FWD insurance

Celebrate living™
fwd.com.sg

FWD Travel insurance
Policy wording



This is your contract for your insurance policy.

Read it to understand all the benefits as well as the important terms and conditions that apply to your insurance cover. Don't worry, we've made it as easy to read as possible.

If you need help, call our hotline: +65 6820 8888

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About your policy

Thank you for choosing FWD Singapore Pte. Ltd. We're pleased to protect you, so you can focus on living life to the fullest.

Easy to read

We're here to change the way you feel about insurance – starting with this document. We've made it easy to read, so you can understand your benefits and what you are covered for.

We highlight important information like this. Read these carefully.

Words with special meaning

Some words in this policy wording have special meaning.

Accident or Accidental
Child(ren)
Endorsement
Extreme sport
Family member
Hospital
Initial trip deposit
Injury
Insured person
Interested party
Jewellery
Medically necessary
Medical practitioner
Natural disaster
Period of insurance
Policy
Pre-existing medical condition
Rebooking fees
Scheduled public transport
Serious public event
Sub-limit
Terminal illness
Travel companion
Travel insurance summary
Trip
We, us, and our
You, and your

Who can buy this policy

You can buy this policy if:

- you are at least 16 years old; and
- you hold a valid Singapore identification document.

We accept the following identification documents:

- Singapore National Registration Identification Card (NRIC);
- employment pass;
- work permit;
- long-term visit pass; or
- student pass.

You have declared that all of the following are true at the point of purchasing this policy

- You are a resident of Singapore possessing a valid FIN or NRIC;
- You have never been refused when buying/renewing any insurance policy of a similar nature or type, nor have you had any insurance policy of a similar nature or type cancelled/voided by your insurer;
- You have booked/will only book trips to countries that are permitted for travel by local government authorities and which the Ministry of Foreign Affairs has not advised against travelling to and/or recommended travel to be postponed;
- You have purchased this travel policy before your trip has commenced;
- (only applicable when traveller is under 16 years old) You are the parent or guardian of the applicant and give consent to the applicant entering into this insurance contract; and
- No material fact has been withheld and to the best of your knowledge, the information furnished is true and complete. You understand that, otherwise, we have the right to either decline your claims or cancel the policy and treat it as never having existed.

No cover for travel to certain countries

We will not pay any benefit if it is connected to travel to, within and/or transit through any of the specified countries below.

Specified countries not covered under your policy

Afghanistan
Belarus
Cuba
Democratic Republic of Congo
Iran
Liberia
Libya
North Korea
Somalia
South Sudan
Sudan
Syria
Yemen
The territories of Crimea including Sevastopol, Donetsk, Luhansk, Zaporizhzhia and Kherson

Your policy

Your policy is a contract of insurance between you and us. It is made up of the documents listed below.

- This policy wording
- Your travel insurance summary
- Any endorsement to your policy

Do read your policy carefully so you'll know exactly what you're covered for, and how to make a claim.

Table of benefits

Your policy benefits

Unless otherwise stated, the table of benefits below shows you the maximum benefit limits that are payable per insured person per trip, regardless of the number of people covered under your policy. Note that some additional limits and benefits may apply, depending on the type of plan chosen by you. For details of the limits that apply to your plan, you can check the table below, along with your insurance summary.

Unless otherwise stated, the following amounts are the maximum benefit limits that are payable per insured person per trip.

Protecting your travel plans	Maximum benefit limit		
	Premium	Business	First
Trip cancellation and loss of deposit			
If you have to cancel your entire trip	S$7,500	S$10,000	S$15,000
Overall limit for family plan*	S$18,750	S$25,000	S$37,500
Trip postponement If you have to postpone your trip from Singapore	S$500	S$1,000	S$1,500
Trip cut short			
If you need to return home earlier than planned	S$5,000	S$10,000	S$15,000
Overall limit for family plan*	S$12,500	S$25,000	S$37,500
Reinstatement fees for frequent flyer miles	Not Applicable	S$1,000	S$1,500
Insolvency protection If your travel service provider is insolvent	S$1,000	S$3,000	S$5,000
Trip diversion S$100 for every six hours diverted while overseas	S$500	S$1,000	S$1,500
Travel delay			
Delay while overseas	S$100 for every six-hour delay	S$50 for every three-hour delay	S$50 for every three-hour delay
Delay while in Singapore	S$100 for the first six-hour delay only	S$50 for every three-hour delay, up to S$100	
Overall limit^	S$300	S$800	S$1,500

***Each claim under the family plan is subject to the maximum benefit limit per insured person or the respective sub-limits, where applicable. Additionally, the total amount of all claims under a benefit is capped at the specified overall limit for the family plan.**

^Travel delay claims incurred overseas and in Singapore share one overall limit.

Unless otherwise stated, the following amounts are the maximum benefit limits that are payable per insured person per trip.

Protecting your travel plans	Maximum benefit limit		
	Premium	Business	First
Missed connections S$100 for every six hours you are stranded	S$300	S$500	S$500
Trip disruption If your trip is disrupted while you are on your trip	S$1,000	S$2,000	S$3,000
Terrorism cover	Covered	Covered	Covered

Protecting your stuff	Maximum benefit limit		
	Premium	Business	First
Baggage delay			
Delay while overseas	S$150 for the first six-hour delay only	S$150 for every six-hour delay	S$150 for every six-hour delay
Delay while returning to Singapore	S$150 for the first six-hour delay only		
Overall limit^	S$150	S$600	S$900
Theft of or damage to baggage or personal belongings	S$3,000	S$5,000	S$7,500
Sub-limit for laptop / tablet (in total)	S$1,000	S$1,000	S$1,000
Sub-limit for mobile phone (in total)	S$300	S$500	S$500
Sub-limit for jewellery (in total)	S$300	S$500	S$500
Sub-limit for all other items (per item)	S$300	S$500	S$500
Overall limit for family plan*	S$7,500	S$12,500	S$18,750
Loss of passport, travel documents & theft of money	S$300	S$600	S$1,000
Sub-limit for theft of your money	S$300	S$300	S$300
Fraudulent personal credit card usage When unauthorised charges are made on your credit card	S$300	S$600	S$1,000
Car rental excess Cover for any car rental excess you need to pay if an accident happens	Not Applicable	S$500	S$1,000

***Each claim under the family plan is subject to the maximum benefit limit per insured person or the respective sub-limits, where applicable. Additionally, the total amount of all claims under a benefit is capped at the specified overall limit for the family plan.**

^Baggage delay claims incurred overseas and while returning to Singapore share one overall limit.

Table of benefits

Unless otherwise stated, the following amounts are the maximum benefit limits that are payable per insured person per trip.

Protecting you and your health	Maximum benefit limit		
	Premium	Business	First
Emergency medical evacuation & repatriation Transportation due to life-threatening illness or injury	Unlimited	Unlimited	Unlimited
Personal liability while on your trip If you are liable for accidental death, injury or damage to other people, items or property	S$500,000	S$750,000	S$1,000,000
Personal accident Lump sum payment for death or disability from accident			
Adult below 70 years of age	S$200,000	S$300,000	S$400,000
Adult 70 years old or older	S$40,000	S$60,000	S$80,000
Child covered under a family plan	S$60,000	S$90,000	S$120,000
Overall limit for family plan*	S$500,000	S$750,000	S$1,000,000
Medical expenses incurred overseas Medical treatment costs while you are overseas			
Adult below 70 years of age	S$200,000	S$500,000	S$1,000,000
Adult 70 years old or older	S$40,000	S$100,000	S$200,000
Child covered under a family plan	S$60,000	S$150,000	S$300,000
Overall limit for family plan*	S$500,000	S$1,250,000	S$2,500,000
Sub-limit for mobility aids	Not covered	S$500	S$1,000
Sub-limit for dental expenses caused by accident	S$2,000	S$5,000	S$5,000
Daily hospital cash while overseas Capped at S$200 per day (Note: daily income amount will be doubled if hospitalised in intensive care, capped at S$400 per day)	S$5,000	S$8,000	S$10,000
Automatic policy extension Extended policy cover in some situations	7 days	14 days	21 days

***Each claim under the family plan is subject to the maximum benefit limit per insured person or the respective sub-limits, where applicable. Additionally, the total amount of all claims under a benefit is capped at the specified overall limit for the family plan.**

Unless otherwise stated, the following amounts are the maximum benefit limits that are payable per insured person per trip.

Protecting you and your health	Maximum benefit limit		
	Premium	Business	First
Emergency phone charges Cover for your emergency calls while overseas	S$200	S$300	S$400
Hospitalisation visit Paying for a family member to visit you in the hospital	S$5,000	S$7,500	S$10,000
Child companion Paying for an adult family member to visit to look after your child(ren)	S$5,000	S$7,500	S$10,000
Compassionate travel Paying for a family member to arrange return of body	S$5,000	S$7,500	S$10,000
Chinese medicine practitioner, physiotherapist and chiropractor expenses Capped at S$50 per visit	S$300	S$500	S$500
Medical expenses incurred in Singapore Medical treatment costs if you fall sick after returning to Singapore			
Adult below 70 years of age	S$6,000	S$15,000	S$30,000
Adult 70 years old or older	S$1,200	S$3,000	S$6,000
Child covered under a family plan	S$1,800	S$4,500	S$9,000
Overall limit for family plan*	S$15,000	S$37,500	S$75,000
Sub-limit for mobility aids	Not covered	S$500	S$1,000
Sub-limit for dental expenses caused by accident	S$2,000	S$5,000	S$5,000
Daily hospital cash while in Singapore Capped at S$100 per day (Note: daily income amount will be doubled if hospitalised in intensive care, capped at S$200 per day)	S$1,000	S$1,200	S$1,500

***Each claim under the family plan is subject to the maximum benefit limit per insured person or the respective sub-limits, where applicable. Additionally, the total amount of all claims under a benefit is capped at the specified overall limit for the family plan.**

Table of benefits

Unless otherwise stated, the following amounts are the maximum benefit limits that are payable per insured person per trip.

Optional covers	Maximum benefit limit		
	Premium	Business	First
Pre-existing medical conditions Coverage for pre-existing medical conditions			
Trip cancellation and loss of deposit 50% co-payment	S$7,500	S$10,000	S$15,000
Trip postponement 50% co-payment	S$500	S$1,000	S$1,500
Trip cut short 50% co-payment	S$5,000	S$10,000	S$15,000
Trip disruption 50% co-payment	S$1,000	S$2,000	S$3,000
Medical expenses incurred overseas**	S$50,000	S$100,000	S$150,000
Emergency medical evacuation & repatriation**			
Automatic policy extension Extended policy cover in some situations	30 days	30 days	30 days
Cancel for any reason Cancel, postpone or cut short your trip for any reason			
Trip cancellation for any reason	S$1,000	S$3,000	S$6,000
Overall limit for family plan*	S$2,500	S$7,500	S$15,000
Trip postponement for any reason	S$300	S$500	S$1,000
Overall limit for family plan*	S$750	S$1,250	S$2,500
Trip cut short for any reason	S$1,000	S$3,000	S$6,000
Overall limit for family plan*	S$2,500	S$7,500	S$15,000
Car rental excess Cover for any car rental excess you need to pay if an accident happens	S$300	Included in base cover	Included in base cover
Pet care S$50 for every six hours of delay	S$150	S$150	S$150

***Each claim under the family plan is subject to the maximum benefit limit per insured person or the respective sub-limits, where applicable. Additionally, the total amount of all claims under a benefit is capped at the specified overall limit for the family plan.**

****A combined limit applies to Medical expenses incurred overseas and Emergency medical evacuation & repatriation.**

Unless otherwise stated, the following amounts are the maximum benefit limits that are payable per insured person per trip.

Optional covers	Maximum benefit limit		
	Premium	Business	First
Sports equipment protector Cover for sports equipment in the event of damage or theft, including up to S$100 per day for rentals	S$2,000	S$2,000	S$2,000
Home contents Cover against burglary and fire in your home while you are overseas	S$6,000	S$6,000	S$6,000

What you're covered for

In this section, we explain what insurance benefits you are covered for, and any specific exclusions or conditions that apply to those benefits. General exclusions also apply - see section on 'General exclusions'.

Protecting your travel plans

Your policy provides benefits that protect your travel plans before your trip starts and during your trip.

Trip cancellation and loss of deposit

We will pay this benefit if you have had to incur a covered travel cost as a result of the entire trip being cancelled because any of the events* happen within 30 days before your scheduled departure date.

Trip postponement

We will pay this benefit if you have had to incur a covered travel cost as a result of your entire trip being postponed because any of the events* happen within 30 days before your scheduled departure date.

Trip cut short

We will pay this benefit if you are overseas and have to return immediately to Singapore before your scheduled return date because any of the events* happen.

***Check the table below to see what events you can claim for.**

What events you can claim for	Trip cancellation and loss of deposit	Trip postponement	Trip cut short
You or your travel companion suffers a serious injury or illness and is medically unfit to travel as confirmed by a medical practitioner in writing (for Trip cut short benefit, this must be confirmed by a medical practitioner in writing while you or your travel companion are overseas)	✓	✓	✓
You, your travel companion, or your family member, dies	✓	✓	✓
Your family member suffers a life-threatening illness or injury as confirmed by a medical practitioner in writing	✓	✓	✓
You or your travel companion needs to be a witness in court during your scheduled period of travel	✓	✓	✓
Your or your travel companion's home is seriously damaged by fire, or natural disaster, and as a result you cannot travel, or have to cut short your trip	✓	✓	✓
A serious public event happens in Singapore or at one of your travel destinations, which prevents you from starting or continuing the trip	✓	✓	✓
Your onward flight is cancelled by the airline due to airport, runway or airspace closure, or poor weather conditions, which forces the airplanes to be grounded	✓	✗	✗
The aircraft you are on-board is hijacked for more than 12 hours	✗	✗	✓

Please refer to the table below to see what travel costs are covered.

What we pay	Trip cancellation and loss of deposit	Trip postponement	Trip cut short[1]
Any unused accommodation and transport expenses (air, sea or land travel), excursions, tours and activities that you have paid in advance and cannot get back from any other source, as well as cancellation fees	✓	✗	✓
Any rebooking fees so that you can reorganise the trip (to the same destination as the original trip) to such later date within 180 days from your original scheduled departure date	✗	✓	✗
Any additional administrative expenses incurred where it is possible to amend the original return ticket (for travel via air, land or sea) and/or booking for accommodation; or Additional transport and/or accommodation expenses (economy class for transport and standard room for accommodation) for your immediate return to Singapore, if you are unable to amend your original return ticket (for travel via air, land or sea) and/or booking for accommodation	✗	✗	✓

[1] We will only pay for either of the travel expenses incurred (unused or additional expenses), whichever amount is higher.

What you should know

You can only claim under one of the following benefits for the same event, but not under more than one benefit:

- Trip cancellation and loss of deposit;
- Trip postponement;
- Trip cut short;
- Trip diversion;
- Travel delay;
- Missed connections;
- Trip disruption;
- Insolvency protection;
- Cancel for any reason (if you have purchased this optional cover); and
- Pre-existing medical conditions (if you have purchased this optional cover).

We will pay the benefit that gives the highest benefit amount, provided that you have advised the travel agent, tour operator, transport or accommodation providers and us as soon as possible after learning of a potential need to make a claim.

You must have also asked for a refund of any prepaid expenses from the travel agent, tour operator, transport or accommodation providers first. We will reduce your claim by the amount they have refunded you. This is regardless of the form of refund which can include, but is not limited to cash, vouchers, credits and re-booking options.

If this is a single trip policy, the policy will end when either the Trip cancellation and loss of deposit benefit or Trip postponement benefit is paid.

What is not covered

We won't pay for the following:

- any claims for Trip cancellation and loss of deposit benefit and Trip postponement benefit if you buy your policy less than 72 hours before your scheduled departure from Singapore;
- any claims under Trip cut short benefit for the cost of your unused portion of the original transport ticket back to Singapore which you have already paid for;
- any claims under Trip cut short benefit for additional travelling expenses if you have not purchased a return ticket to Singapore in your original itinerary;
- any claims under the Trip cut short benefit for incurred expenses related to any mode of on-demand transport such as, taxis, private hire vehicles, or any other ride-hailing services;
- any amounts refunded, compensated or expected to be received, regardless of the form of such refund/compensation. This includes, without limitation, refund/compensation provided in the form of cash, voucher(s), or form of credit, points or miles received as a refund or compensation.
- any expenses to upgrade you to a better class or category of transport or accommodation compared to that in your original itinerary. For example, changing your flight from a budget airline to a full-service airline or an upgrade from an economy class seat to one in a better class; or

- any claims that result from your pre-booked flight being cancelled due to any fault on the airline's part such as aircrew rotation, rescheduled flights, operational requirements or mechanical breakdown of the airplane.

However, despite the above, we will pay for any Trip cancellation and loss of deposit benefit or Trip postponement benefit, if:

- you, your travel companion or your family member accidentally dies.

Reinstatement fees for frequent flyer miles

We will pay this benefit if your airline ticket was purchased entirely with frequent flyer miles and you are unable to use the ticket due to an insured event occurring within 30 days before your scheduled departure of your trip.

You must inform the airline as soon as you become aware that you are unable to proceed with your trip.

What we pay

We will reimburse the airline's cancellation or change fee required to reinstate your miles, up to the applicable maximum benefit limit shown on page 3 (Table of benefits), in the event of an eligible Trip cancellation and loss of deposit or Trip postponement.

This cover applies exclusively to the Business and First plans only.

Any amount payable under this benefit shall be applied towards, and reduce, the overall limit available for Trip cancellation and loss of deposit or Trip postponement, whichever is applicable.

What is not covered

We will not pay for:

- Any amount recoverable from another source.
- Any upgrade or better class of transport than originally booked.
- Any complimentary service, access, or upgrade not included in the original itinerary.
- Any cost, value or replacement of miles, including any cash equivalent of such miles.

Insolvency protection

We will pay this benefit if your:

- trip is cancelled before your scheduled departure date; or
- trip is disrupted while you are overseas during your trip;

because a travel agent, transport provider, tour operator, or accommodation provider, each of whom is duly licensed, who is responsible for part or all of your trip, is declared insolvent.

Meaning of insolvency

When we use the words insolvent or insolvency, we mean that a licensed individual or entity is unable to pay their debts, and their business has completely ceased operations because:

- of declared insolvency – whether or not the licensed individual or entity has filed for bankruptcy; or
- a business owner with prior convictions for fraudulent or dishonest acts:
  - is under investigation for a fraudulent or dishonest act; or
  - has illegally run away with monies belonging to the business.

What we pay

We will reimburse the following costs you pay as a result of the insolvency.

- Accommodation and transport expenses (air, sea or land travel), excursions, tours and activities that you have paid in advance and cannot get back from any other source; or
- Additional transport and accommodation expenses (economy class for transport and standard room for accommodation).

What you should know

You can only claim under one of the following benefits for the same event, but not under more than one benefit:

- Trip cut short;
- Trip postponement;
- Trip cancellation and loss of deposit;
- Trip diversion;
- Travel delay;
- Trip disruption;
- Missed connections;
- Insolvency protection;
- Cancel for any reason (if you have purchased this optional cover); and
- Pre-existing medical conditions (if you have purchased this optional cover).

We will pay the benefit that gives the highest benefit amount.

If this is a single trip policy, the policy will end when this benefit is paid due to your trip being cancelled before your scheduled departure date.

What is not covered

- Any amounts refunded, compensated or expected to be received, regardless of the form of such refund/compensation. This includes, without limitation, refund/compensation provided in the form of cash, voucher(s), or form of credit, points or miles received as a refund or compensation.
- Any claim before your scheduled departure if you buy your policy less than 72 hours before your scheduled departure from Singapore.

Trip diversion

We will pay this benefit while you:

- are travelling on an airplane; and
- are diverted to another destination for 6 continuous hours or more,

before you eventually reach your scheduled destination.

Travel delay

Depending on your selected plan, we will pay this benefit for each interval of 3 or 6 continuous hours your trip is delayed due to:

- your scheduled public transport being delayed; or
- you being forced to travel at another time because your scheduled public transport is overbooked,

before you eventually reach your scheduled destination.

Please refer to page 3 (Table of benefits) for the maximum benefit limit payable for your plan.

Missed connections

We will pay this benefit if:

- you miss your travel connection as a result of your scheduled public transport arriving late to the transit terminal; and
- there is no other available travel alternatives within 6 hours of the scheduled departure of your next connection.

What we pay

Trip diversion benefit and Travel delay benefit

Depending on your selected plan and the benefit claimed, we will pay you for each interval of either 3 or 6 continuous hours you are delayed in reaching your scheduled destination. We calculate the length of the delay by counting the number of hours between your original scheduled arrival time and your actual arrival time. Please refer to page 3 (Table of benefits) for more details.

Missed connections benefit

We will pay you for each 6 continuous hours you are stranded.

What you should know

You must have checked in on time for the scheduled public transport you were booked for in your original itinerary.

You can only claim under one of the following benefits for the same event, but not under more than one benefit:

- Trip cut short;
- Trip diversion;
- Travel delay;
- Trip disruption;
- Insolvency protection;
- Missed connections;
- Cancel for any reason (if you have purchased this optional cover); and
- Pre-existing medical conditions (if you have purchased this optional cover).

We will pay the benefit that gives the highest benefit amount.

You need to provide us with written proof of the delay from the public transport provider or your handling agent. The document needs to show the number of hours you were delayed, and the reason for the delay.

What is not covered

We will not pay this benefit if you, your family member or your travel companion was the cause of the delay.

Trip disruption

We will pay this benefit if your trip is disrupted while you are in Singapore or overseas, and you are forced to change your itinerary because of one of the events below.

- You suffer a serious injury or illness and are medically unfit to travel. A medical practitioner based in the country you are in at the point of the accident/diagnosis must confirm this in writing.
- A serious public event happens in Singapore or at one of your travel destinations.
- Your flight has been cancelled by your airline because:
  - the airport, runway, or airspace is closed; or
  - due to poor weather conditions.

What you're covered for

What we pay

We will reimburse the following costs you pay as a result of changing any part of your scheduled itinerary.

- Additional transport and/or accommodation expenses (economy class for transport, and standard room for accommodation) you have to pay to continue your trip; or
- Any unused accommodation and transport expenses (air, sea or land travel) that you have paid in advance and cannot get back from any other source because of the itinerary change.

What you should know

You can only claim under one of the following benefits for the same event, but not under more than one benefit:

- Trip cut short;
- Trip diversion;
- Travel delay;
- Trip disruption;
- Insolvency protection;
- Missed connections;
- Cancel for any reason (if you have purchased this optional cover); and
- Pre-existing medical conditions (if you have purchased this optional cover).

We will pay the benefit that gives the highest benefit amount, provided that you have advised the travel agent, tour operator, transport or accommodation providers and us as soon as possible or of learning of a potential need to make a claim.

You must have also asked for a refund of any prepaid expenses from the transport or accommodation providers first. We will reduce your claim by the amount they have refunded you. This is regardless of the form of refund which can include, but is not limited to cash, vouchers, credits and re-booking options.

What is not covered

We will not pay this benefit in any of the following situations.

- Any other additional expenses you incur to extend your trip longer than what was originally scheduled.
- Any amounts refunded, compensated or expected to be received, regardless of the form of such refund/compensation. This includes, without limitation, refund/compensation provided in the form of cash, voucher(s), or form of credit, points or miles received as a refund or compensation.
- Any expenses to upgrade you to a better class or category of transport or accommodation compared to your original itinerary. This means, for example, changing your flight from a budget airline to a full-service airline or an upgrade from an economy class seat or to one in a better class.
- Any change of itinerary by a tour operator or cruise operator where no direct monetary loss is incurred.
- Any claims for incurred expenses related to any mode of on-demand transport such as, taxis, private hire vehicles, or any other ride-hailing services.
- Any claims arising from delays caused by traffic congestion.
- Any claims that result from your pre-booked flight being cancelled due to any fault on the airline's part such as aircrew rotation, rescheduled flights, operational requirements or mechanical breakdown of the airplane.

Terrorism cover

We will pay the benefits provided by this policy for claims that result directly from any act of terrorism during your trip, subject to the limits and conditions for each benefit.

Act of terrorism refers to an act (which may include using or threatening force or violence) by any person or group, committed for political, religious, ideological or similar purposes, with the aim of influencing any government or to put the public, or any section of the public, in fear.

Protecting your stuff

Your policy provides benefits that protect your belongings during your trip.

Baggage delay

We will pay this benefit if you have checked-in baggage that:

- is delayed, misdirected, or temporarily misplaced by any public transport provider; and
- reaches 6 continuous hours or more after you arrive at your scheduled destination (including your final return to Singapore).

What we pay

- We will pay you for each 6-hour period that your checked-in baggage is delayed while you are overseas.
- If the delay happens while returning to Singapore, we will only pay for the first 6-hour period of delay, regardless of whether your checked-in baggage was delayed overseas.
- We calculate the length of the delay by counting the number of hours between your original scheduled arrival time and the actual arrival time of your baggage.

What you should know

We pay this benefit on a per claim basis, not per piece of baggage.

We will only pay one person for the benefit even if there are multiple persons sharing the same baggage.

You also need to provide us with written proof of the baggage delay from the public transport provider or their handling agents stating your name, date, time (including delayed duration) and the reason for the baggage delay.

Theft of or damage to baggage or personal belongings

We will pay this benefit, if during your trip, your:

- baggage or personal belongings are stolen or accidentally damaged; or
- baggage is lost while in the custody and care of any airline operator.

How we decide how much to pay

- We will not pay more than the original purchase price and will decide whether to replace, repair, or pay a cash amount for the stolen or damaged items.
- We may treat a damaged item as beyond repair. If we do so, we will treat it as lost and we will become the owner of that item.
- We will treat items that are a pair or a set as one item for the purpose of this benefit, and only one amount will be payable for the pair or set.
- We will use the table below as a guide for determining the items' fair value.

What you're covered for

Covered item	How much we pay with proof of purchase	How much we pay without proof of purchase
Mobile phone	The higher of the following, capped at the maximum benefit limit: ▪ [(24 – Age of the item in months) / 24 months] x proof of purchase price; or ▪ the telco trade-in value; or ▪ S$50	The current market value of the item as determined by us, up to S$50 per item. We will only pay for a maximum of 5 items without proof of purchase.
Laptop, tablet and other electronic devices	The higher of the following, capped at the maximum benefit limit: ▪ [(36 – Age of the item in months) / 36 months] x proof of purchase price; or ▪ S$50	
Personal belongings including baggage	The higher of the following, capped at the maximum benefit limit: ▪ [(60 – Age of the item in months) / 60 months] x proof of purchase price; or ▪ S$50	
Jewellery	100% of the proof of purchase price, capped at the maximum benefit limit	

Please refer to page 3 (Table of benefits) for the maximum benefit limit payable for each of the covered items above.

What you should know

We may refuse to pay your claim if you don't do the following.

- For items such as mobile phones, laptops, tablets, or jewellery, it must be carried by you and you must not have checked them in with the public transport provider or left them in a vehicle unattended.
- Your stolen or damaged items must have been under your care, or in the care of another authorised person (including transport and accommodation providers). We may decline your claim if you cannot prove this.
- We may pay for any stolen or damaged travel documents or money under the Loss of travel documents and theft of money benefit. We will not pay for those items under this benefit.
- You must take all reasonable steps to find any lost or stolen items and also report to the police or relevant authority in the country where the loss occurs within 24 hours of discovering the theft.
- We will reduce the amount of this benefit by any amount we have already paid for the same items under the Baggage delay benefit.

What is not covered

We do not cover any of the following under this benefit.

- Perishables or consumables (including food, skincare product, perfume, contact lenses, and toiletries).
- Motorised vehicles of any form or its accessories.
- Traveller cards, credit value-loaded cards, prepaid debit cards, prepaid gift cards, transportation cards, and any value that is loaded onto any such card.
- Loss or damage caused by wear and tear (this includes scratches, discolouration, stains, tears, or dents to the surface of the item which does not affect how it works) or gradual deterioration.
- Musical instruments or its accessories or casing.
- Unauthorised phone costs or charge after its loss or theft.
- Items that do not belong to you.
- Sports equipment.
- Business goods or equipment.
- Information stored on storage devices.
- Unexplained loss or mysterious disappearance of any baggage or belongings.

Loss of passport, travel documents & theft of money

We will pay this benefit while you are on a trip overseas and:

- you lose your passport or other travel documents; and/or
- your money or travellers' cheques are stolen.

What we pay

We will reimburse the following to you.

- The value of stolen cash or travellers' cheques.
- The costs to replace a passport or other travel documents while overseas.

No other expenses you pay to organise replacements will be paid.

What you should know

We may refuse to pay your claim if you don't do the following.

- Call our Emergency Assistance line at **+65 6322 2072** for advice on how to replace your travel documents.
- Your stolen or lost items must have been under your care, securely locked in a storage facility, or in the care of another authorised person (including transport and accommodation providers). We may decline your claim if you cannot prove this.
- Your money must have been stolen while being carried by you. We won't pay any benefit for money:
  - if the money is checked-in with any public transport providers; or
  - left in a vehicle unattended.
- You must take all reasonable steps to find any lost or stolen items and also report to the police or relevant authority in the country where the loss occurs within 24 hours of discovering the theft.

Fraudulent personal credit card usage

We will pay this benefit by reimbursing you for unauthorised charges made on your credit card while you are overseas on a trip.

What you should know

We may refuse to pay your claim if you don't do the following.

- You must report any unauthorised charges (or the theft of the credit card if it was stolen) to:
  - your credit card issuers; and
  - the police in the country where the charges or loss happens, within 24 hours of discovery.
- You need to follow all of the rules and requirements that your credit card issuer sets for dealing with unauthorised charges or lost credit cards.

What is not covered

We do not cover any unauthorised charges made by:

- your family member;
- your travel companion; or
- any person that you entrust with your credit card details.

Protecting you and your health

Your policy provides benefits that protect you and your health during your trip and after your return.

Emergency medical evacuation & repatriation

To claim this benefit, you (or someone on your behalf) must call our Emergency Assistance line at **+65 6322 2072**.

We will decide on the most appropriate medical facility and transport method based on your location and our assessment of the severity of your medical condition or circumstances.

You can claim this benefit if you suffer from a life-threatening condition as a result of an unexpected illness or injury that happens while overseas on a trip, and:

- we believe it is medically necessary to move you to a medical facility in Singapore or overseas; or
- you need to return to Singapore for continued treatment after having been moved to an overseas medical facility for treatment; or
- you die while overseas.

What we pay

If you are suffering from a life-threatening illness or injury:

- we will arrange and pay for an air ambulance, surface ambulance, regular air transport, railroad, land or sea transport, or any other appropriate method to move you to a medical facility for treatment; and
- we will pay for any administrative fees charged by an airline or travel agent to change your travel dates and/or destinations if the existing return ticket can be used to travel back to Singapore.

If you die, we will arrange and pay for your body to be returned to Singapore (or your home country chosen by your legal representative).

We will also pay any reasonable costs charged by an overseas mortician or undertaker to prepare the body for transport, such as:

- embalmment;
- cremation (if chosen by your legal representative); and
- a basic casket or urn.

What is not covered

We do not cover any costs relating to the unused portion of your original transport ticket for return to Singapore that has already been paid for.

Personal liability while on your trip

We will pay this benefit while you are overseas on a trip and if you are held legally responsible for:

- the accidental death of another person;
- bodily injury to another person; or
- loss or damage to another person's property.

The other person must not be an interested party.

What we pay

We will pay:

- any damages awarded against you by a court of competent jurisdiction (except for punitive damages); and
- the legal costs and expenses that we agree to pay for representing or defending you.

What you should know

We may refuse to pay your claim if you don't do the following:

- You must not admit legal responsibility to anyone, negotiate any payment, or refuse any claim before getting written permission from us.
- We may, at our sole discretion, do any of the following:
  - arrange for legal representation at; and
  - take on the legal defence of,

  any proceedings, inquest, or official inquiry.
- We must agree to all costs and/or expenses before you officially engage your own lawyer to act in your defence.

What is not covered

We do not cover the following.

- Any damages resulting from a criminal proceeding.
- Any claim for loss of or damage to property in your care or custody.
- Any legal responsibility that results from you owning or using:
  - firearms;
  - animals;
  - motorised vehicles;
  - watercraft;
  - aircraft of any description including drones;
  - remote controlled motorised devices; or
  - bicycles.
- Any damages that are connected to you engaging in your trade, business, or profession.

Personal accident

We will pay you (or your legal representative) a lump sum amount if you suffer an accident that, within 90 days, results in:

- death; or
- total and permanent disability.

What we pay

The lump sum amount will be paid according to the percentage of the benefit limit shown in the table below for that death or accidental injury.

Death or disability	Percentage of benefit limit
Accidental death	100%
Total and permanent disability	100%
Total and permanent severance or loss of use of two or more limbs above the wrist or ankle	100%
Total and permanent loss of sight in both eyes	100%
Third degree burns to 8% or more of the head or more than 20% of the body	100%
Third degree burns to between 5% and 8% of the head	50%
Third degree burns to between 15% and 20% of the body	50%
Total and permanent severance or loss of use of one limb above the wrist or ankle	50%
Total and permanent loss of all sight in one eye	50%
Total and permanent loss of all hearing in one ear	50%
Total and permanent loss of speech	50%

Meaning of total and permanent disability

Total and permanent disability means:

- you have suffered an accident during your trip;
- for 6 months in a row, the accident has stopped you from working in any job for a salary or wage, or has stopped you from carrying out any business whatsoever; and
- our medical practitioner considers that you are unlikely ever to work in any job for a salary or wage, or to carry out any business at all, for the rest of your life.

What you should know

Death, total and permanent severance, or loss of use, must occur within 90 days of the accident for a claim under this benefit to be valid.

- The total and permanent severance or loss of use of a limb must be:
  - diagnosed by a medical practitioner approved by us; and
  - beyond cure (considering surgical or other treatments).
- If you suffer more than one of the injuries listed above in the same accident, we will pay the total of all amounts, up to a maximum of 100% of the personal accident sum insured.
- If you are:
  - on a public transport that disappears, becomes wrecked, or sinks; and
  - your body is not found, we will consider you to be deceased. In this case, we will pay this benefit on the earlier of:
    - an official death certificate being released; or
    - when one year has passed since the accident.

What is not covered

We do not cover the following:

- Any death or total permanent disability that is caused by sickness; or
- Any complications that may arise from pre-existing medical conditions or sickness; or
- Any death or total and permanent disability caused by an acute heart attack.

What you're covered for

Medical expenses incurred overseas

We will pay this benefit, if while overseas on a trip, you:

- suffer an unexpected illness or injury; and
- as a result of that illness or injury, need to get medically necessary treatment there.

What we pay

We will reimburse costs you pay for medically necessary treatment. We will pay for treatment for a period of up to 30 days from the date of the first treatment.

The costs we will pay include the following.

- Dental treatment but only if it is medically necessary to treat injury caused by an accident.
- Reasonable costs of ambulance transportation.
- Treatment by a medical specialist but only if referred by a general practitioner.
- Mobility aids, such as crutches, wheelchairs, or walkers but does not include any prosthesis.
- Medical equipment to aid recovery.

What is not covered

- Dental treatment due to tooth or gum or oral diseases, or from normal wearing of the teeth.
- Dental expenses related to non-natural teeth such as dental dentures, bridges, implants, fillings and crowns.
- Treatment received from an interested party.
- Overseas medical treatment that has been planned or pre-arranged.

Daily hospital cash while overseas

We will pay a benefit for every continuous 24-hour period that you are confined to an overseas hospital. The hospital confinement must be because of an unexpected illness or injury you suffer while overseas on a trip. The admission to hospital must be medically necessary.

Double daily hospital cash benefit for ICU

The daily hospital cash amount will be doubled for each 24-hour period you are confined in an intensive care unit.

Automatic policy extension

We will automatically extend the period of insurance for this policy free of charge if:

- your return to Singapore is delayed by a serious public event; or
- you are confined to a hospital overseas upon the advice of a medical practitioner.

Emergency phone charges

We will only reimburse you the costs of the following phone calls you make while overseas.

- Calls to our Emergency Assistance hotline to get advice on medical assistance or to replace lost travel documents.
- Calls to the police, medical facilities, consulates, or family member(s) in Singapore to get assistance or support as a result of you suffering a serious illness or injury during a trip.

Hospitalisation visit

We will reimburse the costs of an adult family member who travels to be with you, or for a travel companion to stay with you if:

- you suffer an unexpected illness or injury while overseas on a trip;
- as a result of that illness or injury, you are confined to a hospital for a least 5 continuous days;
- a medical practitioner confirms that you cannot return to Singapore for further treatment; and
- you have no adult family member with you.

Child companion

We will reimburse the costs of an adult family member who travels to be with you if:

- you suffer an unexpected illness or injury while overseas on a trip; and
- as a result of that illness or injury, you are confined to a hospital for at least 5 continuous days; and
- a medical practitioner confirms that you cannot return to Singapore for further treatment; and
- you are travelling with one or more children, and you are the only adult.

Compassionate travel

We will reimburse the costs of an adult family member who travels to arrange the return of your bodily remains to Singapore or to your home country if:

- you die from an unexpected illness or injury suffered while overseas on a trip; and
- there is no other adult family member on the trip.

What we pay

Hospitalisation visit benefit and Child companion benefit

We will reimburse the reasonable costs of return economy class transport and standard room for accommodation to allow one family member to travel and be with you.

We will stop paying the benefit at the earliest of the following dates:

- 30 days have passed since you were first confined to a hospital; or
- the date a medical practitioner confirms you are fit to continue the trip or to return to Singapore.

Compassionate travel benefit

We will reimburse the reasonable costs of return economy class transport and standard room for accommodation to allow one family member to travel and arrange for the return of your bodily remains.

What you should know

If you are confined to a hospital as a result of illness or injury and then die, we will only pay one of the following benefits:

- Hospitalisation visit benefit; or
- Child companion benefit; or
- Compassionate travel benefit.

We will pay the benefit that gives the highest benefit amount.

Chinese medicine practitioner, physiotherapist, and chiropractor expenses

Treatment while on a trip or within 48 hours of returning to Singapore

We will pay this benefit if you:

- suffer an unexpected illness or injury while overseas on a trip; and
- as a result of that illness or injury, receive treatment overseas from a:
  - Chinese medicine practitioner;
  - Physiotherapist; and/or
  - Chiropractor.

Treatment must be sought overseas or within 48 hours of returning to Singapore

You can only claim this benefit if:

- you have received medical treatment overseas for the same illness or injury that is being treated in Singapore; or
- you seek medical treatment for the illness or injury suffered overseas within 48 hours of returning to Singapore.

What we pay

We will reimburse the costs you pay for reasonable and necessary treatment. We will pay for treatment for a period of up to 30 days from the date you return to Singapore if you seek treatment overseas or within 48 hours of returning to Singapore.

What is not covered

Treatment received from an interested party.

Medical expenses incurred in Singapore

We will pay this benefit if you:

- suffer an unexpected illness or injury while overseas on a trip; and
- as a result of that illness or injury, need to get medically necessary treatment after you return to Singapore.

Treatment must be sought overseas or within 48 hours of returning to Singapore

You can only claim this benefit if:

- you have received medical treatment overseas for the same illness or injury that is being treated in Singapore; or
- you seek medical treatment within 48 hours of returning to Singapore for the illness or injury suffered overseas.

What we pay

We will reimburse the costs you pay for medically necessary treatment in Singapore. We will pay for treatment for a period of up to 30 days from the date you return to Singapore if you seek medical treatment within 48 hours of returning to Singapore.

The costs we will pay include the following:

- Dental treatment but only if it is medically necessary to treat injury caused by an accident.
- Reasonable costs of ambulance transportation.
- Treatment by a medical specialist but only if referred by a general medical practitioner.
- Mobility aids, such as crutches, wheelchairs, or walkers but does not include any prosthesis.
- Medical equipment to aid recovery.

What is not covered

We do not pay for the following:

- Dental treatment due to tooth or gum or oral diseases, or from normal wearing of the teeth.
- Dental expenses related to non-natural teeth such as dental dentures, bridges, implants, fillings and crowns.
- Treatment received from an interested party.

What you're covered for

Daily hospital cash while in Singapore

If you are confined to a hospital in Singapore:

- within 48 hours of your return to Singapore; or
- within 30 days after you return from a trip if you had sought medical treatment during your trip,

as a result of an unexpected illness or injury you suffered while overseas on a trip, we will pay this benefit for every continuous 24-hour period that you are confined to a hospital in Singapore. The admission to a hospital must be medically necessary.

Double daily hospital cash benefit for ICU

The daily hospital cash amount will be doubled for each 24-hour period you are confined in an intensive care unit.

Optional covers

The options you choose are shown in your travel insurance summary. Please note that general exclusions apply - see section on 'General exclusions'.

You need to pay extra

When you add an optional benefit to your policy, you need to pay an extra premium for the additional coverage we give you.

Pre-existing medical conditions

If you choose this cover, we will reimburse you for a claim that directly arises out of a pre-existing medical condition suffered by you, a family member travelling with you, or your travel companion (where applicable), which condition results in the trip being impacted by any of the covered benefits as follows. The payout amount is capped at the benefit amount indicated in the table of benefits on page 7, subject to a 50% co-payment (where applicable). This benefit provides coverage for up to 30 days under a single trip plan and up to 45 days of each trip under an annual plan.

Trip cancellation and loss of deposit

We will pay this benefit if you have had to incur a covered travel cost as a result of the entire trip being cancelled because any of the events* happen within 30 days before your scheduled departure date, and the cancellation is directly due to a pre-existing medical condition.

Trip postponement

We will pay this benefit if you have had to incur a covered travel cost as a result of the entire trip being postponed because any of the events* happen within 30 days before your scheduled departure date, and the postponement is directly due to a pre-existing medical condition.

Trip cut short

We will pay this benefit if you are overseas and have to return immediately to Singapore before your scheduled return date because any of the events* happen as a direct result of a pre-existing medical condition.

***Check the table below to see what events you can claim for.**

What events you can claim for	Trip cancellation and loss of deposit	Trip postponement	Trip cut short
You or your travel companion[1] suffers a serious injury or illness and is medically unfit to travel as confirmed by a medical practitioner in writing (for Trip cut short benefit, this must be confirmed by a medical practitioner in writing while you or your travel companion are overseas)	✓	✓	✓
You, your travel companion, or family member[1] dies during the trip	✓	✓	✓

[1] Your travel companion or family member will only be covered if they are travelling with you on the trip, and are insured under this policy, and have purchased the Pre-existing medical conditions cover.

What you're covered for

Trip disruption

We will pay this benefit if your trip is disrupted while you are in Singapore or overseas, and you are forced to change your itinerary because you suffer a serious injury or illness as a direct result of a pre-existing medical condition, and you are medically unfit to travel. A medical practitioner based in the country you are in at the point of the accident/diagnosis must confirm this in writing.

Please refer to the table below to see what travel costs are covered.

What we pay	Trip cancellation and loss of deposit	Trip postponement	Trip cut short[1]	Trip disruption[1]
Any unused accommodation and transport expenses (air, sea or land travel) that you have paid in advance and cannot get back from any other source, as well as cancellation fees	✓	✗	✓	✓
Any rebooking fees so that you can reorganise the trip (to the same destination as the original trip) to such later date within 180 days from your original scheduled departure date	✗	✓	✗	✗
Any additional administrative expenses incurred where it is possible to amend the original return ticket (for travel via air, land or sea) and/or booking for accommodation; or Additional transport and/or accommodation expenses (economy class for transport and standard room for accommodation) for your immediate return to Singapore, if you are unable to amend your original return ticket (for travel via air, land or sea) and/or booking for accommodation	✗	✗	✓	✗
Additional transport and/or accommodation expenses (economy class for transport and standard room for accommodation) you have to pay to continue your trip	✗	✗	✗	✓

[1]We will only pay for either of the travel expenses incurred, whichever amount is higher.

You can only claim under one of the following benefits under the Pre-existing medical conditions cover, in relation to the same event:

- Trip cancellation and loss of deposit.
- Trip postponement.
- Trip cut short.
- Trip disruption.

Where multiple claims are received, we will pay the benefit that gives the highest benefit amount, provided that you have advised the travel agent, tour operator, transport or accommodation providers and us as soon as possible after learning of a potential need to make a claim.

Medical expenses incurred overseas

We will pay this benefit, if while overseas on a trip, you suffer an unexpected illness or injury directly due to a pre-existing medical condition and as a result of that illness or injury, need to get medically necessary treatment there.

What we pay

We will reimburse costs you pay for medically necessary treatment. We will pay for treatment for a period of up to 30 days from the date of the first treatment. The costs we will pay include the following:

- reasonable costs of ambulance transportation;
- treatment by a medical specialist but only if referred by a general practitioner;
- mobility aids, such as crutches, wheelchairs, or walkers but does not include any prosthesis; or
- medical equipment to aid recovery.

Emergency medical evacuation & repatriation

To claim this benefit, you (or someone on your behalf) must call our Emergency Assistance line at **+65 6322 2072**.

We will decide on the most appropriate medical facility and transport method based on your location and our assessment of the severity of your medical condition or circumstances. You can claim this benefit if you suffer from a life-threatening condition as a result of an unexpected illness or injury directly due to a pre-existing medical condition that happens while overseas on a trip, and:

- we believe it is medically necessary to move you to a medical facility in Singapore or overseas; or
- you need to return to Singapore for continued treatment after having been moved to an overseas medical facility for treatment; or
- you die while overseas.

What we pay

If you are suffering from a life-threatening illness or injury directly due to a pre-existing medical condition:

- we will arrange and pay for an air ambulance, surface ambulance, regular air transport, railroad, land or sea transport, or any other appropriate method to move you to a medical facility for treatment; and
- we will pay for any administrative fees charged by an airline or travel agent to change your travel dates and/or destinations if the existing return ticket can be used to travel back to Singapore.

If you die, we will arrange and pay for your body to be returned to Singapore (or your home country chosen by your legal representative).

We will also pay any reasonable costs charged by an overseas mortician or undertaker to prepare the body for transport, such as:

- embalmment;
- cremation (if chosen by your legal representative); and
- a basic casket or urn.

We will reimburse you the incurred expenses or pay directly to our emergency assistance provider, up to the benefit limit indicated in the table of benefits, subject to the terms and conditions of this policy.

Automatic policy extension

We will automatically extend the period of insurance for this policy free of charge if:

- you suffer an unexpected illness or injury directly due to a pre-existing medical condition and are medically unfit to travel; or
- you are confined to a hospital overseas directly due to a pre-existing medical condition.

A medical practitioner must confirm this in writing while you are overseas.

What you should know

You can only claim under one of the following benefits for the same event, but not under more than one benefit:

- Pre-existing medical conditions (if you have purchased this optional cover);
- Cancel for any reason (if you have purchased this optional cover);
- Trip cancellation and loss of deposit;
- Trip postponement;
- Trip cut short;
- Insolvency protection;
- Trip diversion;
- Travel delay;
- Missed connections; and
- Trip disruption.

We will pay the benefit that gives the highest benefit amount, provided that you have advised the travel agent, tour operator, transport or accommodation providers and us as soon as possible after learning of a potential need to make a claim.

You must have also asked for a refund of any prepaid expenses from the transport or accommodation providers first. We will reduce your claim by the amount they have refunded you. This is regardless of the form of refund which can include, but is not limited to cash, vouchers, credits and re-booking options.

If this is a single trip policy, the policy will end when either the Trip cancellation and loss of deposit benefit or Trip postponement benefit under the Pre-existing medical conditions cover is paid.

What is not covered

Trip cancellation and loss of deposit, Trip postponement, Trip cut short and Trip disruption

What we do not pay	Trip cancellation and loss of deposit	Trip postponement	Trip cut short	Trip disruption
Any claim if the Pre-existing medical conditions cover was purchased less than 72 hours before your scheduled departure from Singapore	X	X		
Any amounts refunded, compensated or expected to be received, regardless of the form of such refund/compensation. This includes, without limitation, refund/compensation provided in the form of cash, voucher(s), or form of credit, points or miles received as a refund or compensation	X	X	X	X
Any expenses to upgrade you to a better class or category of transport or accommodation compared to that in your original itinerary. For example, changing your flight from a budget airline to a full-service airline or an upgrade from an economy class seat to one in a better class		X	X	X
The cost of your unused portion of the original transport ticket back to Singapore which you have already paid for			X	
Any additional travelling expenses if you have not purchased a return ticket to Singapore in your original itinerary			X	
Any other additional expenses you incur to extend your trip longer than what was originally scheduled				X
Any claims for incurred expenses related to any mode of on-demand transport such as, taxis, private-hire vehicles, or any other ride-hailing services			X	X
Any claim that results from your pre-booked flight being cancelled due to any fault on the airline's part such as aircrew rotation, rescheduled flights, operational requirements or mechanical breakdown of the airplane	X	X	X	X

Medical expenses incurred overseas and Emergency medical evacuation & repatriation benefits

- Dental treatment due to tooth or gum or oral diseases, or from normal wearing of the teeth;
- Dental expenses related to non-natural teeth such as dental dentures, bridges, implants, fillings and crowns;
- Medical expenses incurred for Chinese medicine practitioner, physiotherapist and chiropractor visits;
- Overseas medical treatment that has been planned or pre-arranged; and
- Treatment received from an interested party.

For all benefits under Pre-existing medical conditions cover

- Claims which did not directly arise out of a pre-existing medical condition, as determined by us;
- Claims arising out of a pre-existing medical condition or known illness suffered by you, your family member or travel companion, where the Pre-existing medical conditions cover has not been purchased for/by the affected person. For the purposes of this exclusion, a "known illness" means an illness or medical condition that you, your family member or travel companion are aware of. To illustrate, this Pre-existing medical conditions cover will not apply to a family member or travel companion who has not purchased this optional cover; and
- You or your travel companion have been given a terminal illness diagnosis with a life expectancy of less than 12 months, regardless of whether the Pre-existing medical conditions cover has been purchased.

What you're covered for

Cancel for any reason

If you choose this cover, we will reimburse you up to 50% for all covered travel costs incurred, capped at the benefit amount indicated in the table of benefits, if your trip was impacted by any of the covered benefits as follows:

Trip cancellation for any reason

We will pay this benefit if you have had to incur a covered travel cost as a result of the entire trip being cancelled for any reason other than that covered under the Trip cancellation and loss of deposit benefit.

Trip postponement for any reason

We will pay this benefit if you have had to incur a covered travel cost as a result of your entire trip being postponed for any reason other than that covered under the Trip postponement benefit.

Trip cut short for any reason

We will pay this benefit if your trip has commenced for a period of 48 hours or more, and you have had to incur a covered travel cost as a result of you having to return to Singapore before your scheduled return date for any reason other than that covered under the Trip cut short benefit.

Please refer to the table below to see what travel costs are covered.

What we pay	Trip cancellation for any reason	Trip postponement for any reason	Trip cut short for any reason
Any unused accommodation and transport expenses (air, sea or land travel) that you have paid in advance and cannot get back from any other source, as well as cancellation fees	✓	✗	✓
Any rebooking fees so that you can reorganise the trip (to the same destination as the original trip) to such later date within 180 days from your original scheduled departure date	✗	✓	✗

What you should know

You must have purchased this cover within 7 days from the date of the initial trip deposit for your trip, otherwise there will be no coverage under this benefit.

You can only claim under one of the following benefits for the same event, but not under more than one benefit:

- Pre-existing medical conditions (if you have purchased this optional cover);
- Cancel for any reason (if you have purchased this optional cover);
- Trip cancellation and loss of deposit;
- Trip postponement;
- Trip cut short;
- Trip diversion;
- Travel delay;
- Missed connections;
- Trip disruption; and
- Insolvency protection.

We will pay the benefit that gives the highest benefit amount, provided that you have advised the travel agent, tour operator, transport or accommodation providers and us as soon as possible after learning of a potential need to make a claim.

You must have also asked for a refund of any prepaid expenses from the travel agent, tour operator, transport or accommodation providers first. We will reduce your claim by the amount they have refunded you. This is regardless of the form of refund which can include, but is not limited to cash, vouchers, credits and re-booking options.

The policy will end when either the Trip cancellation for any reason benefit or Trip postponement for any reason benefit is paid.

What is not covered

We do not pay for the following:

- Trip cancellation for any reason benefit
  - Any amounts refunded, compensated or expected to be received, regardless of the form of such refund/compensation. This includes, without limitation, refund/compensation provided in the form of cash, voucher(s), or form of credit, points or miles received as a refund or compensation.
- Trip postponement for any reason benefit
  - Any amounts refunded, compensated or expected to be received, regardless of the form of such refund/compensation. This includes, without limitation, refund/compensation provided in the form of cash, voucher(s), or form of credit, points or miles received as a refund or compensation;
  - any expenses to upgrade you to a better class or category of transport or accommodation compared to that in your original itinerary. For example, changing your flight from a budget airline to a full-service airline or an upgrade from an economy class seat to one in a better class; and
  - any extra travel and accommodation costs that is not included in your original itinerary.
- Trip cut short for any reason benefit
  - Any amounts refunded, compensated or expected to be received, regardless of the form of such refund/compensation. This includes, without limitation, refund/compensation provided in the form of cash, voucher(s), or form of credit, points or miles received as a refund or compensation; and
  - any extra travel and accommodation costs that is not included in your original itinerary.

Car rental excess

If you choose this cover, we will pay the benefit if you:

- become legally responsible to pay a car rental excess or deductible because of accidental loss or damage to a rental car from a licensed operator;
- were a named driver or co-driver of the rental car;
- were legally allowed to drive in the overseas country;
- were driving when the accidental loss or damage happened; and
- followed the rules of the car rental agreement, and the laws of the country where you were driving the rental car.

This cover is automatically included at no additional cost for First and Business plans.

What we pay

We will reimburse the amount of the excess or deductible paid by you.

What you should know

You need to provide copies of the car rental agreement, original receipts showing the amount paid for rental excess, along with any reports related to the loss or damage to the rental car.

The rental car must also have been collected overseas in your planned destination.

We will only pay one claim for the insured rental car under this or any other policies while being rented by you.

Pet care

If you choose this cover, we will pay the benefit if your scheduled public transport is delayed for 6 continuous hours or more and you, your family member or your travel companion are not the cause of the delay. To be eligible for this benefit, you must have your pet stay in a pet hotel or kennel.

What we pay

We will pay you for each 6-hour period you are delayed in reaching Singapore. We calculate the length of the delay by counting the number of hours between your original scheduled arrival time, and your actual arrival time.

Sports equipment protector

If you choose this cover, we will pay the benefit if, during your trip, your:

- sports equipment is stolen or accidentally damaged; or
- sports equipment is lost or stolen while in the custody and care of any airline operator, transport or accommodation provider.

Sports equipment

Sports equipment covered are:

- golf clubs, diving gear, skis (boards and poles), snowboards, wakeboards, bicycles and fishing tackle equipment; and
- specialist apparel for diving, skiing and snowboarding.

What you're covered for

What we pay

We will pay the following:

- the cost of renting replacement sporting equipment, capped at S$100 per day; and
- compensation for the stolen or damaged sports equipment.

How we decide how much to pay

- We will not pay more than the original purchase price and will decide whether to replace, repair, or pay a cash amount for the stolen or damaged items.
- We may treat a damaged item as beyond repair. If we do so, we will become the owner of that item.
- We will treat items that are a pair or a set as one item for the purpose of this benefit, and only one amount will be payable for the pair or set.

What you should know

We may refuse to pay your claim if you don't do the following:

- Stolen or damaged sports equipment claimable under this benefit must have been under your care, securely locked in a storage facility or in the care of another authorised person (including transport and accommodation providers). We may decline your claim if you cannot prove this.
- You must take all reasonable steps to find any lost or stolen items and also report to the police or relevant authority in the country where the loss occurs within 24 hours of discovering the theft.

Age of sports equipment	How much we pay with proof of purchase	How much we pay without proof of purchase
Bought during the trip	100% of purchase price, capped at the maximum benefit limit	The current market value of the item as determined by us, up to S$50 per item. We will only pay for a maximum of 5 items without proof of purchase.
1 year old	70% of purchase price, capped at the maximum benefit limit	
2 years old	50% of purchase price, capped at the maximum benefit limit	
3 years old or more	20% of purchase price, capped at the maximum benefit limit	

Please refer to page 3 (Table of benefits) for the maximum benefit limit payable for each of the covered items above.

What is not covered

We do not cover any damage that happens while your sports equipment is in use, whether for practice or play.

Home contents

Home contents

Home contents mean all household furniture and furnishing, domestic electronic appliances and personal belongings, owned by you and in your home. Cash and travellers' cheques are not treated as home contents.

What we pay

If you choose this cover, we will pay this benefit if your home contents are lost or damaged because of fire or burglary, while you are on your trip.

- We will decide whether to replace, repair, or pay a cash amount for the stolen or damaged items.
- We may treat a damaged item as beyond repair. If we do so, we will become the owner of that item.
- We will treat items that are a pair or a set as one item for the purpose of this benefit, and only one amount will be payable for the pair or set.

Age of item	How much we pay with proof of purchase	How much we pay without proof of purchase
Less than 1 year old	70% of purchase price, capped at the maximum benefit limit	The current market value of the item as determined by us, up to S$50 per item. We will only pay for a maximum of 5 items without proof of purchase.
1 year to 2 years old	50% of purchase price, capped at the maximum benefit limit	
2 years to 3 years old	30% of purchase price, capped at the maximum benefit limit	
More than 3 years old	20% of purchase price, capped at the maximum benefit limit	

Please refer to page 3 (Table of benefits) for the maximum benefit limit payable for each of the covered items above.

General exclusions

These general exclusions outline scenarios that this policy does not cover, and apply to the whole policy unless stated otherwise.

We won't pay any benefit under this policy for claims that are directly or indirectly caused by, arising from, or resulting from the following:

Travel while medically unfit

- Travelling against a medical practitioner's professional advice that you are medically unfit to travel;
- Travelling for the purpose of seeking medical advice, care, or treatment. It does not matter if seeking medical advice, care, or treatment was not the only purpose of the trip.

Unlawful acts

You or your family member or your travel companion wilfully participating in any act that is unlawful in the country you, or they, are in.

Suicide or self-inflicted act

- Suicide;
- Attempted suicide; or
- An intentional self-inflicted act,

by you or your family member or your travel companion. This applies regardless of the individual's mental state.

Failing to protect property and self

You or a family member or your travel companion failing to take reasonable and necessary precautions to:

- protect property;
- avoid injury or illness;
- avoid a serious public event (where there has been ample warnings from general mass media, including government websites, news channel and social media sites); and
- minimise claims under this policy.

Events that happen before you book or take up cover

Any event (including any serious public event) that:

- happens and/or is still ongoing;
- you or a family member or your travel companion knew or ought to have known about; or
- is made known to you or a family member or travel companion by the transport or accommodation provider, publicised or reported by the media or through travel advice issued by an authority (local or foreign) before the policy was taken up, or changed,

before your policy is purchased or your trip is booked (whichever is later). This includes the COVID-19 outbreak.

Epidemic or pandemic

An epidemic or pandemic declared by the World Health Organisation or the Singapore government.

Pre-existing medical conditions

Any claim arising from a pre-existing medical condition:

- unless you have purchased the optional Pre-existing medical conditions cover and the coverage is shown in your travel insurance summary.
- where you have been given a terminal illness diagnosis with a life expectancy of less than 12 months. This is regardless of whether you have purchased the optional Pre-existing medical conditions cover.

Mental illness

Any mental, psychological, or psychiatric disorder.

Acts of customs or other officials

Examination, retention, confiscation, or destruction by customs or other officials.

Wear and tear or damage from cleaning or repair

- Normal wear and tear;
- Gradual deterioration; or
- Damage suffered in any cleaning or repair process.

Incidental charges that we have not specified

Any incidental expenses or charges other than those we have specified. This includes charges such as hotel minibar costs, entertainment, food, beverage, and laundry charges.

Professional or sporting activities

Training for or participating in sporting activities:

- as a professional; or
- for financial reward or incentive; or
- not managed by a licensed commercial operator; or
- where you did not follow the rules and safety procedures (including wearing appropriate safety equipment) that was required or recommended by the operator; or
- classified as an extreme sport.

Speed contest or racing

If you participate in or practise any kind of speed contest or racing (other than on foot).

High altitude hiking or trekking

Hiking or trekking 3,000 metres above sea level.

Scuba diving

If any:

- solo diving; or
- diving without an equal or higher certified companion; or
- diving beyond the qualified depth based on your PADI certification (or similar recognised certification); or
- exceeding the depth of 30 metres.

War or other similar events

Any consequence of war (whether declared or not), riot, invasion, hostilities, civil war, rebellion, revolution, warlike operations, or any other similar event.

This exclusion does not apply to losses arising from unexpected riot or civil commotion under the Trip cancellation and loss of deposit, Trip postponement, Trip cut short or Trip disruption benefits.

Radioactivity

Any ionising radiation, radioactive contamination, or the radioactive, toxic, explosive or other dangerous properties of any nuclear fuel, material or waste.

Military or military-related services or training

If the purpose or one of the purposes of your trip is to:

- travel to take part in or to take part in any naval, military or air forces services or training; or
- take part in operations planned or carried out by the civil or military authorities of Singapore or the authorities of the destination you are travelling to.

Occupational risk

If the purpose of your trip involves any form of hazardous or high-risk work, including but not limited to:

- participating in underground, mining, or offshore work; or
- participating in construction work; or
- working as air crew or ship crew while on board the aircraft or vessel you are employed on; or
- work involving heavy machinery, explosives, or aerial operations (including aerial imaging); or
- working as a commercial driver.

Claims covered by other insurance or service providers

If any:

- claim is covered by another insurance held by you; or
- loss or damage can be claimed from a transportation provider, accommodation provider, tour operator, travel agency, or other service provider.

STIs or HIV

- Any sexually transmitted infection; or
- Human immunodeficiency virus (HIV) or any HIV-related illness including acquired immunity and deficiency syndrome (AIDS) or any mutant derivative or variation of these, no matter how it is caused.

Pregnancy, childbirth, or related complications

Any pregnancy, infertility, contraception, sterilisation, sexual dysfunction, miscarriage, menopause, childbirth, abortion, or any complication arising from these conditions.

Alcohol or substance abuse

Any loss, injury, or damage due to you being under the influence of alcohol, drugs, or other substance.

Consequential or indirect loss

Any consequential or indirect loss.

Making a claim

Need to make a claim? Read this section to find out how.

How to claim

Two (2) options available to make a claim

A. Download the **FWD SG app**.
B. Visit **www.fwd.com.sg** to use our claims portal.

A. Making a claim with FWD SG app

With the FWD SG app you can



- Access and manage your policies
- Easily make a claim
- Enjoy cashless general practitioner treatment at our panel clinics with your eCard
- Find your nearest clinic
- Stay up-to-date with promotions and launches
- Track your friend referral rewards

B. Filling a travel claim online at fwd.com.sg

1

Go to **www.fwd.com.sg** to access our claims portal

2

You must inform us as soon as possible and no later than 30 days of an incident which may result in a claim under this policy.

You must lodge your claim using our standard forms. You must provide us with any information and assistance that we need to process your claim, including attending court to give evidence.

3

At your own expense, you must provide all documentation we request for to assess your claim. This includes but is not limited to:

- Medical reports and evidence;
- Proof of ownership;
- Trip invoices, ticket confirmation, boarding passes, photocopy of passport and visas;
- Original invoices and receipts;
- Police, airline, transport and accommodation reports;
- Accurate English translations (confirmed by oath if necessary) of any documents if we require.

4

Upon submission, you will receive a Claim Acknowledgement

5

We will review your claim

6

Once approved, we'll arrange the payment

Your responsibilities

When you make a claim, you have certain responsibilities. If you don't meet these responsibilities, we may not pay your claim in full, or we may decide not to pay the claim at all.

We reserve the right to lodge a report with the Singapore police or foreign authorities if you submit a dishonest, intentionally exaggerated or fraudulent claim.

Tell us within 30 days

Claims need to be made within 30 days of the incident that is being claimed for.

Filling in your claim form

We will provide the forms that need to be filled-in to make a claim.

Cooperate with us

When making a claim, you need to provide us with any information and help that we need to process the claim, even after we have already paid the claim. We have the right to refuse to pay a claim, if we aren't given the information or help we ask for. This may include any of the following.

- Attending court to give evidence if there is a dispute.
- Undergoing a medical examination, or allowing a post-mortem examination (at our expense) for claims arising from injury or illness.
- Being interviewed by us and/or our third party service provider or representatives.
- Providing a declaration that you will not claim against another individual, company or insurer.
- Providing (at no cost to us) with written or documentary proof that your claim has been denied, rejected or partially refunded by the transport or accommodation provider.
- Providing (at no cost to us), copies of any documents we request for, such as:
  - medical reports or other information about any medical condition and treatment;
  - original invoices and receipts;
  - proof of ownership;
  - police, airline, transport, and accommodation reports;
  - trip invoices, ticket confirmation, boarding passes, and copies of passports and visas; and
  - accurate English translations (confirmed by oath if necessary) of any documents.

If you receive payment from other sources

We will reduce the claim payout for this policy by any amount you receive (or are entitled to receive) from any other person or source. This includes refunds, reimbursement, or compensation amounts paid from the following.

- Other insurance policies.
- Transport providers.
- Accommodation providers.
- Manufacturers.
- Employment benefits.
- Government schemes.

Things to know

Costs of preparing your claim

We are not responsible for any of the costs of filling-in any form or getting any documents, such as death or other certificates.

We will pay if we need our approved medical practitioner to examine you if needed to assess a claim. This includes post-mortem examinations.

You must act honestly and truthfully

You must act honestly and truthfully. This means that you or anyone acting for you must not do any of the following.

- Make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any way.
- Make a false statement to us.
- Knowingly send us a forged or false document.
- Make a claim for any loss or damage caused by a deliberate act by you or caused with your permission or knowledge.

How we deal with fraud

We treat fraud very seriously. If you act fraudulently, we may do any or all of the following.

- We will not pay the claim.
- We will not pay any other claim which has been or will be made under the policy.
- We may declare the policy invalid.
- We can recover from you the amount of any claim we have already paid under the policy.
- We will not refund the premium.
- We may not allow you to buy any other policy from us.
- We may report you to the police or other foreign authorities.

How we pay property claims

We pay all property claims by applying depreciation based on the proof of purchase. If proof of purchase is not available, we will pay the current market value of the item as determined by us, up to S$50 per item and up to a maximum of 5 items. This means you may not get back the full purchase price. If we assess an item as being beyond repair and pay for its replacement, the damaged item becomes our property. You must keep any damaged property and send it to us if we ask for it. You will need to pay for any postage or transportation cost.

We only pay reasonable and customary costs

Where we pay for items and services for you or under a benefit, we will only pay the amount that we believe is reasonable and customary for that item or service.

Any penalty charges incurred that would not have been imposed had you notified the travel agent, tour operator, transport or accommodation provider and us within the specified period in the event of a claim will not be covered.

If you have more than one travel policy with FWD

If you have more than one policy with us that covers the same benefit, you will only be able to claim benefits from one policy. If the benefit amounts are different under your different policies, we will pay the highest benefit amount.

Starting or ending your policy

This section explains when your policy starts and ends, and what you'll receive if you cancel it.

When your policy starts

Your insurance cover starts for any trip that:

- starts and ends in Singapore; and
- begins within the period of insurance (unless we tell you a different date).

Some benefits can be claimed:

- before your trip starts;
- during your trip; or
- after your trip.

Cover before your trip starts

You are covered for these benefits from the date your trip is booked (see the benefit description for important details) or 30 days before your trip starts, whichever is later.

- Trip cancellation and loss of deposit.
- Trip postponement.
- Insolvency protection.

Cover during your trip

You are covered for these benefits during your trip.

- Trip cut short.
- Trip diversion.
- Missed connections.
- Trip disruption.
- Travel delay.
- Baggage delay.
- Theft of or damage to baggage or personal belongings.
- Loss of passport, travel documents & theft of money.
- Chinese medicine practitioner, physiotherapist and chiropractor expenses.
- Emergency medical evacuation & repatriation.
- Personal liability while on your trip.
- Medical expenses incurred overseas.
- Daily hospital cash while overseas.
- Hospitalisation visit.
- Child companion.
- Compassionate travel.
- Fraudulent personal credit card usage.
- Emergency phone charges.
- Car rental excess cover.
- Pre-existing medical conditions (if you have purchased this optional cover).

Cover after your trip

You can claim these benefits within 48 hours after you return to Singapore from your trip.

- Medical expenses incurred in Singapore.
- Chinese medicine practitioner, physiotherapist, and chiropractor expenses.
- Daily hospital cash while in Singapore.

This policy does not start in some situations

This policy (and cover) will not start in the following situations.

- You buy a policy with the incorrect covered geographical area, including any transit location (if applicable).
- You buy a policy with a coverage start date that begins after you would have departed from Singapore.
- You buy a policy after you have departed from Singapore.

If any of the above happens, we won't pay any claims. We will refund any premium you have paid.

When your policy ends

Your policy (and cover) ends on the earliest of the following dates:

- the coverage end date;
- 3 hours after you pass through Singapore Immigration;
- 180 days after your trip started (if you have a single trip plan);
- 90 days after your trip started (if you have an annual plan); or
- the date your policy is cancelled by other terms and conditions of this policy.

Your right to cancel

You can cancel your policy any time before the policy starts and we will refund any premium you have paid, less any administrative expenses incurred by us.

You cannot cancel or shorten a single trip policy after the cover has started or if you made a claim.

Cancelling an annual plan policy

We will refund a part of your premium as shown in the following table:

Complete months remaining on your policy	11	10	9	8	7	6	5	4	3	2	1	0
How much premium is refunded	75%	65%	55%	45%	35%	30%	25%	20%	15%	10%	5%	0%

However, we will not refund anything if there are any benefits payable under your policy or if the premium refund amount is less than S$25.

Our right to cancel

We may cancel your policy by giving you 7 days' notice in writing.

If we cancel your policy, we will send the notice to the postal address we received from you. We will refund the pro-rata premium you have paid for any period after the date we cancel.

You will still be able to claim a benefit for an event that happened before we cancelled the policy.

Important things to know

In this section, we explain the important legal rights and obligations under your policy.

The information you give us needs to be correct and complete

Read all parts of your policy to make sure they are correct

Your policy is based on the information you gave us during the application process, as the information given helped us to decide if you were eligible for the policy, and how much you needed to pay. It is therefore important that the information is correct and complete, and you were truthful and accurate with all of the information you provided.

You should let us know immediately if the information you gave us during the application was inaccurate, misleading, or exaggerated. You should also let us know immediately if the information you gave us changes after your policy is active.

You need to provide correct and complete information

Under Section 23(5) of the Insurance Act 1966, we must tell you that you have a duty to provide correct and complete information. For the information to be correct and complete, you need to tell us:

- everything you know; and
- everything you could reasonably be expected to know,

that is relevant to our decision to insure you.

If we later find out that any information is inaccurate, misleading, or exaggerated, we may do any of the following:

- not pay your claim;
- change your insurance coverage by charging a different premium; or
- cancel your policy and treat it as if it had never existed.

If you need to change your information, or if you have any questions, please contact us at **+65 6820 8888** or **contact.sg@fwd.com**.

This is a Singapore insurance contract

Your policy is a contract of insurance between you and us and is governed by the laws of the Republic of Singapore. Under this contract of insurance, we agree to provide the benefits and protection based on the terms and conditions set out in your policy, and you agree to keep to those terms and conditions.

All amounts are in Singapore dollars

All amounts payable by you or us in relation to this policy will be in Singapore dollars. We will convert any eligible expenses you incur overseas into Singapore dollars at a reasonable foreign currency exchange rate that we choose. We are not legally responsible for any exchange rate-related losses that you may incur.

No benefits are paid if they are illegal

We will not pay any benefit under this policy if paying that benefit is illegal in Singapore under its economic and trade sanctions.

We may take steps to comply with laws, regulations and requests of relevant authorities in the areas of sanctions, anti-money laundering and counter-terrorism financing. These steps could include ending your policy and related cover, as well as treating premiums paid and amounts payable under your policy, in any manner we deem appropriate.

No rights for others under the policy

You and us are the only parties to your policy. Any person who is not a party to this policy has no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce any of its terms.

Legal action against you

If there is legal action against you under this policy, you have to do the following:

- you should inform us immediately;
- forward all communication that you receive regarding any legal action to us;
- check with us before communicating to any third party (including the police) about any legal action; and
- you or any person acting for you must not negotiate, admit or reject any claim without our approval in writing.

We may take over to settle or defend any legal claim

We may take over any rights to defend or settle any claim and to take legal action in your name to enforce your rights, or ours, against any other person.

We may also take legal action in your name (at our own expense) to recover any payment we have made under this policy to anyone else.

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 us or visit the General Insurance Association (GIA) or SDIC websites (www.gia.org.sg) or (www.sdic.org.sg).

How to reach us

In this section, we explain your options if you have a query or a problem with your policy.

If you have questions



Chat with Faith, our friendly chatbot

Need help? Chat with Faith and she can help you at any time of the day.

Write to us

You can also email us at **contact.sg@fwd.com**.

Call us

Alternatively, you can call us at **+65 6820 8888** if you prefer to speak to our customer service team.

How to resolve a concern or complaint

We want to resolve any concerns or complaints you may have as quickly as possible. You should follow the steps below to resolve your concern.

Step 1 Talk to us	The first thing you should do is talk to one of our consultants about your concerns or complaints. Call our hotline at **+65 6820 8888**. The consultant may be able to resolve your concerns or complaints. If not, they may refer you to a manager. You may visit our website at www.fwd.com.sg for the most up-to-date information regarding our operating hours. The consultant will try to resolve your complaints or concerns as soon as possible.
Step 2 Call or write to our Customer Engagement Department	If you feel that your complaint has not been resolved, you can write to: **FWD Singapore Pte. Ltd.** **6 Temasek Boulevard** **#18-01 Suntec Tower 4** **Singapore 038986** **Tel: +65 6820 8888** **Email: contact.sg@fwd.com** **Website: www.fwd.com.sg** We will respond to your complaint within 3 working days of us receiving it.

Step 3 Seek an external review from the Financial Industry Disputes Resolution Centre (FIDReC)	If we cannot arrive at a mutual agreement, you may approach the FIDReC, a free, independent and fair dispute resolution centre for resolution of disputes between financial institutions and consumers. You can lodge your concerns or complaints by post, online, or in-person. The FIDReC's details are: **Financial Industry Disputes Resolution Centre** **36 Robinson Road** **#15-01 City House** **Singapore 068877** **Tel: +65 6327 8878** **Website: www.fidrec.com.sg** You need to remember to quote your policy number in any communication with us or with FIDReC.
Step 4 Mediation and arbitration	Any unresolved dispute must first be referred to FIDReC as above. If the sum involved in the dispute is outside the jurisdiction of FIDReC, you agree to resolve the dispute through mediation via the Singapore Mediation Centre in accordance with their mediation rules. If you agree to take part in the mediation, you and us will be required to agree to participate in good faith and agree to adhere to the terms of any settlement reached. If you choose not to take part in mediation or if mediation fails, the dispute will be referred to arbitration in Singapore according to the Arbitration Rules of the Singapore International Arbitration Centre that apply at the point in time. The outcome of the arbitration will be final.



Important words and phrases

The list below explains the meanings of important words and phrases shown in your policy.

Accident or accidental	Refers to a sudden, unexpected and unintentional event occurring during the period of insurance that is the only cause of damage or injury to a person, or his or her property's external appearance. It does not cover illnesses, medical conditions, or internal bodily events, even if such events are sudden or unexpected.
Child(ren)	Who is/are 21 years of age or younger or up to 25 years of age if they are still studying full-time on the coverage start date.
Endorsement	An extra document attached to your policy that outlines any adjustments that we make to your policy.
Extreme sport	Refers to activities that involve a high level of inherent risk and typically require advanced skills, formal training or certification, or the use of specialised technical equipment. This includes but is not limited to the following activities, and any other activities of a similar nature and comparable risk level: off-piste skiing, cliff jumping, BASE jumping, free-flight and parachute sports (except tandem skydiving, tandem paragliding, tandem hang gliding conducted with a licensed operator), white-water sports (above grade 2), big wave surfing, multi-day biking expeditions, motocross, mountaineering and technical climbing activities.
Family member	Your spouse or legally recognised partner, children, parents, brothers and sisters, parents-in-law, brothers-in-law, sisters-in-law, grandparents, grandparents-in-law, daughters-in-law, sons-in-law, or grandchildren.
Hospital	Refers to a facility that meets all of the following requirements: ▪ licensed as a hospital under the laws of the country where it operates; ▪ has registered nurses and at least one medical practitioner stationed all times; ▪ is operated mainly to diagnose and treat injuries or illnesses on an in-patient basis; ▪ has organised facilities for X-ray and major surgery; and ▪ is not primarily a nursing facility, clinic, nursing home, convalescence home, community hospital, psychiatric facility, drug and alcohol rehabilitation facility, preventative medicine facility or hospice care (except for the terminally ill).
Initial trip deposit	The first booking you make for your trip. This can include bookings made for your transportation, accommodation, or entertainment tickets. Entertainment tickets include tickets to concerts, sports events, theatre performances, amusement parks and other entertainment purposes.
Injury	Damage or harm caused to the body by an external force suffered during the period of insurance and which is caused only by an accident.
Insured person	Refers to any person covered under this policy.
Interested party	Any person who happens to be: ▪ the policyholder; ▪ another covered person; ▪ a family member; or ▪ a company, business partner, employer, employee, or agent of any of the above. An interested party, for the purposes of this policy, includes a person who is a medical practitioner, Chinese medicine practitioner, physiotherapist, chiropractor or dentist.

Jewellery	Objects such as rings, bracelets, brooches, necklaces, bangles, earrings, lockets or any ornamental accessory worn on the body which has inclusions of precious metals or precious or semi-precious stones.
Medically necessary	The medical service, procedure or supply is necessary according to a medical practitioner to treat an accidental injury (or illness if applicable). Also, that medical service, procedure, or supply is: ▪ necessary because your medical condition will be negatively affected without it; ▪ widely accepted within the medical profession in Singapore, or the country of treatment, as being effective, appropriate and essential to treat the injury or illness based on recognised medical standards of the specialty involved; ▪ not for cosmetic or aesthetic purposes; ▪ not elective, preventative or screening in nature; ▪ not for your personal convenience or comfort, or for you to make a profit; and ▪ not experimental, unless it is widely recognised by the medical profession in Singapore as having the potential to become part of conventional Western medicine.
Medical practitioner	A person who has a medical degree, is licensed or registered in the country in which they operate, and is accredited by a medical board or equivalent organisation to render medical services, in the region they practice.
Natural disaster	Any event or force of nature that has catastrophic financial or environmental consequences, or loss of human life, such as an earthquake, tsunami, volcanic eruption, flood, typhoon or hurricane. Weather conditions that cause little or no effect on financial, environmental or human loss will not be considered a natural disaster.
Period of insurance	The period of time between the coverage start date and coverage end date (both inclusive) as shown in the Travel insurance summary.
Policy	The contract of insurance between you and us. It is made up of the documents listed below. We will provide them to you in electronic form. ▪ This policy wording; ▪ Your policy summary; ▪ Any endorsement to your policy.
Pre-existing medical condition	Refers to a medical condition or any complication arising from it which, before the start of your trip: ▪ you were aware of, or could reasonably be expected to have been aware of; or ▪ you received (or were advised to get) medical advice, tests, treatment, diagnosis, or prescription drugs during the 12 months before the start of your trip; or ▪ you experienced signs or symptoms for which you had not yet consulted a medical practitioner, or were awaiting medical results or a diagnosis. For an annual plan, any medical condition for which a claim has been made for a previous trip will also be deemed as a pre-existing medical condition for any future trips. In relation to Trip cancellation and loss of deposit benefit and Trip postponement benefit, any new medical condition that first starts or occurs or is contracted 30 or fewer days before your scheduled departure date will not be considered as a pre-existing medical condition. This applies to you, your family member and your travel companion.
Rebooking fees	Reasonable transport expenses (for air, sea or land travel) and accommodation expenses together with any administrative fees incurred by you to make the trip after postponing the original trip.

Important words and phrases

Scheduled public transport	Includes modes of transports like planes, buses, ferries and trains that are pre-booked, where advanced booking or reservation of your seats are required. They must be run by a licensed carrier or operator to carry fare-paying passengers, and must operate on a schedule with specific and pre-defined routes and timings set by the operator. This excludes any taxis, private hire vehicles, or any other ride-hailing or on-demand services, as well as transportation privately arranged for tours.
Serious public event	Means: ▪ a natural disaster; ▪ an unexpected major industrial action or strike; ▪ an unexpected riot or civil commotion; ▪ a terrorist activity; or ▪ an event that causes the Singapore government or the government at the planned travel destination to warn against non-essential travel to the country.
Sub-limit	A specific cap within the overall benefit limit. In the event that a sub-limit exceeds the overall benefit limit, we will not pay more than the overall benefit limit.
Terminal illness	Conclusive diagnosis of an illness that is expected to result in your death within 12 months. This diagnosis must be supported by a specialist and confirmed by our appointed medical practitioner.
Travel companion	A person with a travel reservation or confirmation to accompany you on your trip.
Travel insurance summary	The document attached to your policy. The summary shows important information about your policy, including the following: ▪ policy number; ▪ policyholder and insured person's details; ▪ plan name; ▪ geographical area; ▪ the period of insurance; ▪ your premium details; ▪ the optional benefits that you paid additional premium for.
Trip	A pre-scheduled journey from Singapore to an overseas destination, which is covered under this policy, and which takes place during the period of insurance, that ends back in Singapore.
We, us, and our	FWD Singapore Pte. Ltd., the issuer of your policy.
You, and your	Refers to the policyholder and/or any insured person (depending on the context it is used).