or
3. that is covered by any other existing insurance scheme or government program; or
4. should this insurance be purchased less than 3 days before the date of departure (date of departure inclusive) (with the exception of Your death or the death of Your Relative or Travel Companion caused by an Accident); or
5. that results from a Major Travel Event which was publicly known at the time You booked Your Trip or purchased this insurance, whichever occurs last;

In this Policy, once You postpone the Trip and a claim is made for Travel Postponement under Section 11, the Policy immediately terminates upon such postponement of the Trip.

SECTION 12 – TRIP INTERRUPTION

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

If You have to return directly to Singapore from Overseas:

- a) due to Major Travel Event that prevents You from continuing with Your scheduled Trip;
- b) because You suffer Serious Injury or Serious Sickness and receive medical advice to do so;
- c) due to the unexpected death or Injury or Sickness of Your Relative or Travel Companion; or
- d) due to quarantine upon medical advice;

We will reimburse You the cost of the unused Jetstar air ticket under Section 12 of the Selected Plan, incurred as a result of the above events.

SECTION 13 – FLIGHT DELAY

In the event that the scheduled Jetstar Air Carrier in which You had arranged to travel is delayed for at least 6 consecutive hours from the departure date as specified in the itinerary supplied to You due to Strike or industrial action, adverse weather condition, mechanical breakdown, derangement or structural defect of the Jetstar Air Carrier, We will pay You S\$80 for every full 6 consecutive hours of delay up to the limits specified in the Selected Plan under Section 13, if the delay occurred Overseas. Where the delay occurred in Singapore, We will pay a maximum sum of S\$80 provided that a minimum period of 6 consecutive hours of delay has lapsed.

EXCLUSIONS

No benefits will be provided for any delay:

- 1) Arising from Your failure to check in according to the itinerary supplied to You, or if You fail to obtain written confirmation from Jetstar or their handling agents of the number of hours delayed and the reason for such delay; and/or
- 2) Arising from a Major Travel Event, Civil Unrest, Riot or Commotion, Strike or adverse weather conditions, actual or suspected mechanical breakdown/derangement or structural defect of the Jetstar Air Carrier which was publicly known at the time You booked Your Trip or purchased this insurance, whichever occurs last.

SECTION 14 – BAGGAGE & PERSONAL EFFECTS LOSS

We will pay You, up to the limit specified in the Selected Plan under Section 14, for loss or damage sustained Overseas (including whilst on board a Jetstar Air Carrier) to Your personal baggage and personal effects taken or purchased where such loss or damage is due to circumstances beyond Your control at the planned destination. The baggage and personal effects must have travelled with You Overseas from Singapore on board a Jetstar Air Carrier. This includes compensation for Your clothing and personal effects which are stored in the personal baggage that is lost or which are worn or carried on You. All items must be owned by You or in Your custody or which is loaned or entrusted to You.

PROVISIONS APPLICABLE TO SECTION 14

In the event any article of Your article of personal baggage is proven to be beyond economical repair, a claim under this Policy will be treated as if the article had been lost.

We will not be liable for more than S\$300, in respect of any one article or pair or set of articles. A pair or set of items is treated as one item (e.g. a pair of shoes, a camera and its accompanying lens and accessories even if purchased separately and are of different brands, a set of diving gear and any accessories even if purchased separately and are of different brands).

We may, at Our sole discretion and option, make payment or reinstate or repair the damaged personal baggage. All claim settlements will be subject to due allowance for wear and tear and depreciation. Depreciation may not be applied to electronic items that are purchased less than 1 year from the date of the incident if You can produce support documents (i.e. original receipts or original warranty cards) for claims.

The loss must be reported to the police or the relevant authorities such as hotel and airline management or other service provider having jurisdiction at the place of the loss within 24 hours of the incident. Any claim must be accompanied by written documentation from such authorities. You must take every possible step and reasonable precaution to ensure:

- a) that Your baggage or personal effects are not left unattended in a Public Place; and
- b) The safety of all personal property and baggage

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

EXCLUSIONS APPLICABLE TO SECTION 14

We will not be liable for:

- 1) the following classes of property are excluded from coverage: animals, motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances, snow skis, boards or toboggans, fruits, perishables and consumables, household effects, antiques, artifacts, paintings, objects of art, computers (including handheld computers, software and accessories) manuscript, jewellery, gem stones, watches, contact or corneal lenses, securities, musical instruments, bridges for tooth or teeth, dentures;
- 2) Loss or damage caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process or while actually being worked upon resulting in such loss or damage;
- 3) Loss of or damage to hired or leased equipment and loss of or damage to property resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authorities in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or customs regulations, confiscation by order of any government or public authority or risk of contraband or illegal transportation or trade;
- 4) Loss or damage to property insured under any other insurance policy, or reimbursed by any other carrier, hotel or any other party;
- 5) Loss or damage to Your baggage sent in advance, mailed or shipped separately;
- 6) Loss or damage to Your baggage left unattended in any Public Place;
- 7) Loss or damage resulting from Your failure to take due care and precautions for the safeguard and security of such property;
- 8) Loss of or damage resulting from Your willful act, omission, negligence or carelessness;
- 9) Loss of or damage resulting from confiscation or retention by customs or other officials;
- 10) Loss or damage of business goods or samples or equipment of any kind;
- 11) Loss of or damage to data recorded on tapes, cards, discs or otherwise;
- 12) Loss of or damage of cash or equivalents, bank notes, casino chips, vouchers, cash cards, EZ Link Cards, bonds, coupons, stamps, negotiable instruments, title deeds, manuscripts, securities of any kind, loss of or replacement of credit cards, Identity Cards (IC) and driving licenses, travel documents except as provided in Section 15;
- 13) Loss of or damage or derangement or breakage of fragile or brittle articles; and/or
- 14) Loss of damage resulting from mysterious disappearance of such property;

SECTION 15 – LOSS OF TRAVEL DOCUMENTS

We will pay You, up to the limit specified in the Selected Plan under Section 15, for the cost of obtaining whilst Overseas replacement passports, Jetstar flight tickets, and visa, if any, which have been lost as well as additional travel expenses and hotel accommodation incurred whilst Overseas to replace such lost travel documents. Such loss must be due to robbery, burglary, theft or Natural Disasters whilst Overseas.

Where replacement passports which have been lost whilst Overseas are to be obtained upon Your return to Singapore, We will pay You, up to the limit specified in the Selected Plan under Section 15, only for the cost of obtaining such passports excluding any transport or other incidental costs incurred in Singapore.

If You experience a loss of cash, travellers' cheques or banknotes, due to robbery, burglary, theft, or Natural Disasters which were in Your care, custody or control during a Trip, We will pay for the actual loss up to S\$250, provided that such loss is reported to the police or relevant authority having jurisdiction at the place of the loss no later than 24 hours after the incident. Any claim must be accompanied by written documentation from the police or such other authorities.

EXCLUSIONS

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

SECTION 16 – PERSONAL LIABILITY ABROAD

We will indemnify You, up to the limit specified in the Selected Plan under Section 16 for legal liability to a third party whilst Overseas arising during the Trip as a result of:

- a) Death or Injury to any third party; or
- b) Accidental loss of or damage to property of any third party.

EXCLUSIONS

No benefits will be provided for:

- 1) property belonging to a member of Your family or employer or deemed by law to be your employee;
- 2) liability to any person who is a member of Your family or employer or deemed by law to be your employee;
- 3) property belonging to You or in Your care, custody or control;
- 4) any liability assumed under contract;
- 5) liability arising directly or indirectly from, in respect of, or due to Your willful, malicious or unlawful acts;
- 6) liability arising directly or indirectly from, in respect of, or due to ownership, possession or use of vehicles, aircraft, watercraft, firearms or animals;
- 7) liability arising directly or indirectly from, in respect of, or due to ownership or occupation of land or buildings (other than occupation only of any temporary residence);
- 8) liability arising directly or indirectly from, in respect of, or due to undertaking or pursuit of any trade, business or profession;
- 9) liability arising directly or indirectly from, in respect of, or due to any criminal acts;
- 10) legal costs resulting from any criminal proceedings;
- 11) your participation in any motor rallies, or car, motorcycle, boat or aerial racing;
- 12) judgments which are not in the first instance delivered by or obtained from a court of competent jurisdiction within Singapore; and/or
- 13) punitive, aggravated or exemplary damages;

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

SUPPLEMENTARY BENEFITS

SECTION 17 – GOLF ADVANTAGE

- a) Damage / Loss of Golfing Equipment

We will pay You, up to the limit specified in the Selected Plan under Section 17, for loss of or damage sustained during the Trip to Golfing Equipment taken or purchased provided that such event giving rise to the loss or damage occurs in a Public Place and is due to circumstances beyond Your control. The Golfing Equipment must be owned by You or in Your custody or which is loaned or entrusted to You.

If as a result of any damage, the Golfing Equipment is proven to be beyond economical repair, We will treat a claim under this Policy as if the article had been lost.

We will not be liable for more than the limit applicable for the Selected Plan, in respect of any one article or pair or set of articles.

We may, at Our sole discretion and option, make payment or reinstate or repair the Golfing Equipment.

All claim settlements will be subject to due allowance for wear and tear and depreciation.

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

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

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

- b) Hole-in-One

If You complete a hole-in-one in an organised event at any 18-hole golf course during a Trip, We will pay You, up to the limit specified in the Selected Plan under Section 19, to cover the cost of one round of celebratory drinks.

You must provide Us with written confirmation from the Golf Club Professional that the hole-in-one was achieved and the receipts for the cost of celebratory drinks on the date of accomplishment at the golf club.

SECTION 18 – COVER IN THE EVENT OF TERRORISM

We will pay You the benefits in Sections 1 to 17 for covered losses arising directly from an Act of Terrorism during the Trip, subject to the respective limits of the Selected Plan under each Section and the terms and exclusions of the Policy.

EXCLUSIONS

We will not pay for any losses directly or indirectly suffered, contributed or attributed to or caused by from or in any connection with any act of nuclear, chemical or biological events.

PART III – GENERAL EXCLUSIONS

(A) THIS POLICY WILL NOT COVER ANY LOSS, INJURY, DAMAGE OR LEGAL LIABILITY ARISING DIRECTLY OR INDIRECTLY FROM:

- 1) Any Injury, Sickness or disease resulting directly or indirectly from or due to, or accelerated by:
 - a) the use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination;
 - b) the dispersal or application of pathogenic or poisonous biological or chemical materials; or
 - c) the release of pathogenic or poisonous biological or chemical materials;
- 2) Your illegal or unlawful intentional act or confiscation, detention, destruction by customs or other authorities or any breach of government regulation;
- 3) Your failure to take reasonable precautions to avoid a claim under the Policy following the warning of any Major Travel Event through or by general mass media;
- 4) Any prohibition or regulations by any government;
- 5) Your not taking all reasonable efforts or Your carelessness, negligence or recklessness in safeguarding Your property or avoiding Injury or avoiding and/or minimising any claim under the Policy;
- 6) You participating in:
 - a) Extreme Sports and Sporting Activities;
 - b) any professional sports or any sport in which You would or could earn or receive remuneration, donation, sponsorship or financial rewards of any kind;
 - c) racing other than on foot (except for ultra-marathons, biathlons and triathlons which are excluded);
 - d) Expeditions;
 - e) private hunting trips;
 - f) off-piste skiing;
 - g) private white water rafting grade 4 or above;
 - h) ocean yachting or pot holing;
 - i) scuba diving unless You hold a PADI certification (or similar recognized qualification) or You are diving with a qualified instructor. In these situations, the maximum depth that We will cover is as specified under Your PADI certification (or similar recognised qualification) but no deeper than thirty (30) meters and You must not be diving alone;
 - j) motorcycling (unless You hold a motorcycle license recognised by the country/region/territory You are travelling in and provided that You wear a helmet at all times whilst motorcycling and abide by all applicable road laws of that country/region/territory, but always excluding motorcycle racing);
 - k) Mountaineering;
 - l) outdoor rock climbing or abseiling;
 - m) trekking (including mountain trekking) above 3,000 meters, save that exclusions (l) and (m) shall not apply to organized harnessed outdoor rock climbing, harnessed abseiling and trekking (including mountain trekking) that are:
 - available to the general public without restriction (other than general health and fitness warnings); and
 - provided by a recognized commercial local tour operator or activity provider; and
 - provided that You are acting under the guidance and supervision of qualified guides and/or instructors of such tour operator or activity provider and you wear the recommended safety equipment and follow the safety procedures, rules and regulations of the qualified guides and/or instructors; and
 - the activity takes place below 6,000 meters.
- 7) You travelling as an operator or crew member in, or carrying out any testing or repairs on, a private aircraft or a Common Carrier;
- 8) Suicide or attempted suicide or intentional self-inflicted injury, while sane or insane;
- 9) The effect or influence of alcohol or of non-prescription drugs or medications;
- 10) Any Pre-existing Medical Conditions;
- 11) Pregnancy or childbirth, and/or any injury or sickness associated with pregnancy or childbirth;
- 12) Sexually transmitted diseases, AIDS, HIV infections and AIDS related infections;
- 13) Mental and nervous or sleep disorders, including but not limited to insanity or any diagnosed psychological or psychiatric disorder, anxiety or depression;
- 14) Your engaging in naval, military, air force service or operations, or testing of any kind of conveyance, engaging in Manual Work during the Trip, engaging in any offshore work activity or engaging in mining, aerial photography or handling of explosives or ammunition, firearms or flight duty (except as a passenger);
- 15) You acting as a law enforcement officer, emergency medical or fire service personnel, civil defence or military personnel of any country/region/territory or international authority, whether in full-time service or as a volunteer or for reservist training pursuant to Section 14 of the Enlistment Act, Chapter 93 of Singapore;
- 16) Mysterious disappearance;
- 17) When You are not fit to travel or are travelling against the advice of a Medical Practitioner;
- 18) When You are travelling to obtain medical care, treatment or advice of any kind whether this is the sole purpose or not of Your Trip;
- 19) Medical services or treatments referred to ATAP which in the opinion of both the Medical Practitioner in attendance and ATAP can wait until You return to Singapore;
- 20) Any claim that results from the tour operator, airline or any other company, firm or person willfully refusing to carry out any part of their obligation to You;
- 21) Any indirect losses which are not covered by the terms and conditions of this Policy;
- 22) The costs of any lost or damaged item which is covered by any other insurance policy;
- 23) This policy will not cover for any loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to or through Cuba, Iran, Syria, North Korea or the Crimean region;
- 24) We shall not be deemed to provide cover and We shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us, Our parent company or Our ultimate controlling entity to any sanction, prohibition, or restriction under United Nation resolutions or the trade or economic sanctions, laws, or regulations of the European Union or the United States of America; and/or
- 25) Declared or undeclared War, or any declared or undeclared Act Of War.

(B) THIS POLICY WILL NOT COVER ANY LOSS, INJURY, DAMAGE, OR LEGAL LIABILITY SUFFERED OR SUSTAINED DIRECTLY OR INDIRECTLY BY YOU IF YOU ARE:

- 1) a terrorist;
- 2) a member of a terrorist organization;
- 3) a narcotics trafficker; and/or
- 4) a purveyor of nuclear, chemical or biological weapons.

PART IV – GENERAL CONDITIONS

- 1) **AUTOMATIC EXTENSION:** In the event of flight re-scheduling by Jetstar, this Policy will automatically extend to cover the Insured Person whilst he is waiting for a return flight. This extension is for a maximum of 3 days. This Policy cannot be extended for One Way Trips.
- 2) **FITNESS FOR TRAVEL:** At the time of effecting this insurance You must be medically fit to travel and not be aware of any circumstances which could lead to cancellation, disruption of the Trip, or to any other claim under this Policy, otherwise no claim will be payable.
- 3) **AWARENESS OF CIRCUMSTANCES:** At the time of effecting this insurance, You must not be aware of any circumstances, facts or risks related to Your place of destination which are known or ought to be known by You and which may give rise to a claim under this Policy. In such a case, no claim will be payable.
- 4) **ATAP NOTIFICATION REQUIREMENTS:**
If You require hospitalisation or emergency transportation services or need to return to Singapore early for any reason, You must contact ATAP and obtain approval before arrangements are made. You must follow the advice and instruction of ATAP failing which Your claim may not be payable.
- 5) **OFFSET CLAUSE:**
We will not cover You for loss or an event or liability to the extent that it is covered by any other source including but not limited to other insurance policy, medical or health scheme or Act of Parliament or any benefit which We are legally prohibited to pay by law. We will however pay the difference between what is payable under the other source and what You would have been entitled to recover under this Policy to the extent permitted by law. This does not apply to Sections 3, 8, 13 and 17(b).
- 6) **PURCHASE OF TRAVEL INSURANCE:** You must purchase the insurance before departing from 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.
- 7) **DUPLICATION OF COVER:** In the event that You are covered under more than one travel insurance policy underwritten by Us for the same Trip, We will consider You insured only under the policy which provides the highest benefit level.
- 8) **CURRENCY:** All amounts shown are in Singapore Dollars (SGD).
- 9) **EFFECTIVE DATE OF COVER:** In respect of Sections 10, 11 and 12, cover shall commence at the later of the Policy issuance date or as specified under the applicable Section. In respect of all other Sections, cover starts only upon checking-in for departure of the scheduled Jetstar flight in the itinerary, provided that the premium has been paid before travel and a copy of the Certificate of Insurance has been issued. Coverage will include the time You are inside any airport premises for the purpose of commencement or continuation of the same scheduled flight.
- 10) **OTHER LIMITATIONS:**
 - a) Land cover between destination and departure is limited to that within the country/region/territory (within the selected Area) in which You have first disembarked from the Jetstar Air Carrier only. If You travel beyond the boundary of the country/region/territory (within the selected Area), cover will exclude the geographical limits beyond the boundary of that country/region/territory (within the selected Area).
 - b) If You depart on any Common Carrier to travel outside the country/region/territory (within the selected Area) in which You have first disembarked from the Jetstar Air Carrier, insurance cover will suspend from the time of Your clearance at immigration and for the duration you are outside that country/region/territory (within the selected Area) and cover will resume upon Your clearance at immigration upon returning to that country/region/territory (within the selected Area), subject to the period covered, i.e. provided the period is still within 30 days of the first departure date of the flight itinerary.
- 11) **DETERMINATION OF AGE:** In any claim, Your age will be determined as at the date of Injury or Sickness with reference to the birth date.
- 12) **AGE ELIGIBILITY:** To be eligible for cover under this Policy, the Insured Person must be a Singapore Resident with the age between 2 and 70 years old during the policy period. Cover will automatically terminate when the Insured Person reaches the age of 71 years old.
- 13) **INFANT:** Coverage is provided for an accompanying infant traveling with an adult who is named in the Certificate of Insurance and has purchased a Jetstar ticket. Free coverage is extended to the accompanying infant and coverage is limited only to Sections 1, 4, 5, 6, 7, and 8 (as applicable) of this Policy. Coverage for infant under Section 8 (as applicable) is only for 20% of the limit specified in the Selected Plan.
- 14) **COMPLIANCE WITH POLICY PROVISIONS:** Failure to comply with any of the provisions contained in this Policy will invalidate all claims herein.
- 15) **TIME OF NOTICE OF CLAIM:** As soon as practicable and in any case within 30 days after the occurrence of any event which may give rise to a claim, You will give written notice to Us. Notice given to Us by You or on Your behalf with information sufficient to identify You will be deemed to be notice to Us. However, if You visit or are admitted into a Hospital for medical treatment whilst Overseas and You are likely to be

in Hospital for more than 24 hours, someone must contact Us immediately and notify Us of such an event. This notice shall then be followed up with the written notice stated in this condition. In any event and irrespective if notice has been given, all claims must be submitted no later than 30 days after the occurrence of any event giving rise to the claim.

- 17) **NOTIFY AUTHORITIES:** If the property insured under Section 14 15 and 17(a) of this Policy shall be lost or damaged, You will take all reasonable measures to protect, save, and recover it, and will also promptly notify the police, hotel, transportation company or transportation terminal authorities. You must also get a property irregularity report (PIR) and any other official written report from the airline or transport company or other service provider or a report from the police or any relevant authority as the case may be. If You fail to notify the airline or transport company or other service provider within 24 hours of the event or the police (and hotel management company if this applies) within 24 hours of the event, We reserve the right not to pay Your claim.
- 18) **SUBROGATION:** In the event of any payment under any one or more Sections of this Policy, We will be subrogated to all Your rights of recovery against any person or organisation and You will execute and deliver instruments and documents and do whatever else is necessary to secure Our such rights. You will take no action after the loss to prejudice such rights.
- 19) **FORMS FOR PROOF OF LOSS:** Upon receipt of a notice of claim, We will furnish You with such claim forms as are usually furnished by Us for filing proof of loss. You must return such claim forms with full particulars within 15 days after the receipt of such claim forms. You will also at the same time when returning the completed claim form within the said 15 days provide Us written proof of the occurrence, the circumstances and the extent of the loss for which the claim is made. You will also at any time at Our request submit whatever documents required by Us in support of the claim as soon as possible and in any event within 60 days after the receipt of notice of such requirement. Any reimbursement of the Medical Expenses or claim arising from Injury or Sickness suffered under this Policy shall only be upon production of a medical certificate, report or note from the treating Medical Practitioner or Hospital or clinic detailing the Injury or Sickness You suffered for which treatment was given or with reasons for quarantine and any bills You have paid.
- 20) **MEDICAL EXAMINATION AND TREATMENT:** You will at Your expense furnish Us with all such certificates, information and evidence as We may require. You will also, whenever reasonably required to do so, arrange to submit to medical examination by Medical Practitioners appointed by Us. In the event of Your death, where it is not forbidden by law, We will be entitled to have a post-mortem examination at Our own expense, and notice will, where practicable, be given to Us before interment or cremation, stating the name and place of any inquest appointed. In the event of any conflict of opinion between Our Medical Practitioner and Your Medical Practitioner, the opinion of Our Medical Practitioner will prevail and be binding on You or Your estate as the case may be.
- 21) **ARBITRATION:**
- a) Any dispute, difference or question arising at any time hereafter between Us and You or Your legal personal representatives in relation to the true construction of the Policy or the rights or liabilities of the parties hereto will be referred to arbitration in Singapore and Singapore laws will apply thereto.
 - b) The arbitration will be heard by a single arbitrator to be agreed by the parties hereto within 14 days of the commencement of the arbitration. In default of agreement, the arbitrator will be appointed in accordance with and subject to the provisions of the Arbitration Act (Cap. 10) or any statutory modification or re-enactment thereof for the time being in force. Arbitration proceedings will be conducted in accordance with the Rules of the Singapore International Arbitration Centre for the time being in force.
- 22) **TO WHOM INDEMNITIES PAYABLE:**
Indemnity for Your loss of life is payable to Your estate. All other indemnities of this Policy are payable to You, except under Sections 4, 5 and 6. Under Section 1, in the event funds for emergency medical treatment are guaranteed to the provider of healthcare by ATAP or their authorised representative, indemnities will be payable directly to the provider of healthcare. Indemnity for expenses under Section 1 which You incur directly will be payable to You. Under Sections 4, 5 and 6 the benefits will be paid directly to the provider of service as indicated in each section. Any reimbursements or indemnities under this Policy shall be made in accordance with the prevailing laws, rules and regulations of Singapore.
- 23) **CLAIMS PAYABLE:** We will not pay any claim if and where the laws of Your Country of Origin/Home Country prevent Us from making such payments or We will make payments of Your claim in Singapore if We, in Our sole discretion, deem fit and We are legally able to do so.
- 24) **RULE OF REFUND:** We will not allow any refund of premium once the Policy is issued.
- 25) **CANCELLATION:** We may cancel this Policy at any time by written notice delivered to You or mailed to Your last address shown in Our records stating when such cancellation will be effective. In the event of such cancellation, We will return promptly the pro rata unearned portion of any premium actually paid by You. Such cancellation will be without prejudice to any claim originating prior thereto.
- 26) **RIGHT OF RECOVERY:** In the event authorisation for payment and/or payment is made by Us or ATAP or an authorised representative of ATAP for a medical claim for which Policy liability is not engaged, We or ATAP or an authorised representative of ATAP reserve the right to recover against You for the full sum which We or ATAP or an authorized representative of ATAP is liable to the medical institution to which You were admitted.
- 27) **ENTIRE CONTRACT:** The Policy, Certificate of Insurance, Endorsements, Application Form, Declaration (where applicable) and attached papers together with other statement in writing will be read together as one contract. Any word or expression to which a specific meaning has been ascribed in any part of the Schedule attached will bear specific meaning wherever it may appear. In the event of a conflict, the terms, conditions or provisions of the Schedule attached will prevail. No agent has the authority to change or waive any provisions of the Policy. No change of provisions will be valid unless approved by Our executive officer and such approval has been endorsed into the Policy.
- 28) **REINSTATEMENT OF POLICY:** If You default in paying the agreed premium for this Policy, the subsequent acceptance of premium by Us will reinstate this Policy, but only to cover Injury or Sickness sustained after such acceptance of premium.
- 29) **INTEREST:** No indemnity from Us will carry any interest.

- 30) **GOVERNING LAW:** This Policy will be governed by and interpreted in accordance with Singapore laws.
- 31) **RESIDENCE LIMITATION:** This policy will not cover any claim, loss, injury, damage or legal liability suffered or sustained by residents of Cuba, Iran, Syria, North Korea, or the Crimea region.
- 32) **CONSUMER NOTICE:** We are subject to compliance with US sanctions laws. Thus, this policy does not cover any claim, loss, injury, damage or liability, benefits or services directly or indirectly arising from or relating to a planned or actual trip to or through Cuba, Iran, Syria, North Korea or the Crimea region. In addition, this policy does not cover residents of these countries or any individual identified on an applicable government watch list.
- 33) **CONTRACTS (RIGHTS OF THIRD PARTIES):** A person who is not a party to this Policy contract will have no right under the Contracts (Rights of Third Parties) Act and to enforce any of its terms.
- 34) **PAYMENT BEFORE COVER WARRANTY:** The Payment Before Cover Warranty will apply to this Policy. By virtue of this warranty, this Policy shall not be in force unless premium is paid to Us or the intermediary through whom this Policy was effected on or before the date of inception of the Policy.
- a) Notwithstanding anything herein contained but subject to clause b) hereof, it is hereby agreed and declared that the total premium due must be paid and actually received in full by Us (or the intermediary through whom this Policy was effected) on or before the inception date ("the inception date") of the coverage under the Policy, Renewal Certificate, Cover Note or Endorsement;
- b) In the event that the total premium due is not paid and actually received in full by Us (or the intermediary through whom this Policy was effected) on or before the inception date referred to above, then the Policy, Renewal Certificate, Cover Note and Endorsement will be deemed to be cancelled immediately and no benefits whatsoever will be payable by Us. Any payment received thereafter will be of no effect whatsoever on the cancellation of the Policy, Renewal Certificate, Cover Note and Endorsement.
- 35) **DATA PRIVACY:** The Insured Person(s) has/have agreed and consented that We may collect, use and process the Insured Person(s)'s personal information (whether obtained in the application form or otherwise obtained) and disclose such information to the following, whether in or outside of Singapore: (i) Our group companies; (ii) Our (or Our group companies') service providers, reinsurers, agents, distributors, business partners; (iii) brokers, the Insured Person(s)'s authorised agents or representatives, legal process participants and their advisors, other financial institutions; (iv) governmental / regulatory authorities, industry associations, courts, other alternative dispute resolution forums, for the purposes stated in Our Data Privacy Policy which include:
- a) Processing, underwriting, administering and managing the Insured Person(s)'s relationship with Us;
- b) Audit, compliance, investigation and inspection purposes and handling regulatory / governmental enquiries;
- c) Compliance with legal or regulatory obligations, risk management procedures and Our internal policies;
- d) Managing Our infrastructure and business operations; and
- e) Carrying out market research and analysis and satisfaction surveys.
- Note: Please refer to the full version of Our Data Privacy Policy found at http://www.aig.com.sg/sq-privacy_1030_237853.html.
- If the Insured Person(s) has not opted out, the Insured Person(s) has also consented to Us, Our group companies, service providers and business partners using, processing and disclosing the Insured Person(s)'s personal information to:
- a) enrol the Insured Person(s) in contests, prize draws and similar promotions; and
- b) contact the Insured Person(s) to market other insurance, and/or Our, Our group companies' and/or Our business partners' financial products and/or services.
- If you have any questions about Our collection, use and disclosure of personal information you may contact Our Data Protection Officer at singaporedataprotectionofficer@aig.com.
- 36) **INSURANCE ACT (CHAPTER 142):** The Policy is issued in Singapore and is subject to the Insurance Act (Cap 142) (the "Act") and all rules, regulations, subsidiary legislation and government orders enacted thereunder. For this Policy to be treated as a Singapore policy, You should be ordinarily resident in Singapore at the date of Your application for this Policy. The Act provides that You are treated as being ordinarily resident in Singapore if
- (i) You are a citizen of Singapore, unless You have resided outside Singapore continuously for 5 or more years preceding the application date of the Policy and are not currently residing in Singapore;
- (ii) You are a permanent resident, unless You have resided in Singapore for less than a total of 183 days in the 12 months preceding the application date of the Policy;
- (iii) You have a work pass or permit required under the Employment of Foreign Manpower Act (Cap. 91A), unless You have resided in Singapore for less than a total of 183 days in the 12 months preceding the application date of the Policy; or
- (iv) You have a pass or permit required under the Immigration Act (Cap. 133) that has duration longer than 90 days and You have resided in Singapore continuously for at least 90 days in the 12 months preceding the application date of the Policy.
- If You do not satisfy any one of the aforesaid definitions of being "ordinarily resident in Singapore", You must notify Us immediately.
- 37) **POLICY OWNER'S PROTECTION SCHEME:** This Policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact AIG Asia Pacific Insurance Pte. Ltd. or visit the AIG, GIA or SDIC web-sites (www.AIG.com.sg or www.gia.org.sg or www.sdic.org.sg).