QBE Insurance



# Travel Prestige

Policy Wording

**QBE Insurance (Singapore) Pte Ltd** welcomes you as a policyholder and we take this opportunity to recommend that you thoroughly examine this Document which sets out the limitations and benefits of the insurance. Please store it in a safe place.

Should you have any query, please contact your Registered Agent/Broker or our QBE office, especially if the insurance is not completely in accordance with your intentions.

**"WE WOULD REMIND YOU THAT YOU MUST DISCLOSE TO US, FULLY AND FAITHFULLY, THE FACTS YOU KNOW OR OUGHT TO KNOW, OTHERWISE YOU MAY NOT RECEIVE ANY BENEFITS FROM YOUR POLICY."**

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# Contents


**Summary of your Benefits** 4

**1. Cover** 9

**2. Definitions** 9

**3. Events** 16

Section 1 – Medical and Additional Expenses 16
Section 2 – Medical Emergency Evacuation 19
Section 3 – Overseas Hospital Confinement Benefit 22
Section 4 – Accidental Death and Permanent Total Disablement 23
Section 5 – Baggage and Personal Effects 25
Section 6 – Baggage Delay 27
Section 7 – Money & Travel Documents including Unauthorised Use of Credit Cards 27
Section 8 – Travel Cancellation or Curtailment 28
Section 9 – Travel Delay including Missed Travel Connection/Travel Diversion 30
Section 10 – Hijack 31
Section 11 – Overbooked Flight 31
Section 12 – Personal Liability 31
Section 13 – Loss of Use of Hotel Facilities 33
Section 14 – Home Protection 33
Section 15 – Alternative Employees' Expenses 35
Section 16 – Full Terrorism Cover 35
Section 17 – Rental Car Excess Charges 36
Section 18 – Financial Collapse of Travel Agency 37
Section 19 – Adventure Package 38
Section 20 – Cancel For Any Reason 50
Section 21 – Cruise Voyage 52

**4. General Exclusions (Applying to All Sections)** 54

**5. General Conditions (Applying to all Sections)** 59

# Summary of your Benefits

The table below summarises the coverage and maximum sums insured under the QBE Travel Prestige insurance plan.

| Personal Covers | | INDIVIDUAL PLAN (S$) | | COUPLE PLAN/ FAMILY PLAN (S$) | |
|---|---|---|---|---|---|
| | | STANDARD PLUS | SUPER PLUS | STANDARD PLUS | SUPER PLUS |
| **Section 1** | **Medical and Additional Expenses** | | | | |
| | Per Adult: up to age 70 years | 500,000 | 1,000,000 | 500,000 | 1,000,000 |
| | Per Adult: above age 70 years | 75,000 | 125,000 | 75,000 | 125,000 |
| | Per Child | NA | NA | 25,000[1] | 50,000[1] |
| | Per Couple/Family | NA | NA | 1,000,000 | 2,000,000 |
| | Including | | | | |
| | (a) Follow-up treatment in Singapore within 31 days of the return date | 12,500 | 25,000 | 25,000 | 50,000 |
| | Sub-limits for treatment by Chinese physician, acupuncturist, bonesetter, chiropractor and physiotherapist | 100 per visit up to 500 | 100 per visit up to 750 | 100 per visit up to 1,000 | 100 per visit up to 1,500 |
| | (b) For treatment sought in Singapore within 3 days after returning and up to 31 days for follow-up treatment if treatment is not first sought overseas | 12,500 | 25,000 | 25,000 | 50,000 |
| | Sub-limits for treatment by Chinese physician, acupuncturist, bonesetter, chiropractor and physiotherapist | 100 per visit up to 500 | 100 per visit up to 750 | 100 per visit up to 1,000 | 100 per visit up to 1,500 |
| | (c) Compassionate visit by a relative/friend | 12,500 | 25,000 | 25,000 | 50,000 |
| | (d) Child Protection | 12,500 | 25,000 | 25,000[1] | 50,000[1] |
| | (e) Emergency personal mobile phone charges | 100 | 250 | 100 | 250 |
| | (f) Pregnancy related expenses | 4,000 | 8,000 | 4,000 | 8,000 |
| **Section 2** | **24-hours Worldwide Emergency Assistance (Covers pre-existing conditions[2])** Emergency Medical, Evacuation &/or Repatriation including return of mortal remains | Unlimited | Unlimited | Unlimited | Unlimited |
| **Section 3** | **Overseas Hospital Confinement** | 100 per day up to 25,000 | 200 per day up to 50,000 | 100 per day up to 50,000 | 200 per day up to 100,000 |
| **Section 4** | **Accidental Death and Permanent Total Disablement** | | | | |
| | Per Adult: up to age 70 years | 125,000 | 250,000 | 125,000 | 250,000 |
| | Per Adult: above age 70 years | 75,000 | 125,000 | 75,000 | 125,000 |
| | Per Child | NA | NA | 25,000[1] | 50,000[1] |
| | Per Couple/Family | NA | NA | 250,000 | 500,000 |

[1] Not applicable for Couple Plan

[2] 'Pre-Existing Condition' means any injury or illness which the Insured Person received medical treatment, diagnosis, consultation or prescribed drugs, or which symptoms or manifestations have existed whether treatment was actually received, within 1 year prior to the effective date of the Policy and which the Insured Person is reasonably aware of.

| Inconvenience Covers | | INDIVIDUAL PLAN (S$) | | COUPLE PLAN/FAMILY PLAN (S$) | |
|---|---|---|---|---|---|
| | | STANDARD PLUS | SUPER PLUS | STANDARD PLUS | SUPER PLUS |
| **Section 5** | **Baggage and Personal Effects** | 4,000 | 6,000 | 6,000 | 9,000 |
| **Section 6** | **Baggage Delay** | | | | |
| | : Overseas (for every 6 hours delay) | 100 up to 500 | 200 up to 1,000 | 100 up to 1,000 | 200 up to 2,000 |
| | : Returning to Singapore (for every 6 hours delay) | Sub-limit to 50% of above stated limits | | | |
| **Section 7** | **Loss or theft of Money or Travel Documents** | 2,500 | 5,000 | 5,000 | 10,000 |
| | Sub-limit for money (in total for all claims) | 500 | 500 | 500 | 500 |
| **Section 8** | **Travel Cancellation or Curtailment** | 12,500 | 25,000 | 25,000 | 50,000 |
| **Section 9** | **Travel Delay** | | | | |
| | (a) Overseas (for every 6 hours delay) | 50 | 100 | 50 | 100 |
| | (b) While in Singapore (for every 6 hours delay) | Sub-limit to 50% of above stated limits | | | |
| **Section 9** | **Missed Connection/Travel Diversion** | 100 | 200 | 150 | 300 |
| | In total for all claims | 500 | 1,000 | 1,000 | 2,000 |
| **Section 10** | **Hijack** (exceeding 12 consecutive hours) | 500 per day up to 2,500 | 1000 per day up to 5,000 | 500 per day up to 5,000 | 1000 per day up to 10,000 |
| **Section 11** | **Overbooked Flight** | 100 | 200 | 200 | 400 |
| **Section 12** | **Personal Liability** | 500,000 | 1,000,000 | 500,000 | 1,000,000 |
| **Section 13** | **Loss of use of Hotel Facilities** | 50 every 48 hours up to 200 | | 50 every 48 hours up to 200 | |

## Bonus Covers

| | | | | | |
|---|---|---|---|---|---|
| **Section 4.4** | **Double Indemnity for Public Conveyance** | | | | |
| | Per Adult: up to age 70 years | 250,000 | 500,000 | 250,000 | 500,000 |
| | Per Adult: above age 70 years | 150,000 | 250,000 | 150,000 | 250,000 |
| | Per Child | NA | NA | 50,000[1] | 100,000[1] |
| | Per Couple/Family | NA | NA | 500,000 | 1,000,000 |
| **Section 14** | **Home Protection** | 2,500 | 5,000 | 2,500 | 5,000 |
| **Section 15** | **Alternative Employees' Expenses** (Applicable for business trips only) | 2,500 | 5,000 | NA | NA |
| **Section 16** | **Full Terrorism** | | | | |
| | Per Adult: up to age 70 years | 125,000 | 250,000 | 125,000 | 250,000 |
| | Per Adult: above age 70 years | 75,000 | 125,000 | 75,000 | 125,000 |
| | Per Child | NA | NA | 25,000[1] | 50,000[1] |
| | Per Couple/Family | NA | NA | 250,000 | 500,000 |
| **Section 17** | **Rental Car Excess Charges** | 750 | 1,000 | 750 | 1,000 |
| **Section 18** | **Financial Collapse of Travel Agency**[3] | 3,000 | 5,000 | 3,000 | 5,000 |

[1] Not applicable for Couple Plan

[3] Reimbursement of the irrecoverable prepaid travel expenses due to insolvency of the registered travel agent

## COVID-19 Travel Cover

QBE Travel Prestige offers comprehensive COVID-19 protection on every journey. With coverage from travel cancellations to medical emergency evacuation due to COVID-19, you can travel confidently and enjoy peace of mind wherever you go.

| Benefits | | INDIVIDUAL PLAN (S$) | | COUPLE PLAN/ FAMILY PLAN (S$) | |
|---|---|---|---|---|---|
| | | STANDARD PLUS | SUPER PLUS | STANDARD PLUS | SUPER PLUS |
| **Section 1** | **Medical and Additional Expenses** | | | | |
| | Per Adult: up to age 70 years | 150,000 | 150,000 | 150,000 | 150,000 |
| | Per Adult: above age 70 years | 50,000 | 75,000 | 50,000 | 75,000 |
| | Per Child | NA | NA | 50,000[1] | 50,000[1] |
| | Per Couple/Family | NA | NA | 300,000 | 300,000 |
| **Section 2** | **Medical Emergency Evacuation** | | | | |
| | Per Adult: up to age 70 years | 150,000 | 150,000 | 150,000 | 150,000 |
| | Per Adult: above age 70 years | 50,000 | 75,000 | 50,000 | 75,000 |
| | Per Child | NA | NA | 50,000[1] | 50,000[1] |
| | Per Couple/Family | NA | NA | 300,000 | 300,000 |
| **Section 3** | **Overseas Hospital Confinement Benefit** | 100 per day up to 1,000 | 100 per day up to 1,000 | 200 per day up to 2,000 | 200 per day up to 2,000 |
| **Section 8** | **Travel Cancellation or Curtailment** | | | | |
| | Per insured person | 2,500 | 2,500 | 2,500 | 2,500 |
| | Per insured Couple/Family | NA | NA | 5,000 | 5,000 |
| **Section 9** | **Trip Disruption arising from COVID-19** | | | | |
| | Overall section Per Insured Person | 2,500 | 2,500 | 5,000 | 5,000 |
| | Accommodation expenses Per room per night | 200 | 200 | 200 | 200 |

[1] Not applicable for Couple Plan

Full COVID-19 cover benefits and list of exclusions can be viewed in our Policy Schedule.

## Optional Add-On Benefits and Bonus Covers

These Sections apply only where the relevant Benefit is included as a bonus cover under the Policy or where the applicable Optional Add-On Benefit(s) has been purchased, the required additional premium has been paid, and such cover is shown in the Schedule.

Cruise Voyage is included as a bonus cover without charge under Annual Plans. For Single Trip Plans, Cruise Voyage may be purchased as an optional add-on. Adventure Package and Cancel For Any Reason are available as optional add-ons for Annual Plans only.

| Benefits | | Single Trip | Annual Plan |
|---|---|---|---|
| **Section 19** | **Adventure Package** | NA | Optional add-on |
| **Section 20** | **Cancel For Any Reason** | NA | Optional add-on |
| **Section 21** | **Cruise Voyage** | Optional add-on | Included as a complimentary bonus cover |

| Benefits | | INDIVIDUAL PLAN (S$) | | COUPLE PLAN/FAMILY PLAN (S$) | |
|---|---|---|---|---|---|
| | | STANDARD PLUS | SUPER PLUS | STANDARD PLUS | SUPER PLUS |
| **Section 19** | **Adventure Package** | | | | |
| 1. | Medical & Additional Expenses (subject to a $200 franchise per claim[1]) | | | | |
| | Per Adult: up to age 70 years | 500,000 | 1,000,000 | 500,000 | 1,000,000 |
| | Per Adult: above age 70 years | 75,000 | 125,000 | 75,000 | 125,000 |
| | Per Child | NA | NA | 25,000[2] | 50,000[2] |
| | Per Couple/Family | NA | NA | 1,000,000 | 2,000,000 |
| | • Physiotherapy | 800 | 800 | 800 | 800 |
| 2. | Accidental Death & Permanent Disablement | Covered | Covered | Covered | Covered |
| 3. | Adventure Sports Emergency Search, Rescue, Evacuation & Repatriation | 500,000 | 1,000,000 | 500,000 | 1,000,000 |
| 4. | Stolen or Damaged Sports Equipment | 1,500 (500 per item) | 3,000 (500 per item) | 3,000 (500 per item) | 6,000 (500 per item) |
| 5. | Rental Sports Equipment Excess | 500 | 1,000 | 1,000 | 2,000 |
| 6. | Unused Prepaid Fees | 300 | 600 | 600 | 1,200 |
| 7. | Personal Liability | 150,000 | 300,000 | 150,000 | 300,000 |
| **Section 20** | **Cancel For Any Reason** | | | | |
| | 20.1 Travel Cancellation - provides cover for up to 50% of your travel deposits if you need to cancel for reasons not covered under the standard Trip Cancellation benefit. Benefits are subject to the policy terms, conditions and general exclusions.[3] | 5,000 per policy year | 7,500 per policy year | 10,000 per policy | 15,000 per policy year |
| | 20.2 Travel Delay (per insured person) | | | | |
| | (a) Overseas | 50 per 3 hours up to 500 | 100 per 3 hours up to 1,000 | 50 per 3 hours up to 500 | 100 per 3 hours up to 1,000 |
| | (b) While in Singapore | Sub-limit of 50% of above stated limits | | | |
| **Section 21** | **Cruise Voyage** | | | | |
| 1. | Cruise Hijack or Kidnap | 150 per day up to 1,500 | 300 per day up to 3,000 | 300 per day up to 3,000 | 600 per day up to 6,000 |
| 2. | Cruise Rejoin | 750 | 1,500 | 1,500 | 3,000 |
| 3. | Cruise Cancellation due to Travel Delay | 750 | 1,500 | 1,500 | 3,000 |
| 4. | Shore Excursion Cancellation | 100 per excursion up to 1,000 | 150 per excursion up to 1,500 | 200 per excursion up to 2,000 | 300 per excursion up to 3,000 |

[1] A franchise means the amount that eligible medical expenses must exceed before a claim is payable. Once exceeded, eligible expenses will be reimbursed in full from the first dollar, subject to the applicable benefit limit and policy terms

[2] Not applicable for Couple Plan

[3] Please refer to the policy wording for full details

**Policy Owners' Protection Scheme**

The QBE Travel Prestige is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). If you are insured under the QBE Travel Prestige, coverage 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 QBE Insurance (Singapore) Pte Ltd or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg)).

QBE reserves the right to amend any information contained in this document at any time. © QBE Insurance (Singapore) Pte Ltd.

The information is correct as of 15 November 2026.

# 1. Cover

This Policy is intended primarily for standard leisure and business travel.

In consideration of the payment of the premium and the due observance and fulfillment of the terms and conditions of this Policy insofar as they relate to anything to be done or complied with by the Insured or the Insured Person and subject to the terms, conditions, exclusions and memoranda contained herein or contained in the Schedule if any of the Events referred to in this Policy shall happen QBE Insurance (Singapore) Pte Ltd (hereinafter called "QBE") will pay The Benefit to the Insured or in case of his/her death to his/her legal personal representative.

# 2. Definitions

In this Policy

2.1 **Accidental Death** means death arising directly from an Injury.

2.2 **Acquired Immune Deficiency Syndrome** or **AIDS** shall have the meanings assigned to it by the World Health Organisation including Opportunistic Infection, Malignant Neoplasm, Human Immune Deficiency Virus (HIV), encephalopathy (dementia), HIV wasting syndrome or any disease or sickness in the presence of a zero-positive test for HIV.

(a) **Opportunistic Infection** includes but is not limited to pneumocystis carinii pneumonia, organism of chronic enteritis, virus and/or disseminated fungi infection.

(b) **Malignant Neoplasm** including but is not limited to Kaposi's sarcoma, central nervous system lymphoma and/or other malignancies now known or which become known as immediate causes of death, an illness or disability, in the presence of Acquired Immune Deficiency Syndrome.

2.3 **Adult** means a person who is eighteen (18) years of age or older at the commencement of the Period of Insurance and who is legally capable of entering into a binding contract under the laws of Singapore.

2.4 **Adventure Sport(s)** means a sport or recreational activity involving a greater degree of physical exertion, skill or risk than an ordinary leisure or tourist activity, provided that it is undertaken solely for leisure, is not undertaken professionally or for remuneration, complies with all applicable laws and safety requirements, and is not an Expedition or an activity expressly excluded under Section 19.

Where ordinarily required, the activity must be conducted by a recognised commercial operator or under the supervision of an appropriately qualified guide or instructor, and the Insured Person must use the required safety equipment and hold any necessary licence, certification or qualification.

2.5 **Asia-Pacific** means countries under Southeast Asia and the following countries: Australia, Bangladesh, Bhutan, China, Hong Kong, India, Japan, Macau, Maldives, Mongolia, New Zealand, Pakistan, South Korea, Sri Lanka, Taiwan, Tibet and the Pacific Islands.

2.6 **Benefit** means the type of Plan specified in the Policy against the relevant Event under the Plans. You have selected and stated in the Schedule.

2.7 **Business Trip** means a Trip overseas, authorised by the Insured and undertaken by the Insured Person on behalf of the Insured, of no more than ninety (90) consecutive days. It includes personal deviations within the geographical area of coverage during the business trips.

2.8 **Chinese Physician** means a person including but not limited to herbalist, acupuncturist and bonesetter, who is legally qualified and practicing within the scope of his license pursuant to the laws if the country in which such practice is maintained, but excluding a Chinese Physician who is the Insured Person, or the spouse or relative of the Insured Person or the Insured Person's business partner or employer.

2.9 **Child(ren)** means unmarried and dependant person who is/ are aged from 3 months up to the attainment of 18 years of age or up to 25 years old if still studying full-time in a recognised institution of higher learning at the commencement of the Period of Insurance.

2.10 **Common Carrier** means any land, water or air conveyance operating under a valid license in the country that You are in for the transportation of passengers for hire and which operate to fixed, established and regular schedules and routes.

It does not mean taxis or private cars, nor does it mean any such conveyance if chartered or arranged as part of tour even if such services are regularly scheduled.

2.11 **Communicable Disease** (including but not limited to COVID-19 or any mutation thereof) means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

(a) the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and

(b) the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and

(c) the disease, substance or agent can cause or threaten bodily injury, illness, emotional distress or damage to human health.

2.12 **Couple Plan** means the Policy shall include the Insured Person and their partner. Partner means spouse or de-facto with whom the insured have been living permanently with, for at least twelve (12) months or more at the time of purchase.

2.13 **Electronic Data** means facts, concepts and information converted to form useable for communications, display, distribution, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for such equipment.

2.14 **Excluded Countries** means Afghanistan, Belarus, Central African Republic, Cuba, Democratic Republic of Congo, Haiti, Iran, Iraq, Lebanon, Liberia, Libya, Myanmar, Nepal, North Korea, Occupied Palestinian Territories, Pakistan, Russia, Somalia, South Sudan, Sudan, Syria, Trinidad and Tobago, Tunisia, Ukraine, Yemen, and Venezuela, and countries which the Ministry of Foreign Affairs of Singapore (MFA) advises against travelling to or recommends postponing.

2.15 **Expedition** means any journey to remote, high risk, inaccessible and/or inhospitable locations including but not limited to privately organised kayaking trips around the coast of a country or trips to generally inaccessible interiors of a country or areas previously unexplored or unchartered, or trips undertaken for scientific, research or political purposes to such locations or trips to Antarctica or similar remote and inhospitable locations. It does not mean treks and travel, outside of these previously given examples (unless specifically excluded elsewhere in this Policy), provided by a recognised tour operator that are accessible to the general public without restrictions (other than general health or fitness warnings) but always providing that You are acting under the guidance and supervision of qualified guides and/or instructors of the tour operator.

2.16 **Extreme Sports and Sporting Activities** means any sport or sporting activities that present a high level of inherent danger (i.e. involves high level of expertise, exceptional physical exertion, highly specialised gears or stunts) including but not limited to big wave surfing, canoeing down rapids, cliff jumping, horse jumping, ultra marathons, biathlons, triathlons and stunt riding. It does not mean usual tourist activities that are accessible to the general public without restriction (other than height or general health or fitness warnings) and which are provided by a recognised local tour operator but always providing that You are acting under the guidance and supervision of qualified guides and/or instructors of the tour operator when carrying out such tourist activities.

2.17 **Extreme Endurance Event** means an organised or self-arranged activity that involves prolonged or exceptional physical exertion beyond the ordinary scope of amateur recreational participation, including an ultra-marathon, ultra-distance triathlon, multi-day endurance race, expedition race or any similar event involving extreme distance, duration, terrain, altitude, climate or environmental conditions.

2.18 **Family Plan** means:

(a) For a Single Trip, the Policy shall include a maximum of 2 Adult Insured Persons and the accompanying unmarried dependant, legal Child(ren), grandchild(ren), nephew(s), niece(s) or cousin(s) of one of the Insured Person who is aged from 3 months up to the attainment of 18 years of age or up to 25 years old if still studying full-time in a recognised institution of higher learning at the commencement of the Period of Insurance.

(b) For an Annual Plan, the Policy shall include the Insured Person, spouse and dependant legal Child(ren) who is/are aged from 3 months up to the attainment of 18 years of age or up to 25 years old if still studying full-time in a recognised institution of higher learning at the commencement of the Period of Insurance. Any Child(ren) under the age of 16 years must be accompanied by a parent or legal guardian for any Trip made during the Period of Insurance.

2.19 **Hijack** means unlawful seizure and control of a public conveyance from the regular crew by use or threatened use of violent means.

2.20 **Hospital Confinement** means being confined in a hospital as a registered patient because of a medical necessity and on the recommendation of a Qualified Medical Practitioner. One day of "Hospital Confinement" shall mean a period for which the hospital makes a charge for room and board for the treatment of Injury or Sickness.

2.21 **Injury** means bodily injury to any Insured Person(s) caused solely and directly by accidental means and shall exclude bodily injury caused by Sickness or disease, bacterial or viral infection not occurring through an accidental cut or wound.

2.22 **Kidnap** means the wrongful abduction and detention of an Insured Person against their will or by deception, by a person or group demanding payment by the Insured in exchange for the release of that Insured Person or a claim by a person or group demanding such a payment, to have carried out such a wrongful kidnapping.

2.23 **Medical Expenses** means reasonable expenses incurred whilst overseas as a result of sustaining Injury or Sickness paid by the Insured Person to a medical practitioner, physician, surgeon, hospital and/or ambulance service for medical, surgical, nursing home charges and the cost of other treatment including the cost of medical supplies (including limb prosthesis) and ambulance hire and X-ray but excluding the cost of dental treatment unless such treatment is necessarily incurred to sound and natural teeth and is caused by Injury and excluding any expenses included in Section 2 of this Policy. All treatment must be prescribed by a Medical Practitioner in order for expenses to be reimbursed under this Policy. Treatment by a Chinese Physician, acupuncturist and/or bonesetter whilst Overseas for Injuries sustained Overseas other than fractures is payable up to the limit as stated in Section 1.

2.24 **Medical Practitioner** means any person legally authorised by the Government with jurisdiction in the geographical area of his/her practice to render medical or surgical service, but excluding a Medical Practitioner who is the Insured Person, or the spouse or relative of the Insured Person, or the Insured Person's business partner or employer.

2.25 **Money** includes cash, cash cards, cheques, credit cards only, travellers' cheques, postal or money orders in the possession of the Insured Person.

2.26 **Mountaineering** means the ascent or descent of a mountain ordinarily necessitating the use of specified equipment including but not limited to crampons, pickaxes, anchors, bolts, carabineers and lead-rope or top-rope anchoring equipment.

2.27 **Natural Disasters** means extreme weather conditions including but not limited to typhoons, hurricanes, cyclones or tornadoes and such forces of nature (such as tsunamis, fires, floods, volcanic eruptions, earthquakes or landslides) that have catastrophic consequences.

2.28 **Overseas** means destinations outside the territorial boundaries of Singapore.

2.29 **Period of Insurance** means the period specified in the Schedule.

2.30 **Permanent Total Disablement** means absolute disablement for 12 calendar months from the date of Injury and at the expiry of the 12-month period being beyond hope of improvement which solely and directly prevents an Insured Person from attending to any business, occupation or duties for which he/she is reasonably qualified by reason of his/her education, training or experience.

2.31 **Policy** means this policy document and endorsements issued by the Company, which set out the terms and conditions of this insurance.

2.32 **Pre-Existing Condition** means any Injury or Sickness for which You have received medical treatment, diagnosis, consultation or prescribed drugs, or which symptoms or manifestations have existed whether treatment was actually received, within one year prior to the effective date of the Policy and which You should reasonably be aware of. For an Annual Multi-trip Plan policy, Pre-existing Condition also includes any Injury or Illness for which a claim has been made on a previous trip within the Period of Insurance.

2.33 **Public Conveyance** means any land, sea, rail or air conveyance (such as bus, ferry, hovercraft, hydrofoil, ship, train, tram or underground train) operated under license by the respective country for the transportation of fare paying passengers that has fixed and established routes only. This excludes rental vehicle, taxis and all modes of transportation that are chartered or arranged as part of a tour, even if the services are regularly scheduled. Common Carrier is treated as Public Conveyance in this Policy.

2.34 **Relative** means Your spouse, parent, parent-in-law, grandparent, child, grandchild, brother, sister, brother or sister-in-law, grandparent-in-law, son-in-law, daughter-in-law, niece, nephew, aunt and uncle.

2.35 **Schedule** means the Schedule attached to the Policy.

2.36 **Serious Injury or Sickness** means Injury or Sickness certified by a Medical Practitioner as being life threatening.

2.37 **Sickness** means illness, or disease contracted whilst Overseas during the Period of Insurance and shall exclude Pre-Existing Condition for which the Insured Person has received medical treatment, diagnosis, consultation or prescribed drugs.

2.38 **Singapore Resident** means a Singapore citizen or Singapore Permanent Resident or valid Work Permit holder or valid Employment Pass holder or valid Dependant's Pass holder or valid Long-Term Visit Pass holder or valid Student Pass holder on the Effective Date of Policy.

2.39 **Southeast Asia** means the following countries: Brunei, Cambodia, Indonesia, Laos, Malaysia, Philippines, Singapore, Thailand, Timor-Leste (East Timor) and Vietnam.

2.40 **Specialist** means a Medical Practitioner who has the necessary qualifications and expertise to practise as a recognised specialist of diagnostic techniques, treatment and prevention, in a particular field of medicine like psychiatry, neurology, paediatrics, endocrinology, obstetrics, gynaecology, orthopaedics, optometry and dermatology.

2.41 **Sports Equipment(s)** means equipment, clothing, protective equipment and accessories designed and ordinarily used for participation in an Adventure Sport, and which are owned by or hired to the Insured Person. This does not include any motor vehicle, aircraft, watercraft, weapon, ordinary clothing, mobile telephone, photographic equipment or electronic device.

2.42 **Substantial Withdrawal of Services** means

(a) the withdrawal of all water facilities or of all electricity in the Insured Person's room; or

(b) the withdrawal of water service at meals or of kitchen services of such a nature that no hot food is served; or

(c) the withdrawal of all chambermaid services.

2.43 **Terrorism** means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of person(s), whether acting alone or on behalf of or in connection with any organisation(s), or government(s), which from it nature or context is done for, or in connection with political, religious, ideological, ethnic or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

2.44 **The Americas** means countries under North America (Canada, Mexico, United States, and the Hawaiian Islands), Central America (Belize, Costa Rica, El Salvador, Guatemala, Honduras, Nicaragua, Panama), South America (Argentina, Bolivia, Brazil, Chile, Colombia, Ecuador, Guyana, Paraguay, Peru, Suriname, Uruguay), and the Caribbean Islands.

2.45 **Travel Companion** means a person with whom You have coordinated the travel arrangements and intend to travel with for the Trip but excluding a tour leader or a group leader who is receiving remuneration. For the avoidance of doubt, a travel companion is not an Insured Person unless they have been named in this Policy.

2.46 **Travel Documents** means passport, visas, entry permit, conveyance tickets and accommodation vouchers.

2.47 **Trip** means the journey commencing from the time when the Insured Person leaves his/her place of residence or place of business for a direct journey to the place of embarkation in Singapore to commence travel to the intended destination(s) and ceases on whichever of the following occurs first:

(a) The expiry of the Period of Insurance (applicable to Single Trip only);

(b) The Insured Person's return to his/her place of residence or place of business in Singapore.

(c) Three (3) hours after arrival in Singapore.

The duration for each Trip under a Single Trip or an Annual Plan Policy shall not exceed ninety (90) consecutive days from the commencement date of Trip.

In the event of a scheduled Public Conveyance delay or Injury or Sickness and the Trip is necessarily extended beyond the Period of Insurance, the insurance will remain in force for such period as is reasonably necessary for completion of the Trip up to a maximum of (fourteen) 14 days, without extra charge, subject to the total Period of Insurance not exceeding ninety (90) consecutive days from the commencement date of Trip.

2.48 **You/Your/Insured Person** means the person(s) or Entity named in the Schedule as the Insured.

2.49 **We/Us/Our/Insurer/Company** means QBE Insurance (Singapore) Pte Ltd.

2.50 **Worldwide (excluding the Americas)** means countries under Asia-Pacific and the rest of the world, but shall exclude The Americas and any Excluded Countries.

2.51 **Worldwide (including the Americas)** means countries under Asia-Pacific, The Americas, and the rest of the world, but shall exclude any Excluded Countries.

2.52 **Worldwide Emergency Assistance (WWEA)** means the service provider appointed by Us to provide services of this Policy.

# 3. Events

### Section 1 – Medical and Additional Expenses

| | LIMITS | |
|---|---|---|
| | SUPER PLUS | STANDARD PLUS |
| **INDIVIDUAL PLAN** | | |
| Per Adult up to age 70 years | S$1,000,000 | S$500,000 |
| Per Adult exceeding age 70 years | S$125,000 | S$75,000 |
| **COUPLE PLAN/FAMILY PLAN** | | |
| Per Adult up to age 70 years | S$1,000,000 | S$500,000 |
| Per Adult exceeding age 70 years | S$125,000 | S$75,000 |
| Per Child | S$50,000 | S$25,000 |
| Per Couple/Family | S$2,000,000 | S$1,000,000 |

**QBE** will reimburse the Insured Person up to the limits applicable to the selected plan as specified in the Schedule for the usual, customary and reasonable Medical Expenses as defined, incurred during the Trip.

All treatment, including specialist treatment, must be prescribed or referred by a Medical Practitioner in order for expenses to be reimbursed under this Policy and such reimbursement will not exceed the usual level of charges for similar treatment, medical services or supplies in the location where the expenses were incurred and paid had this insurance not existed. Treatments and services including medicines must be customary for the treatment of a condition you have and cannot be experimental or elective.

Treatment by Chinese Physician, acupuncturist, bonesetter, chiropractor and physiotherapist shall be reimbursed up to a maximum of S$750 on Super Plus and S$500 on Standard Plus, per person, subject to a S$100 per visit limit, including treatment by Chinese Physician, acupuncturist, bonesetter, chiropractor and physiotherapist.

| | LIMITS | |
|---|---|---|
| | SUPER PLUS | STANDARD PLUS |
| **INDIVIDUAL PLAN** | S$750<br>($100 per visit limit) | S$500<br>($100 per visit limit) |
| **COUPLE PLAN/FAMILY PLAN** | S$1,500<br>($100 per visit limit) | S$1,000<br>($100 per visit limit) |

The cover includes reimbursement for the reasonable travel and accommodation expenses incurred by the Insured Person during the Trip **in excess** of those which would normally have been incurred, as a consequence of the Insured Person having to complete the Trip earlier or later than planned as a result of Serious Injury or Sickness.

**The following Bonus Sections form part of Section 1 – Medical and Additional Expenses.**

**Bonus 1 – Follow–up Medical Treatment**

This section also covers Medical Expenses incurred for follow up treatment in Singapore for Injury or Sickness which the Insured Person had sustained whilst Overseas. The time limit for seeking such medical treatment is as follows:

(a) If prior medical treatment has not been sought Overseas, the Insured Person must seek medical treatment in Singapore within three (3) days after return to Singapore. From the date of first treatment in Singapore, the Insured Person has up to a maximum of thirty-one (31) days to continue medical treatment in Singapore

(b) If medical treatment had already been sought Overseas, the Insured Person has up to a maximum of thirty-one (31) days upon return to Singapore to continue medical treatment in Singapore

(c) Treatment by Chinese Physician, acupuncturist, bonesetter, chiropractor and physiotherapist shall be reimbursed up to a maximum of S$750 on Super Plus and S$500 on Standard Plus, per person subject to a S$100 per visit limit.

Subject to the following sub-limits:

| | SUB-LIMITS | |
|---|---|---|
| | SUPER PLUS | STANDARD PLUS |
| **INDIVIDUAL PLAN** | S$25,000 | S$12,500 |
| **COUPLE PLAN/FAMILY PLAN** | | |
| Per Insured Person | S$25,000 | S$12,500 |
| Per Insured Couple/Family | S$50,000 | S$25,000 |

**Bonus 2 – Compassionate Visit by a Relative/Friend**

In the event the Insured Person is hospitalised Overseas and his/her medical condition forbids evacuation and no adult member of his/her family is with him/her, QBE will pay up to the following sub-limits for the reasonable travel (economy air travel, first class rail travel) and economical hotel accommodation expenses necessarily incurred by one Relative or friend of the Insured Person to visit and stay with him/ her until the Insured Person is medically fit to return to Singapore, as certified by Worldwide Emergency Assistance on our behalf.

| | SUB-LIMITS | |
|---|---|---|
| | SUPER PLUS | STANDARD PLUS |
| **INDIVIDUAL PLAN** | S$25,000 | S$12,500 |
| **COUPLE PLAN/FAMILY PLAN** | | |
| Per Insured Person | S$25,000 | S$12,500 |
| Per Insured Couple/Family | S$50,000 | S$25,000 |

**Bonus 3 – Child Protection**

In the event the Insured Person is hospitalised Overseas and there is no other Adult to accompany the Child(ren) home, QBE will pay up to the following sub-limit for the reasonable travel (economy air travel and first class rail travel) and economical hotel accommodation expenses for a Relative or friend to accompany the Child(ren) back to Singapore on the first available means of travel.

| | SUB-LIMITS | |
|---|---|---|
| | SUPER PLUS | STANDARD PLUS |
| **INDIVIDUAL PLAN** | S$25,000 | S$12,500 |
| **COUPLE PLAN/FAMILY PLAN** | | |
| Per Insured Person | S$25,000 | S$12,500 |
| Per Insured Couple/Family | S$50,000 | S$25,000 |

**Bonus 4 – Emergency Personal Mobile Phone Charges**

QBE will pay You up to the above sub limits of the selected plan for the actual telephone charges incurred from the use of Your personal mobile phone whilst Overseas during a medical emergency to engage the services of Worldwide Emergency Assistance (as defined under Section 2), and for that a claim has been submitted under this Section.

| | SUB-LIMITS | |
|---|---|---|
| | SUPER PLUS | STANDARD PLUS |
| **INDIVIDUAL PLAN** | S$250 | S$100 |
| **COUPLE PLAN/FAMILY PLAN** | | |
| Per Insured Couple/Family | S$250 | S$100 |

**Bonus 5 – Pregnancy Related Expenses**

QBE will pay up to the following sub limits for medical expenses that are necessarily incurred for a pregnancy-related illness whilst Overseas.

| | SUB-LIMITS | |
|---|---|---|
| | SUPER PLUS | STANDARD PLUS |
| **INDIVIDUAL PLAN** | S$8,000 | S$4,000 |
| **COUPLE PLAN/FAMILY PLAN** | | |
| Per Insured Couple/Family | S$8,000 | S$4,000 |

**Exclusions Applying to this Section**

This Policy does not cover the following:

(a) Pre-Existing Condition

(b) The Insured Person travelling against medical advice or for the purpose of seeking medical treatment

(c) Charges and expenses for medical equipment, prostheses, contact lenses, spectacles, hearing aids, or dentures unless prescribed by a Medical Practitioner.

(d) Podiatry and alternative/allied health Treatment

(e) Expenses incurred during the first trimester of pregnancy (i.e. 0-12 weeks).

(f) Ectopic pregnancy or childbirth including premature childbirth or stillbirth.

(g) Abortion or miscarriage, except if related to accidental injury.

(h) Tests or treatment relating to fertility, contraception, sterilisation, birth defects or congenital illness.

(i) Depressive, psychological or psychiatric illness, including post-natal depression.

(j) Pre and post natal care in connection with the pregnancy.

(k) Any claim in respect of any phone charges made via standard Lines, public telephones or using pre-paid calling cards.

## Section 2 – Medical Emergency Evacuation including Medically Supervised Repatriation and Repatriation of Mortal Remains (Unlimited) arranged through Worldwide Emergency Assistance only

QBE, through and using the services of Worldwide Emergency Assistance will provide 24-hour network of service centres, telephone advice and assistance to the Insured Person in the event of a medical emergency while Overseas during a Trip. In no event do the services guaranteed by Worldwide Emergency Assistance entitle the Insured Person to reimbursement from QBE unless such services are provided by and through Worldwide Emergency Assistance.

In the event of a Serious Injury or Sickness arising out of and in the course of the Trip, provided that such Trip is not under- taken against the advice of the Medical Practitioner, and/or for the purpose of obtaining or seeking any medical or surgical treatment abroad, the following services are available directly from Worldwide Emergency Assistance upon specific verbal notification by the Insured Person or his/her representative to the Worldwide Emergency Assistance 24 hour Service Centre on a collect call basis. Singapore Tel: +6563222688. (See Condition 5.20), providing the following information:

- The Insured Person's name
- The Insured Person's Policy/Certificate number

- Nature of injury or sickness
- Details of attending doctors, if available
- Present location and contact particulars

**Emergency Medical Assistance and Evacuation**

If the Insured Person suffers Serious Injury or Sickness commencing overseas and in the course of the Trip such that Worldwide Emergency Assistance's medical advisor recommends hospitalisation, Worldwide Emergency Assistance will arrange for:

(a) Transfer to one of the nearest hospital, and Worldwide Emergency Assistance will organise and pay for emergency transport by ambulance or other means including assignment of a doctor and/or nurse to accompany the Insured Person, if necessary, to the nearest and most appropriate medical centre or hospital.

(b) If in the opinion of Worldwide Emergency Assistance medical advisor that it is necessary on medical grounds, to transfer with necessary medical supervision by any means (including, but not limited to, air ambulance, scheduled commercial flight, and road ambulance) to a hospital more appropriately equipped for the particular Injury or Illness, all costs for emergency medical transfer/ evacuation will be borne entirely by Worldwide Emergency Assistance.

**Emergency Medical Repatriation**

After local treatment and/or, according to the medical opinion of the attending Worldwide Emergency Assistance medical advisor, the medical condition of the Insured Person will not prevent the Insured Person of being repatriated with medical supervision as a regular passenger, Worldwide Emergency Assistance will organise and pay for the repatriation to Singapore by scheduled airline (economy class ticket unless it is deemed necessary in the opinion of Worldwide Emergency Assistance medical advisor to fly by business class) and other appropriate means of transportation, including any supplementary cost of transportation to and from the airport, provided that the original return ticket is not valid for such repatriation, and provided that Your surrender any unused portion of Your ticket to Worldwide Emergency Assistance. All decisions as to the means of transportation and the final destination will be made exclusively by Worldwide Emergency Assistance medical advisor. All costs for emergency medical repatriation will be borne entirely by Worldwide Emergency Assistance.

In the event of death, Worldwide Emergency Assistance will organise and pay for the transportation of mortal remains to the airport in Singapore or burial Overseas provided such costs shall not exceed the cost of transportation of mortal remains.

**Exclusions Applying to this Section**

The services in this Section do not cover the following:

1. Minor illness or injury which in the opinion of Worldwide Emergency Assistance medical advisor can be adequately treated locally or treatment can be reasonably delayed until return to Singapore;

2. Any Insured Person physically able to return to his country of residence as a seated passenger and without a medical escort (unless accepted by Worldwide Emergency Assistance medical advisor);

3. Any Insured Person under medical treatment at the time of commencing his Trip, or any Trip undertaken against the advice of a Medical Practitioner or for the purpose of obtaining medical treatment overseas or for rest and recuperation following any prior accident and/or illness;

4. Cases related to emotional, mental or psychiatric sickness which are or have been under treatment;

5. Service in armed forces or police of any country;

6. Pregnancy, childbirth or miscarriage except for unexpected vital complications during the first twenty-four (24) weeks of pregnancy;

7. Any costs or expenses not expressly covered by this Section and otherwise not approved in advance and in writing by QBE and/or not arranged by Worldwide Emergency Assistance;

8. Any expenses related to treatment performed or ordered by a non-registered practitioner.

**1. Medical Authorisation**

The Insured Person will only be transported when medical authorisation from the attending Medical Practitioner and Worldwide Emergency Assistance medical advisor certify that the transportation is necessary.

**2. Cooperation**

The Insured Person and/or his/her representative must cooperate fully with Worldwide Emergency Assistance medical advisors and/or its agents who shall have free and full access to the Insured Person to ascertain his/her condition. If the Insured Person and/ or his/her representative unreasonably fail to cooperate, the Insured Person shall not be entitled to the above assistance and services.

**3. In Good Faith**

Worldwide Emergency Assistance and QBE will act in good faith in providing the services in this section but neither will be liable if the services are not provided due to circumstances and conditions beyond their control. Similarly, services will not be provided if the Insured Person is located in an area which represents war risks, political or other conditions such as to make the provision of the services impossible or reasonably impracticable.

**4. Right of Recovery**

In the event of authorisation of payment and/or actual payment by QBE through Worldwide Emergency Assistance or otherwise for a medical claim whereby Policy liability is not engaged, QBE reserves the right to recover against the Insured Person for the full sum of that payment.

**5. Subrogation**

QBE shall be subrogated up to the amount of services it has provided, to the rights and causes of action of the Insured Person against any party responsible for acts giving rise to injury or illness for which Worldwide Emergency Assistance renders assistance. When the services provided by Worldwide Emergency Assistance are covered in whole or part by any insurance Policy or other health insurance plans, QBE shall be subrogated to the rights and causes of action of the Insured Person against said insurance Policy or other insurance plan. QBE may assign these subrogated rights to Worldwide Emergency Assistance.

**6. Reasonable Precautions**

The Insured Person must take all reasonable precautions to prevent and minimise any accident, injury, death or expenses.

**7. Authority to Act**

The Insured Person must give all necessary authorities for the services in this section to be provided. In addition on request, the Insured Person must execute an agreement to empower Worldwide Emergency Assistance to obtain relevant information, to collect due proceeds from insurance or other sources and to reimburse Worldwide Emergency Assistance expenses that are not part of the services in this section.

## Section 3 – Overseas Hospital Confinement Benefit

| | LIMITS | |
|---|---|---|
| | **SUPER PLUS** | **STANDARD PLUS** |
| **INDIVIDUAL PLAN** | S$200 per day up to a limit of S$50,000 | S$100 per day up to a limit of S$25,000 |
| **COUPLE PLAN/FAMILY PLAN** | | |
| Per Insured Person | S$200 per day up to a limit of S$50,000 | S$100 per day up to a limit of S$25,000 |
| Per Insured Couple/Family | S$100,000 | S$50,000 |

**QBE** will pay up to the limits applicable to the selected plan as specified in the Schedule for Overseas Hospital Confinement due to Injury or Sickness sustained whilst Overseas. Payment shall be made after the period of confinement in an Overseas hospital.

**Exclusions Applying to this Section**

We will not pay for claims in respect of the following

(a) Pre-Existing Condition;

(b) Surgery or medical treatment, which in the opinion of the Medical Practitioner treating You can be reasonably delayed until Your return to Singapore (except as specifically provided for in Section 1);

(c) The Insured Person travelling against medical advice or for the purpose of seeking medical treatment;

(d) Charges and expenses for medical equipment prostheses, contact lenses, spectacles, hearing aids, or dentures unless prescribed by a Medical Practitioner;

(e) Expenses incurred due to events occurring during the first trimester of pregnancy (i.e. 0-12 weeks);

(f) Ectopic pregnancy or childbirth including premature childbirth or stillbirth;

(g) Abortion or miscarriage, except if related to accidental injury;

(h) Tests or treatment relating to fertility, contraception, sterilisation, birth defects or congenital illness;

(i) Depressive, psychological or psychiatric illness, including post-natal depression;

(j) Pre and post natal care in connection with the pregnancy;

(k) Any claim in respect of any phone charges made via standard Lines, public telephones or using pre-paid calling cards.

## Section 4 – Accidental Death and Permanent Total Disablement

| | LIMITS | |
|---|---|---|
| | SUPER PLUS | STANDARD PLUS |
| **INDIVIDUAL PLAN** | | |
| Per Adult up to age 70 years | S$250,000 | S$125,000 |
| Per Adult exceeding age 70 years | S$125,000 | S$75,000 |
| **COUPLE PLAN/FAMILY PLAN** | | |
| Per Adult up to age 70 years | S$250,000 | S$125,000 |
| Per Adult exceeding age 70 years | S$125,000 | S$75,000 |
| Per Child | S$50,000 | S$25,000 |
| Per Couple/Family | S$500,000 | S$250,000 |

QBE will pay up to the limits applicable to the selected plan as specified in the Schedule for Accidental Death or Permanent Total Disablement caused by an Injury occurring within 12 calendar months of the date of Injury provided such Injury occurred during the Trip as defined.

The compensation payable under this section is as follows:

| Event | Sum Insured |
|---|---|
| 1) Accidental Death; or | 100% |
| 2) Permanent Total Disablement: or | 100% |
| 3) Loss of or the Permanent Total Loss of Use of One or More Limbs; or | 100% |
| 4) Permanent Total Loss and Irrecoverable Loss of Sight of One or Both Eyes; or | 100% |
| 5) Complete and Incurable insanity; or | 100% |
| 6) Permanent Total Loss and Irrecoverable Loss of Speech & Hearing | 100% |

The complete and irrecoverable loss of use of any limb or eye specified above shall be deemed to be loss of such limb or eye.

In the event that the Injury does not come within the above list of Events 1 to 6 QBE shall at their absolute and sole discretion make any payment of such sum to the Insured Person as they deem fit.

In no case shall any one Insured Person be entitled to compensation which exceeds 100% of the limit applicable to that Insured Person as specified in the Schedule.

**Bonus 4.4 – Double Indemnity for Public Conveyance**

| LIMITS | SUPER PLUS | STANDARD PLUS |
|---|---|---|
| **INDIVIDUAL PLAN** | | |
| Per Adult up to age 70 years | **S$500,000** | **S$250,000** |
| Per Adult exceeding age 70 years | S$250,000 | S$150,000 |
| **COUPLE PLAN/FAMILY PLAN** | | |
| Per Adult up to age 70 years | S$500,000 | S$250,000 |
| Per Adult exceeding age 70 years | S$250,000 | S$150,000 |
| Per Child | S$100,000 | S$50,000 |
| Per Couple/Family | **S$1,000,000** | **S$500,000** |

In the event of an Accidental Death caused by an Injury to the Insured Person whilst overseas and travelling as a fare paying passenger in a Public Conveyance, QBE will pay up to the limits applicable to the selected plan.

The Policy will only pay for a claim for Accidental Death under either the main Section 4 or Bonus 1, but not both.

**Exclusions Applying to this Section**

This Policy does not cover the following:

(a) The Insured Person engaging in flying or other aerial activity except as a passenger in a properly licenced power driven passenger carrying aircraft.

(b) Pre-existing Condition.

## Section 5 – Baggage and Personal Effects

| LIMITS | SUPER PLUS | STANDARD PLUS |
|---|---|---|
| **INDIVIDUAL PLAN** | S$6,000 | S$4,000 |
| **COUPLE PLAN/FAMILY PLAN** | S$9,000 | S$6,000 |

**QBE** will reimburse the Insured Person up to the limits applicable to the selected plan as specified in the Schedule for the intrinsic value or cost of repairs whichever is the lesser, of accompanied baggage, luggage or personal effects, including purchases made during the Trip which is lost or damaged subject to the amount payable for any one item, pair or set shall be limited to S$500 for the Super Plus or S$250 for the Standard Plus. The total payable for jewellery, photographic, video and electronic equipment shall not exceed a total of S$1,500 for the Super Plus and S$750 for the Standard Plus.

**Exclusions Applying to this Section**

This Policy does not cover the following:

(a) Animals, motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances, snow boards and skis and golfing equipment whilst actually in use, household effects, antiques, artificial teeth or limbs, Money or Travel Documents, manuscripts or securities

(b) Contact lenses, fragile or brittle articles unless caused by fire or accident to the conveyance in which they are being carried

(c) Business goods or samples

(d) Wear and tear, scratches and nicks to baggage, reduction in value over time or with use, atmospheric or climatic conditions. insects, moth or vermin , gradual deterioration or mechanical or electrical breakdown or derangement or any process of cleaning, restoring, renovating, dyeing, repairing, or alteration an item.

(e) Baggage whilst in the custody of an airline or other carrier unless reported within 24 hours and a property irregularity report obtained from the airline or a documented certification or report from the carrier.

(f) Loss not reported to the police within 24 hours and a police report obtained.

(g) Confiscation by Customs or other government authorities.

(h) Loss of Insured Person's baggage sent as unaccompanied baggage or souvenirs and articles mailed or shipped separately.

(i) Loss of Insured Person's baggage, luggage or personal effects left unattended in any vehicle (unless locked in the covered boot/trunk) or public place or as a result of the Insured Person's failure to take due care and precautions for the safeguard and security of such property.

(j) Cost of reproducing data whether recorded on tapes, cards, discs or otherwise.

(k) A.

(i) Total or partial destruction, distortion, erasure, corruption, alteration, misinterpretation or misappropriation of Electronic Data

(ii) Error in creating, amending, entering, deleting or using Electronic Data, or

(iii) Total or partial inability or failure to receive, send, access or use Electronic Data for any time or at all from any cause whatsoever, regardless of any other contributing cause or event whenever it may occur.

B. However, in the event that a peril listed below (being a peril insured by this Policy but for this exclusion) is caused by any of the matters described in paragraph (A) above, this Policy, subject to all its provisions, will insure physical loss of or damage or destruction to property insured directly caused by such listed peril.

Further, this exclusion does not apply in the event that a peril listed below (being a peril insured by this Policy but for this exclusion) causes any of the matters described in paragraph (A) above:

Fire, explosion, lightning, windstorm, hail, tornado, cyclone, hurricane, earthquake, volcano, tsunami, flood, freezing weight of snow, impact by aircraft or other aerial objects dropped therefrom, impact by any road vehicle or animal, bursting overflowing or discharging or leaking of water tanks apparatus or pipes, or theft of Electronic Data solely where such theft is accompanied by theft of the computer hardware, firmware, medium, microchip, integrated circuit or similar device containing such Electronic Data

C. For the purposes of the basis of settlement provision in this Policy, computer systems records include Electronic Data.

## Section 6 – Baggage Delay

| | LIMITS | |
|---|---|---|
| | **SUPER PLUS** | **STANDARD PLUS** |
| **INDIVIDUAL PLAN** | S$200 for each 6 consecutive hours up to the limit of S$1,000 | S$100 for each 6 consecutive hours up to the limit of S$500 |
| **COUPLE PLAN/FAMILY PLAN** | | |
| Per Insured Couple/Family | S$200 for each 6 consecutive hours up to the limits of S$2,000 | S$100 for each 6 consecutive hours up to the limit of S$1,000 |

**QBE** will pay to the Insured Person up to the limits applicable to the selected plan as specified in the Schedule and payment shall be for every full 6 consecutive hours of delay after the Insured Person's arrival at the baggage pick-up point of the scheduled destination Overseas, and sub-limited to 50% of above stated limits for the scheduled arrival at Singapore.

## Section 7 – Money & Travel Documents including Unauthorised Use of Credit Cards

| | LIMITS | |
|---|---|---|
| | **SUPER PLUS** | **STANDARD PLUS** |
| **INDIVIDUAL PLAN** | S$5,000 | S$2,500 |
| **COUPLE PLAN/FAMILY PLAN** | S$10,000 | S$5,000 |

**QBE** will reimburse up to the limits applicable to the selected plan as specified in the Schedule the Insured Person for:

(a) Unrecoverable loss or theft of Money in the possession of the Insured Person on the Trip up to a sub-limit of S$500 for all plans.

(b) The cost of replacing Your Travel Documents lost during the Trip.

(c) Any additional travel and accommodation expenses incurred for the purpose of obtaining replacement passports, travel tickets and other relevant documents.

### Exclusions Applying to this Section

This Policy does not cover the following:

(a) Loss not reported to the police within 24 hours and a police report obtained.

(b) Loss of Money not in the personal custody of the Insured Person.

(c) No claim will be payable in respect of shortage due to rates of exchange or depreciation in value and for loss of travellers cheques/credit cards not immediately reported to the local branch or agent of the issuers.

## Section 8 – Travel Cancellation or Curtailment

| | LIMITS | |
|---|---|---|
| | SUPER PLUS | STANDARD PLUS |
| **INDIVIDUAL PLAN** | S$25,000 | S$12,500 |
| **COUPLE PLAN/FAMILY PLAN** | S$50,000 | S$25,000 |

QBE will reimburse up to the limits applicable to the selected plan as specified in the Schedule the Insured Person for loss of Insured Person's travel expenses paid in advance by the Insured Person or for which the Insured Person is legally liable and which are not recoverable from any other source upon the cancellation of the Trip arising from unexpected death, Serious Injury or Sickness of the Insured Person or a Relative or a Travel Companion within 30 days before the date of departure of the Trip or from a Specified Cause occurring after this Policy has been effected and prior to the Trip subject to satisfactory documentary proof.

Coverage under this Section is effective only if this Policy is purchased before you become aware of any circumstances that could lead to the cancellation of the scheduled Trip.

Specified Cause shall mean:

(a) Unexpected outbreak of strike, riot & civil commotion occurring within 48 hours of the Trip;

(b) Natural Disasters occurring in Singapore and planned overseas destination areas within 30 days before the Scheduled departure date. Coverage will also be subject to the Insured Person providing documentary evidence of an official travel advisory issued by a relevant authority advising against travel to the destination;

(c) Airport/airspace closure of an airport, runway or airspace, or adverse weather conditions that cause the Insured Person's scheduled Public Conveyance to be cancelled and prevent the Insured Person from commencing the Trip;

(d) Witness summons or jury service of the Insured Person; or

(e) the Insured Person's home in Singapore being seriously damaged and becoming uninhabitable as a result of fire, flood, Natural Disasters or burglary.

QBE will also reimburse the Insured Person for additional economical travel and hotel accommodation expenses necessarily incurred and economical travel and hotel accommodation expenses necessarily incurred paid in advance by the Insured Person. This is consequent upon the Insured Person having to:

(a) Return directly to Singapore following the Serious Injury or Sickness of the Insured Person or Travel Companion or the unexpected death or Serious Injury or Sickness of the Insured Person's Relative or the unexpected death of the Insured Person's business partner residing in Singapore or from Specified Cause beyond the Insured Person's control occurring after the commencement of the Trip.

(b) Remain at the overseas destination to accompany a Travel Companion who is hospitalised for Serious Injury or Sickness sustained during the Trip.

**Exclusions Applying to this Section**

This Policy does not cover claims arising directly or indirectly from:

(a) Your business, financial or contractual obligations or those of Your travel companions or from any financial circumstances whatsoever

(b) Your disinclination to travel or that of any other person with whom You have arranged to travel with

(c) Failure to take immediate steps to inform Your travel agent or tour operator or provider of transport or accommodation if it is found necessary to cancel or curtail the travel arrangements

(d) Delay by any carrier except for strikes

(e) The financial collapse or negligence of or default of any agent or travel agent or tour operator

(f) Cancellation of the Trip at the request of Your employer, spouse or parent

(g) Non-refundable expenses for unconsumed local activities such as excursions, tours, show, sports events and other fees

(h) Any unlawful act of, or criminal proceedings against any person on whom the booked Trip depends, other than attendance as a witness at in the Court of Law in Singapore under subpoena or summons

(i) Government regulation or act.

(j) If the policy is purchased less than 3 days prior to the scheduled commencement of the Trip unless due to death, Serious Injury or Sickness to the Insured Person or a Relative or a Travel Companion that is accidental in nature

(k) Loss or expenses being compensation for any air miles or holiday points You used to pay for the Trip in part or in full.

(l) Any costs incurred by or on behalf of any person, whether a Travel Companion or otherwise, who is not an Insured Person; or

(m) Any costs incurred by an Insured Person where such costs are directly or indirectly for the benefit of, or incurred on behalf of, any other person or Travel Companion who is not an Insured Person.

## Section 9 – Travel Delay including Missed Travel Connection/Travel Diversion

| | | LIMITS | |
|---|---|---|---|
| | | SUPER PLUS | STANDARD PLUS |
| **INDIVIDUAL PLAN** | | S$1,000 | S$500 |
| (a) | For Travel Delay | S$100 for each 6 consecutive hours | S$50 for each 6 consecutive hours |
| (b) | For Missed Travel Connection/Travel Diversion | S$200 | S$100 |
| **COUPLE PLAN/FAMILY PLAN** | | | |
| Per Insured Person | | | |
| (a) | For Travel Delay | S$100 for each 6 consecutive hours | S$50 for each 6 consecutive hours |
| (b) | For Missed Travel Connection/Travel Diversion | S$300 | S$150 |
| Per Insured Couple/Family | | S$2,000 | S$1,000 |

QBE will pay up to the limits applicable to the selected plan as specified in the Schedule for the Insured Person in the event that:

(a) The scheduled Public Conveyance in which the Insured Person had arranged to travel whilst Overseas including return flights to Singapore is delayed for at least 6 consecutive hours from the time specified in the itinerary supplied to the Insured Person. This is sub- limited to 50% of the above stated limits should delay occurs whilst in Singapore due to strike, industrial action, inclement weather, mechanical breakdown or closure of any airport or port.

(b) Connecting scheduled conveyance and no onward transportation is available to the Insured Person within 6 consecutive hours of his/her arrival.

(c) The schedule Public Conveyance in which the Insured Person had arranged to travel overseas is delayed for at least 6 consecutive hours from the time specified in the itinerary supplied to the Insured Person due to a Natural Disaster for travel diversion only.

**Exclusions Applying to this Section**

This Policy does not cover claims arising directly or indirectly from:

(a) Failure of the Insured Person to present himself/ herself for check-in according with the Trip itinerary.

(b) Failure to obtain written confirmation from the Public Conveyance or their handling agents of the number of hours of any delay and the reasons provided therefor.

(c) Failure to obtain written confirmation from the Public Conveyance or their handling agents as to the details of the missed flight connection.

(d) Strike or industrial action existing at the date You purchase this insurance.

**N.B. The Policy will only pay for any claim under any one event due to Travel Delay or Travel Misconnection.**

## Section 10 – Hijack

| | LIMITS | |
|---|---|---|
| | **SUPER PLUS** | **STANDARD PLUS** |
| **INDIVIDUAL PLAN** | S$1,000 per day up to a limit of S$5,000 | S$500 per day up to a limit of S$2,500 |
| **COUPLE PLAN/FAMILY PLAN** | | |
| Per Insured Person | S$1,000 per day up to a limit of S$5,000 | S$500 per day up to a limit of S$2,500 |
| Per Insured Couple/Family | S$10,000 | S$5,000 |

**QBE** will pay compensation up to the limits applicable to the selected plan as specified in the Schedule to the Insured Person at S$1,000 per day up to a maximum of 5 days on the Super Plus or S$500 per day up to a maximum of 5 days on the Standard Plus in the event of a Hijack exceeding 12 consecutive hours.

## Section 11 – Overbooked Flight

| | LIMITS | |
|---|---|---|
| | **SUPER PLUS** | **STANDARD PLUS** |
| **INDIVIDUAL PLAN** | S$200 | S$100 |
| **COUPLE PLAN/FAMILY PLAN** | | |
| Per Insured Couple/Family | S$400 | S$200 |

If You are denied boarding of an aircraft on a commercial scheduled flight due to over-booking and no alternative transportation is made available to You within six (6) hours of the scheduled departure time of such flight, we shall pay the cash benefit up to the limit as specified in the Schedule to the Insured Person. This benefit is paid only once for each trip.

## Section 12 – Personal Liability

| | LIMITS ANY ONE OCCURRENCE & IN THE AGGREGATE | |
|---|---|---|
| | **SUPER PLUS** | **STANDARD PLUS** |
| **INDIVIDUAL PLAN** | S$1,000,000 | S$500,000 |
| **COUPLE PLAN/FAMILY PLAN** | | |
| Per Insured Couple/Family | S$1,000,000 | S$500,000 |

QBE will indemnify You up to the limits applicable to the selected plan as specified in the Schedule the Insured Person in his/her personal capacity against legal liability to pay compensation in respect of:

(a) Bodily injury (including death or illness) to any person

(b) Loss of or damage to property as a result of an accident occurring during the Trip. QBE will also pay legal costs and expenses incurred by the Insured Person with the written consent of QBE.

Provided that:

(a) QBE's total liability shall not exceed S$1,000,000 and S$500,000 on Super Plus and Standard Plus respectively (inclusive of legal costs and expenses)

(b) The Insured Person shall not without the consent in writing from QBE make any admission offer promise or payment in connection with any occurrence or claim and QBE if it so desires shall be entitled to take over and conduct in the name of the Insured Person the defense or settlement of any claim

(c) QBE shall be entitled to prosecute in the name of the Insured Person at its own expenses and for its own benefit any claim for indemnity or damages or otherwise

(d) QBE shall have full discretion in the conduct of any proceedings in connection with any claim and the Insured Person shall give all information and assistance as QBE may require in the prosecution defense or settlement of any claim.

**Exclusions Applying to this Section**

This Policy does not cover claims arising directly or indirectly from:

(a) Any legal liability connected with any motor vehicle, licensed aircraft or other aerial devices or watercraft or building

1. The Insured or Insured Person's trade, business, professions or occupation

(b) Any express warranty or agreement unless liability would have existed in the absence of such express warranty or agreement

(c) Bodily injury (including death or illness) or loss of or damage to property of any member of the Insured Person's family ordinarily residing with the Insured or Insured Person or with whom the Insured Person ordinarily resides or to any employee of the Insured arising out of or in the course of such employment

(d) Damage to property in the care, custody or control of the Insured Person

(e) Any punitive and exemplary damages

(f) Any actual or alleged liability whatsoever resulting from, in consequence of, contributed to or aggravated by asbestos in whatever form or quantity

(g) Electronic Data:

1. Communication, display, distribution or publication of Electronic Data, provided that this clause (1) does not apply to Bodily Injury resulting therefrom;

2. Total or partial destruction, distortion, erasure, corruption, alteration, misinterpretation or misappropriation of Electronic Data;

3. Error in creating, amending, entering, deleting or using Electronic Data

4. Total or partial inability or failure to receive, send access or use Electronic Data for any time or at all.

from any cause whatsoever, regardless of any other contributing cause or event whenever it may occur.

## Section 13 – Loss of Use of Hotel Facilities

| | LIMITS | |
|---|---|---|
| | **SUPER PLUS** | **STANDARD PLUS** |
| **INDIVIDUAL PLAN** | | |
| Per Insured Person for every 48 hours | S$50 up to maximum of S$200 | |
| **COUPLE PLAN/FAMILY PLAN** | | |
| Per Insured Person for every 48 hours | S$50 up to maximum of S$200 per Family | |

QBE will pay You a cash benefit for each day during which You suffer a Substantial Withdrawal of Services at a hotel where You are staying as a result of strike or industrial action providing that such withdrawal exists continuously for at least 48 hours during Your Trip.

## Section 14 – Home Protection

| | LIMITS | |
|---|---|---|
| | **SUPER PLUS** | **STANDARD PLUS** |
| **INDIVIDUAL PLAN** | S$5,000 | S$2,500 |
| **COUPLE PLAN/FAMILY PLAN** | | |
| Per Insured Couple/Family | S$5,000 | S$2,500 |

**QBE** will, by payment or at its option by reinstatement or repair, indemnify You against physical loss or damage to the Contents, valuables and/or stamp, coin, medal collections, works of art based within Your residence in Singapore that was left vacant because of Your Trip, caused by fire occurring during the period of insurance and after Your Trip commences.

Definition:

(a) Contents shall mean household furniture and furnishing, clothing and personal effects belonging to You or to members of Your family or domestic servants permanently residing with You and fixtures and fittings You own (or for which You are responsible) not being landlord's fixtures and fittings. Contents shall exclude deeds, bonds, bills of exchange, promissory notes, cheques, travelers' cheques, securities for money, documents of any kind, cash, currency notes

(b) Valuables shall mean articles of gold, silver or other precious metal jewellery, furs, watches and precious or semi-precious gems

In the event of loss or damage to any property insured forming part of a pair or set, our liability shall not exceed a proportionate part of the value on the pair or set. QBE shall not be liable for more than S$500 in respect of any one article or pair or set of articles.

**Exclusions Applying to this Section**

QBE will not pay for claims arising directly or indirectly from, in respect of, or due to:

(a) Wear, tear, depreciation, the process of cleaning, dyeing, repairing or restoring any article, the action of light or atmospheric conditions, moth, insects, vermin or any other gradually operating cause.

(b) Any loss of damage caused through the willful act of the Insured Person or with the involvement of the Insured Persons.

(c) Any loss (whether temporary or permanent) of the insured property or any part thereof by reason of confiscation, requisition, detention or legal or illegal occupation of such property or of any premises, vehicle or thing containing the same by any government authorities.

(d) Electrical or mechanical breakdown.

(e) Business or professional use in respect of photographic and sporting equipment and accessories and musical instruments.

(f) Motor vehicles, boats, livestock, bicycles and any equipment or accessories relating thereto.

(g) Loss or damage insured under any other insurance Policy or reimbursed by any other party.

## Section 15 – Alternative Employees' Expenses

| | LIMITS | |
|---|---|---|
| | SUPER PLUS | STANDARD PLUS |
| **INDIVIDUAL PLAN** | | |
| Applicable to Business Trips only | S$5,000 | S$2,500 |
| **COUPLE PLAN/FAMILY PLAN** | Not Applicable | |

**QBE** will reimburse the Insured the reasonable and necessary expenses incurred in sending a substitute employee to complete the original Insured Person's Business Trip and objectives when during the Business Trip the original Insured Person dies or suffers a Serious Injury or Sickness.

Expenses shall be limited to:

(a) The cost of a return air ticket to Singapore for the substitute employee;

(b) Accommodation and other living costs appropriate to the status of the substitute employee;

(c) Other essential expenses incurred in transportation of the substitute employee.

### Exclusion Applying to this Section

This Policy does not cover the undertaking of the original Insured Person's Business Trip if it was undertaken against medical advice.

## Section 16 – Full Terrorism Cover

| | LIMITS | |
|---|---|---|
| | SUPER PLUS | STANDARD PLUS |
| **INDIVIDUAL PLAN** | | |
| Per Adult up to age 70 years | S$250,000 | S$125,000 |
| Per Adult exceeding age 70 years | S$125,000 | S$75,000 |
| **COUPLE PLAN/FAMILY PLAN** | | |
| Per Adult up to age 70 years | S$250,000 | S$125,000 |
| Per Adult exceeding age 70 years | S$125,000 | S$75,000 |
| Per Child | S$50,000 | S$25,000 |
| Per Insured Couple/Family | S$500,000 | S$250,000 |

Notwithstanding any provisions to the contrary within this Policy or any endorsement thereto, it is agreed that QBE will pay You the Benefit provided under Sections 1 to 17 subject to the limits stated above for claims arising from Acts of (including the use of nuclear, chemical and biological substances) during the trip.

This Policy does not cover the consequences of an act of Terrorism:

(a) When the incident is covered by government or public authority compensation.

(b) Leading to a cancellation and curtailment of the trip due to fear if travelling or any cancellation if the Public Conveyance is not departing to the destination as a consequence of or fear of the act of Terrorism.

Where an Insured Person is covered under more than one travel Policy with QBE, our maximum liability per Insured Person for Any One Event shall be limited to that one Policy with the highest selected plan.

This Contract also excludes loss, damage, liability, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

**Burden of Proof**

If QBE alleges that by reason of this cover, any loss, damage, cost or expenses is not covered by this Policy, the burden of proving the contrary shall be upon You.

## Section 17 – Rental Car Excess Charges

| | LIMITS | |
|---|---|---|
| | **SUPER PLUS** | **STANDARD PLUS** |
| **INDIVIDUAL PLAN** | S$1,000 | S$750 |
| **COUPLE PLAN/FAMILY PLAN** | | |
| Per Insured Couple/Family | S$1,000 | S$750 |

QBE will pay up to the limit specified in this Section of the selected plan for any excess or deductible that You become liable to pay in respect of any loss of or damage to the rental vehicle that You have hired whilst Overseas.

Provisions:

1. The rental vehicle must be hired from a licensed car rental company.

2. As part of the hiring agreement. You must take up a comprehensive motor insurance against loss of or damage to the rental vehicle during the rental period.

3. You must comply with all requirements of the car rental company under the hiring agreement and the insurer of the rental vehicle as well as the laws, rules and regulations of the country.

4. The rental vehicle must be hired in Your name and driven by You or a Relative who is an Insured Person as named on the Policy Schedule and hold a legally valid license to drive the rental vehicle and provided always that You or Your Family Member(s) is/are not disqualified by any Court of Law or prohibited by reasons of any law, enactment, rule or regulation from renting and driving the rental vehicle at all material time.

**Exclusions Applying to this Section**

(a) Loss or damage arising from operation of the rental vehicle in violation of the terms of the rental agreement.

(b) Loss or damage that occurs beyond the limits of any public roads or in violation of the laws, rules and regulations of the country.

(c) Loss or damage arising from wear and tear, gradual deterioration, damage from insects or vermin, inherent vice, latent defect or damage.

## Section 18 – Financial Collapse of Travel Agency

| | LIMITS | |
|---|---|---|
| | SUPER PLUS | STANDARD PLUS |
| **INDIVIDUAL PLAN** | S$5,000 | S$3,000 |
| **COUPLE PLAN/FAMILY PLAN** | | |
| Per Insured Couple/Family | S$5,000 | S$3,000 |

QBE will reimburse You up to the limit specified in Section 18 of the selected plan, for the loss of any irrecoverable travel deposits or travel fares paid in advance, due to Your scheduled trip being cancelled because of Insolvency of a registered travel agent to whom You have made such payments to.

Coverage under this Section is effective only if this Policy is purchased before you become aware of any circumstances that could lead to the cancellation of the scheduled trip.

"**Insolvency**" means the inability of an individual or entity to pay his/its debts when they are due and is deemed to occur, in the case of a company, upon a resolution for winding up being passed or a winding up petition being presented against it.

**Exclusions**

In addition to the General Exclusions, QBE will not pay for any claim under Section 18 in respect of:

1. Loss caused directly or indirectly by Government regulations or control;

2. Cancellation by the Public Transport or any other provider of the travel and/or accommodation; or

3. Loss that is covered by any other existing insurance scheme or Government program; or

4. Loss that will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation; or

5. Insolvency that occurred before the purchase of Your Policy; or

6. Failure of any airline, cruise-line, tour operator or travel agent, persons or agency to provide the travel arrangements for reasons other than Insolvency; or

7. This Policy is purchased less than six (6) days prior to the commencement of the scheduled trip.

## Section 19 – Adventure Package

This Section applies only where the Adventure Package has been purchased as an optional add-on under the Policy, and the relevant cover is shown in the Schedule.

Cover under this Section is subject to the applicable limits under the selected Plan as specified in the Schedule and to all terms, conditions and exclusions (except for General Exclusions 4.8 and 4.13) of this Policy.

### Special Conditions Applying to Certain Activities

**1. Mountain, Hiking and Climbing Activities**

Cover for hiking, trekking, climbing, abseiling, rappelling, via ferrata and other mountain-related Adventure Activities applies only where:

(a) the activity takes place at or below 3,000 metres above sea level;

(b) the activity does not ordinarily require the use of specialised mountaineering equipment or technical climbing techniques;

(c) where ropes, harnesses or other climbing equipment are required, the activity is conducted under the supervision of a recognised commercial operator or appropriately qualified guide; and

(d) the activity does not form part of an Expedition or involve travel into a remote area where emergency assistance is not reasonably accessible.

**2. Winter and Snow Activities**

Cover for skiing, snowboarding and other winter or snow-based Adventure Activities applies only where the activity takes place within designated areas that are open, marked and patrolled by the relevant resort or local authority.

There is no cover for any off-piste, backcountry or out-of-bounds activity, unless the activity takes place on an officially opened route under the direct supervision of an appropriately qualified guide and is not otherwise excluded under this Section.

**3. White-Water Activities**

Cover for white-water rafting, kayaking, canoeing or similar river activities applies only where:

(a) the river or rapid is classified as Grade 3 or below;

(b) the activity is conducted by a recognised commercial operator;

(c) the Insured Person uses all required safety equipment; and

(d) the Insured Person follows the instructions of the operator, guide or instructor.

**4. Scuba Diving**

Cover for recreational scuba diving applies only where:

(a) the dive does not exceed a depth of 30 metres;

(b) the Insured Person holds a recognised diving certification and dives within the permitted depth and scope of that certification; or

(c) the Insured Person is participating in an accredited recreational diving course under the direct supervision of a qualified diving instructor;

(d) the Insured Person does not dive alone;

(e) the activity is recreational and is not undertaken for any occupational or commercial purpose; and

(f) the Insured Person complies with the requirements of the relevant diving operator, instructor and recognised diving certification body.

**5. Motorised Recreational Activities**

Cover for a recreational activity involving a motorised vehicle or watercraft applies only where:

(a) the activity is provided by a recognised commercial operator;

(b) the Insured Person holds any licence or permit required by the laws of the country in which the activity takes place;

(c) the Insured Person complies with all applicable laws and the operator's safety requirements;

(d) all required safety equipment is worn or used; and

(e) the activity does not involve racing, speed testing, time trials, stunts or competitive participation.

(f) No cover is provided under the Personal Liability benefit for liability arising from the ownership, possession, operation or use of any mechanically propelled vehicle, motorcycle, aircraft or watercraft, unless expressly stated otherwise in this Section.

## 6. Aerial and Height-Based Activities

Cover for an aerial or height-based Adventure Activity applies only where:

(a) the activity is arranged and conducted by a recognised and appropriately licensed commercial operator;

(b) the Insured Person participates as a recreational passenger or tandem participant under the direct supervision of a qualified pilot, instructor or operator;

(c) all required safety equipment is used; and

(d) the activity is not an Excluded Activity under this Section.

## 7. Amateur Sporting Events

Cover under this Section extends to participation in an organised amateur sporting event, provided that:

(a) the event is undertaken for leisure or recreational purposes;

(b) the Insured Person does not participate as a professional or semi-professional;

(c) the Insured Person does not receive a salary, appearance fee, participation fee, sponsorship linked to participation, prize money or any other material financial reward;

(d) the event is properly organised and, where required, sanctioned or approved by the relevant governing body or authority;

(e) the underlying activity satisfies the requirements of an Adventure Activity under this Section; and

(f) the event is not an Extreme Endurance Event, adventure race in a remote or wilderness environment, motor race, high-speed downhill race, combat competition, stunt event or record attempt.

(g) The receipt of a non-cash finisher's medal, certificate, trophy or token award of nominal value will not, by itself, be treated as remuneration or a material financial reward.

## 8. Excluded Activities

We will not pay any claim under this Section arising directly or indirectly from participation in any of the following activities:

1. BASE jumping;

2. wingsuit flying;

3. solo skydiving, solo parachuting or any parachuting not conducted by a recognised commercial operator;

4. aerobatics;

5. wing walking;

6. piloting, operating or acting as a crew member of any aircraft;

7. private or non-commercial aviation;

8. any aerial stunt or aerial record attempt;

9. technical mountaineering;

10. free solo climbing;

11. highlining;

12. ice climbing;

13. unsupervised outdoor rock climbing;

14. hiking, trekking, climbing or any other activity above 3,000 metres above sea level;

15. glacier travel or technical alpine climbing;

16. any remote mountain, polar, desert, jungle, cave or wilderness Expedition;

17. volcano boarding where classified by the operator or relevant authority as an extreme activity;

18. caving or potholing involving technical cave access, cave diving, an Expedition or access to an area not ordinarily open to the general public;

19. off-piste, backcountry or out-of-bounds skiing or snowboarding, subject to any express carve-back stated under this Section;

20. ski jumping;

21. freestyle aerial skiing or snowboarding;

22. competitive downhill skiing or snowboarding;

23. snow or ice racing;

24. glacier skiing;

25. any winter or snow activity conducted in an area that is closed or subject to an avalanche, weather or safety warning;

26. scuba diving beyond a depth of 30 metres;

27. solo diving;

28. cave diving;

29. ice diving;

30. technical diving;

31. commercial or occupational diving;

32. competitive diving or competitive freediving;

33. white-water rafting, kayaking or canoeing above Grade 3;

34. big-wave surfing;

35. cliff jumping or high jumping into water;

36. sailing or yachting outside coastal waters;

37. open-ocean or offshore sailing beyond the geographical limits specified in the Schedule;

38. ocean racing, yacht racing or competitive powerboat racing;

39. any underwater activity undertaken contrary to the requirements of a recognised diving certification body or activity provider;

40. motor racing;

41. motorcycle racing;

42. motocross;

43. rallying;

44. competitive karting;

45. vehicle speed testing or time trials;

46. stunt driving or stunt riding;

47. high-speed or competitive downhill cycling;

48. competitive powerboat racing;

49. any professional or semi-professional motor sport;

50. professional or semi-professional sport;

51. any activity undertaken for a salary, fee, remuneration, sponsorship, prize money or other material financial reward;

52. ultra-marathons, ultra-triathlons and other Extreme Endurance Events;

53. adventure races taking place in remote, wilderness or otherwise inaccessible environments;

54. combat competitions;

55. weapon-based sports or activities;

56. stunt activities;

57. Expeditions;

58. record attempts;

59. private hunting;

60. any activity involving deliberate exposure to exceptional danger;

61. any activity conducted in a closed, prohibited or restricted area; or

62. any activity conducted contrary to a warning or restriction issued by an activity provider, resort, governing body, government or local authority.

**19.1 Medical & Additional Expenses**

| | LIMITS | |
|---|---|---|
| | **SUPER PLUS** | **STANDARD PLUS** |
| **INDIVIDUAL PLAN** | | |
| Per Adult up to age 70 years | S$1,000,000 | S$500,000 |
| Per Adult exceeding age 70 years | S$125,000 | S$75,000 |
| **COUPLE PLAN/FAMILY PLAN** | | |
| Per Adult up to age 70 years | S$1,000,000 | S$500,000 |
| Per Adult exceeding age 70 years | S$125,000 | S$75,000 |
| Per Child | S$50,000 | S$25,000 |
| Per Couple/Family | S$2,000,000 | S$1,000,000 |

Notwithstanding the General Exclusions, this Policy is extended to cover the Insured Person up to the limits applicable under **Section 1 – Medical and Additional Expenses**, based on the selected plan as specified in the Schedule for the usual, customary and reasonable Medical Expenses as defined, directly or indirectly incurred during the Trip, as a result of participation in an Adventure Sport.

### 19.2 Accidental Death & Permanent Disablement

| | LIMITS | |
|---|---|---|
| | SUPER PLUS | STANDARD PLUS |
| **INDIVIDUAL PLAN** | | |
| Per Adult up to age 70 years | S$250,000 | S$125,000 |
| Per Adult exceeding age 70 years | S$125,000 | S$75,000 |
| **COUPLE PLAN/FAMILY PLAN** | | |
| Per Adult up to age 70 years | S$250,000 | S$125,000 |
| Per Adult exceeding age 70 years | S$125,000 | S$75,000 |
| Per Child | S$50,000 | S$25,000 |
| Per Couple/Family | S$500,000 | S$250,000 |

Notwithstanding the General Exclusions, this Policy is extended to cover the Insured Person up to the limits applicable under **Section 4 – Accidental Death and Permanent Total Disablement**, based on the selected plan as specified in the Schedule for Accidental Death or Permanent Total Disablement caused by an Injury occurring within 12 calendar months of the date of Injury provided such Injury directly or indirectly occurred during the Trip, as a result of participation in an Adventure Sport.

### 19.3 Adventure Sports Emergency Search, Rescue, Evacuation & Repatriation

| | LIMITS | |
|---|---|---|
| | SUPER PLUS | STANDARD PLUS |
| **INDIVIDUAL PLAN** | S$1,000,000 | S$500,000 |
| **COUPLE PLAN/FAMILY PLAN** | | |
| Per Insured Couple/Family | S$1,000,000 | S$500,000 |

QBE will reimburse the reasonable and necessary costs incurred for the emergency search for, rescue of, evacuation or repatriation of the Insured Person as a direct result of an Injury sustained while participating in an Adventure Sport during the Trip, up to the applicable limit under the selected Plan as specified in the Schedule.

The search, rescue, evacuation or repatriation must:

(a) be necessary because the Insured Person is in immediate danger or requires urgent medical assistance;

(b) be undertaken by a recognised rescue organisation, emergency service provider or other appropriately qualified service provider; and

(c) not be reasonably capable of being delayed until the Insured Person can be transported by ordinary means.

Wherever reasonably practicable, the search, rescue, evacuation or repatriation must be arranged or approved in advance by Us or Worldwide Emergency Assistance. Where prior approval is not reasonably practicable due to an emergency, the Insured Person or the Insured Person's representative must notify Us or Worldwide Emergency Assistance as soon as reasonably possible.

We will determine, in consultation with Worldwide Emergency Assistance where appropriate, the means and destination of any evacuation or repatriation. Any evacuation or repatriation will be to the nearest appropriate medical facility or to Singapore, as considered medically necessary.

We will not pay any costs that:

(a) are recoverable from a government authority, rescue organisation, activity provider, tour operator or any other party;

(b) are incurred for search or rescue where no emergency or immediate danger existed;

(c) arise from an Expedition or any activity expressly excluded under this Policy; or

(d) are incurred without Our approval where it was reasonably practicable to obtain such approval.

### 19.4 Stolen or Damaged Sports Equipment

| | LIMITS | |
|---|---|---|
| | SUPER PLUS | STANDARD PLUS |
| **INDIVIDUAL PLAN** | S$3,000 | S$1,500 |
| **COUPLE PLAN/FAMILY PLAN** | S$6,000 | S$3,000 |

QBE will reimburse the Insured Person for accidental loss of, theft of, or damage to Sports Equipment owned by or hired to the Insured Person and used in connection with an Adventure Sport during the Trip, up to the applicable limit shown in the Schedule.

The maximum amount payable for any one item, pair or set is S$500.

At Our option, We may settle a claim by:

(a) paying the reasonable cost of repair;

(b) replacing the Sports Equipment with an item of similar type and condition; or

(c) making a cash payment based on the value of the Sports Equipment immediately before the loss or damage.

In determining the amount payable, We may take into account the age, condition, wear and tear and depreciation of the Sports Equipment. The amount payable will not exceed the original purchase price or, for hired Sports Equipment, the Insured Person's legal liability to the rental provider.

The Insured Person must report the loss, theft or damage to the police, Public Conveyance operator, rental provider, activity provider or other relevant authority, as applicable, within twenty-four (24) hours of becoming aware of it, and obtain a written report or other satisfactory documentary evidence.

We will not pay for:

(a) wear and tear, gradual deterioration, inherent defect or mechanical or electrical breakdown;

(b) loss or damage arising from the Insured Person's failure to take reasonable care of the Sports Equipment;

(c) superficial scratching, denting or damage that does not affect the functionality of the Sports Equipment;

(d) loss or damage while the Sports Equipment is being used contrary to the manufacturer's instructions or the requirements of the rental or activity provider; or

(e) any amount recoverable from the carrier, rental provider, activity provider or any other party.

**19.5 Rental Sports Equipment Excess**

| | LIMITS | |
|---|---|---|
| | **SUPER PLUS** | **STANDARD PLUS** |
| **INDIVIDUAL PLAN** | S$1,000 | S$500 |
| **COUPLE PLAN/FAMILY PLAN** | | |
| Per Insured Couple/Family | S$2,000 | $1,000 |

QBE will reimburse the Insured Person for the non-refundable excess or deductible that the Insured Person becomes legally liable to pay under a written rental agreement following accidental loss of or damage to Sports Equipment hired from a licensed rental provider and used in connection with an Adventure Sport during the Trip, up to the applicable limit under the selected Plan as specified in the Schedule.

Cover under this benefit applies only if:

(a) the Sports Equipment is hired in the Insured Person's name;

(b) the rental agreement includes insurance covering accidental loss of or damage to the Sports Equipment;

(c) the Insured Person complies with all terms and conditions of the rental agreement and the underlying insurance;

(d) the loss or damage occurs during the rental period; and

(e) the Insured Person takes all reasonable precautions to safeguard the Sports Equipment and prevent or minimise the loss or damage.

The Insured Person must report the loss or damage to the rental provider and, where required, the police or other relevant authority within twenty-four (24) hours of becoming aware of it and obtain written evidence of the loss or damage and the amount of excess or deductible charged.

We will not pay for:

(a) any amount other than the excess or deductible payable under the underlying insurance;

(b) any security deposit, administration fee, loss-of-use charge or other contractual charge imposed by the rental provider;

(c) any loss or damage arising from a breach of the rental agreement or the underlying insurance;

(d) wear and tear, gradual deterioration, inherent defect or mechanical or electrical breakdown;

(e) loss or damage arising from the Insured Person's wilful, reckless or unlawful act; or

(f) any amount recoverable from the rental provider, activity provider, underlying insurer or any other party.

### 19.6 Unused Prepaid Fees

| | LIMITS | |
|---|---|---|
| | **SUPER PLUS** | **STANDARD PLUS** |
| **INDIVIDUAL PLAN** | S$600 | S$300 |
| **COUPLE PLAN/FAMILY PLAN** | | |
| Per Insured Couple/Family | S$1,200 | $600 |

QBE will reimburse the Insured Person for prepaid fees for an Adventure Sport that remain unused and are irrecoverable from the activity provider or any other source, up to the applicable limit under the selected Plan as specified in the Schedule, where the Insured Person is unable to participate in the Adventure Sport during the Trip solely because:

(a) the Insured Person suffers an Injury or Sickness and is certified by a Medical Practitioner as medically unfit to participate in the Adventure Sport; or

(b) the Adventure Sport is cancelled by the licensed activity provider due to adverse weather conditions or a Natural Disaster.

The fees must have been paid before the Injury or Sickness occurred, or before the Insured Person became aware of the adverse weather conditions or Natural Disaster giving rise to the cancellation.

The Insured Person must provide:

(a) a receipt or other satisfactory evidence of payment;

(b) written confirmation from the activity provider stating the reason for the cancellation and the amount that is non-refundable; and

(c) where applicable, certification from a Medical Practitioner confirming that the Insured Person was medically unfit to participate.

We will not pay for:

(a) any amount recoverable from the activity provider, tour operator, payment provider, travel agent, insurer or any other source;

(b) cancellation resulting from the Insured Person's disinclination to participate;

(c) any administrative, booking or cancellation fee;

(d) any activity that was cancelled because the Insured Person failed to meet the activity provider's participation, fitness, competency or safety requirements; or

(e) any activity expressly excluded under this Policy.

**19.7 Personal Liability**

| | LIMITS ANY ONE OCCURRENCE & IN THE AGGREGATE | |
|---|---|---|
| | **SUPER PLUS** | **STANDARD PLUS** |
| **INDIVIDUAL PLAN** | S$300,000 | S$150,000 |
| **COUPLE PLAN/FAMILY PLAN** | | |
| Per Insured Couple/Family | S$300,000 | $150,000 |

QBE will indemnify You up to the limits applicable to the selected plan as specified in the Schedule the Insured Person in his/her personal capacity against legal liability to pay compensation in respect of:

(a) Bodily injury (including death or illness) to any person

(b) Loss of or damage to property,

arising from an accident occurring during the Trip as a result of participation in an Adventure Sport.

QBE will also pay legal costs and expenses incurred by the Insured Person with the written consent of QBE.

Provided that:

(a) QBE's total liability shall not exceed S$300,000 and S$150,000 on Super Plus and Standard Plus respectively (inclusive of legal costs and expenses)

(b) The Insured Person shall not without the consent in writing from QBE make any admission offer promise or payment in connection with any occurrence or claim and QBE if it so desires shall be entitled to take over and conduct in the name of the Insured Person the defense or settlement of any claim

(c) QBE shall be entitled to prosecute in the name of the Insured Person at its own expenses and for its own benefit any claim for indemnity or damages or otherwise

(d) QBE shall have full discretion in the conduct of any proceedings in connection with any claim and the Insured Person shall give all information and assistance as QBE may require in the prosecution defense or settlement of any claim.

**Exclusions Applying to this Section**

This Policy does not cover claims arising directly or indirectly from:

(a) Any legal liability connected with any motor vehicle, licensed aircraft or other aerial devices or watercraft or building

(b) The Insured or Insured Person's trade; business, professions or occupation

(c) Any express warranty or agreement unless liability would have existed in the absence of such express warranty or agreement

(d) Bodily injury (including death or illness) or loss of or damage to property of any member of the Insured Person's family ordinarily residing with the Insured or Insured Person or with whom the Insured Person ordinarily resides or to any employee of the Insured arising out of or in the course of such employment

(e) Damage to property in the care, custody or control of the Insured Person

(f) Any punitive and exemplary damages

(g) Any actual or alleged liability whatsoever resulting from, in consequence of, contributed to or aggravated by asbestos in whatever form or quantity

(h) Electronic Data:

1. Communication, display, distribution or publication of Electronic Data, provided that this clause (1) does not apply to Bodily Injury resulting therefrom;

2. Total or partial destruction, distortion, erasure, corruption, alteration, misinterpretation or misappropriation of Electronic Data;

3. Error in creating, amending, entering, deleting or using Electronic Data

4. Total or partial inability or failure to receive, send access or use Electronic Data for any time or at all.

## Section 20 – Cancel For Any Reason

### 20.1 Travel Cancellation

| | LIMITS | |
|---|---|---|
| | SUPER PLUS | STANDARD PLUS |
| **INDIVIDUAL PLAN** | | |
| Travel Cancellation | S$7,500 per policy year | S$5,000 per policy year |
| **COUPLE PLAN/FAMILY PLAN** | | |
| Travel Cancellation | S$15,000 per policy year | S$10,000 per policy year |

QBE will reimburse up to the limits applicable to the selected plan as specified in the Schedule the Insured Person for:

1. Up to 50% of the loss of the Insured Person's travel expenses paid in advance by the Insured Person and which are not recoverable from any other source if you need to cancel a Trip due to a reason not outlined in Section 8 Travel Cancellation or Curtailment. We may require You to provide evidence or denial of any compensation from Your travel agent or tour operator or provider of transport or accommodation before submitting a claim.

   Coverage under this Section takes effect 30 days after Your Policy has commenced till before the commencement of the Trip.

   This Policy will only pay for a claim for either Section 8 Travel Cancellation or Curtailment or this section.

**Exclusions Applying to this Section**

In addition to the General Exclusions, this Policy does not cover claims arising directly or indirectly from:

(a) Any Trip cancelled within the first 30 days from when Your Policy has commenced.

(b) Failure to take immediate steps to inform Your travel agent or tour operator or provider of transport or accommodation if it is found necessary to cancel the travel arrangements.

(c) Non-refundable expenses for unconsumed local activities such as excursions, tours, show, sports events and other fees.

(d) Loss or expenses being compensation for any air miles or holiday points You used to pay for the Trip in part or in full.

(e) Any costs incurred by or on behalf of any person, whether a Travel Companion or otherwise, who is not an Insured Person.

(f) Any costs incurred by an Insured Person where such costs are directly or indirectly for the benefit of, or incurred on behalf of, any other person or Travel Companion who is not an Insured Person.

### 20.2 Travel Delay

| | SUPER PLUS | STANDARD PLUS |
|---|---|---|
| **INDIVIDUAL PLAN** | | |
| Per Insured Person | S$100 for each 3 consecutive hours up to S$1,000 | S$50 for each 3 consecutive hours up to S$500 |
| **COUPLE PLAN/FAMILY PLAN** | | |
| Per Insured Person | S$100 for each 3 consecutive hours up to S$1,000 | S$50 for each 3 consecutive hours up to S$500 |

QBE will pay up to the limits applicable to the selected plan as specified in the Schedule for the Insured Person in the event that:

(a) The scheduled Public Conveyance in which the Insured Person had arranged to travel whilst Overseas including return flights to Singapore is delayed for at least 3 consecutive hours from the time specified in the itinerary supplied to the Insured Person. This is sub- limited to 50% of the above stated limits should delay occurs whilst in Singapore due to strike, industrial action, inclement weather, mechanical breakdown or closure of any airport or port.

(b) The Insured Person's confirmed onward travel connection whilst Overseas is missed at the transfer point due to the late arrival of the Insured Person's incoming confirmed connecting scheduled conveyance and no onward transportation is available to the Insured Person within 3 consecutive hours of his/her arrival.

(c) The scheduled Public Conveyance in which the Insured Person had arranged to travel Overseas is delayed for at least 3 consecutive hours from the time specified in the itinerary supplied to the Insured Person due to a Natural Disaster for travel diversion only.

**Exclusions Applying to this Section**

This Policy does not cover claims arising directly or indirectly from:

(a) Failure of the Insured Person to present himself/ herself for check-in in accordance with the Trip itinerary.

(b) Failure to obtain written confirmation from the Public Conveyance or their handling agents of the number of hours of any delay and the reasons provided therefore.

(c) Failure to obtain written confirmation from the Public Conveyance or their handling agents as to the details of the missed flight connection.

(d) Strike or industrial action existing at the date You purchase this insurance

## Section 21 – Cruise Voyage

| | SUPER PLUS | STANDARD PLUS |
|---|---|---|
| **INDIVIDUAL PLAN** | | |
| Cruise Hijack or Kidnap | S$3,000 (S$300 per day) | S$1,500 (S$150 per day) |
| Cruise Rejoin | S$1,500 | S$750 |
| Cruise Cancellation due to Travel Delay | S$1,500 | S$750 |
| Shore Excursion Cancellation | S$1,500 (S$150 per excursion) | S$1,000 (S$100 per excursion) |
| **COUPLE PLAN/FAMILY PLAN** | | |
| Cruise Hijack or Kidnap | S$6,000 (S$600 per day) | S$3,000 (S$300 per day) |
| Cruise Rejoin | S$3,000 | S$1,500 |
| Cruise Cancellation due to Travel Delay | S$3,000 | S$1,500 |
| Shore Excursion Cancellation | S$3,000 (S$300 per excursion) | S$2,000 (S$200 per excursion) |

QBE will reimburse up to the limits applicable to the selected plan as specified in the Schedule the Insured Person for:

1. **Cruise Hijack or Kidnap**

   QBE shall pay a daily cash compensation for each twenty-four (24) consecutive hours of Hijack or Kidnap of cruise where the Insured Person is on board as a fare paying passenger during the Trip, provided that the cruise Hijack or Kidnap prohibits the Insured Person from arriving at the scheduled port.

2. **Cruise Rejoin**

   If the Common Carrier in which the Insured Person has scheduled to travel to the designated port of cruise voyage departure during the Trip is cancelled and no alternative transportation is arranged or delayed in arrival in excess of six full (6) hours due to strike or other industrial action, riot, civil commotion, Hijack, acts of Terrorism, Natural Disasters, adverse weather conditions, mechanical and/or electrical breakdown of the Common Carrier and resulting in the Insured Person failing to board the pre-paid cruise voyage as a direct result, the Company shall reimburse up to the limits applicable to the selected plan for the reasonable additional transportation incurred by using alternative means of public transportation or alternative routing to rejoin the cruise voyage in the next scheduled port of call.

   The Insured Person must obtain a report from the concerned Common Carrier as evidence of such loss.

3. **Cruise Cancellation due to Travel Delay**

QBE shall reimburse the irrecoverable loss of pre-paid cruise voyage fee from any other sources, in the event the Common Carrier in which the Insured Person has arranged to travel to the designated port of call during the Trip is cancelled and no alternative transportation is arranged or delayed in excess of six full (6) hours from the scheduled arrival time due to unexpected outbreak of strike or other industrial action, riot, civil commotion, Hijack, acts of Terrorism, Natural Disaster or adverse weather conditions, resulting in the Insured Person fails to board the scheduled cruise voyage, provided the cruise ship is parking at the designated port of call as per schedule.

Under this section, either benefit 2. Cruise Rejoin or 3. Cruise Cancellation due to Travel Delay is payable under the Policy.

4. **Shore Excursion Cancellation**

The Company shall reimburse the irrecoverable cost of pre-paid shore excursion during the Trip due to:

(a) Unexpected Death, Serious Injury or Sickness of the Insured Person or a Relative or a Travel Companion during the cruise voyage; or

(b) Unexpected outbreak of strike or other industrial action, riot, civil commotion, acts of Terrorism, Natural Disaster or adverse weather conditions at the planned destination arising within one (1) day before the scheduled shore excursion.

This benefit is payable provided that the cause of the cancellation is not related to any circumstance known to or within the control of the Insured Person when planning the shore excursion or applying for the Policy.

This Policy will only pay for any claim under either Section 4 Accidental Death and Permanent Total Disablement, 8 Travel Cancellation or Curtailment, 9 Travel Delay, 10 Hijack, 11 Overbooked Flight, 12 Personal Liability, 18 Financial Collapse of Travel Agency, 19 Adventure Package, 20 Cancel For Any Reason, Section 21 Cruise Voyage for the same event but not for claims made under more than one Section.

# 4. General Exclusions (Applying to All Sections)

This Policy does not cover claims arising directly or indirectly from:

4.1 Travel undertaken for the primary purpose of participating in a program with study, learning, development and/or academic elements, including but not limited to a student exchange program, academic course, or any form of overseas study, internship, vocational training research placement or fieldwork, training program, or overseas study tour, whether organised by an educational institution, employer, or other organisation.

This includes, but is not limited to, travel where the primary intent is educational in nature. This exclusion applies regardless of whether the travel includes leisure components or is partially funded or arranged by third parties.

4.2 A Child under the age of 16 years travelling without an accompanying parent or legal guardian who is responsible for the care, safety and supervision the Child during the entire Trip.

4.3 Intentional self-inflicted injury or suicide (whether felonious or not) or any attempt thereat regardless of sanity.

4.4 Childbirth, pregnancy, miscarriage, abortion and any injury or illness related to such conditions (except for coverage under Section 1 Bonus 5).

4.5 Intoxication by alcohol, narcotics or drugs not prescribed by a legally qualified and registered medical practitioner, and treatment in connection with addiction to drugs or alcohol.

4.6 Emotional, nervous or mental disease or disorder, psychiatric illness, sexually transmitted diseases, HIV Infection and AIDS related infections, congenital anomalies or deformities.

4.7 The Insured Person engaging in any form of manual employment.

4.8 The Insured Person engaging in any form of aerial activities, except as a passenger on a licensed airline flight or licensed charter flight.

4.9 Law enforcement officer, emergency medical or fire service personnel, civil defence personnel or military personnel of any country or international authority, whether full-time service or as a volunteer, including reservist training under the Section 14 of the Enlistment Act, Chapter 93 of Singapore.

4.10 Any events more specifically insured or any claim which but for the existence of this Policy would be recoverable under any other private or Government insurance Policy, fund or scheme.

4.11 Any illegal or unlawful act or attempt to commit an illegal or unlawful act by the Insured Person or confiscation, detention, destruction by customs or other authorities.

4.12 Any breach of government regulation or any failure by the Insured Person to take responsible precaution to avoid a claim under the Policy following the warning of any intended strike, riot and civil commotion through or by general mass media.

4.13 You participating in:

(a) Extreme Sports and Sporting Activities, unless You have purchased the Adventure Package as shown in the Schedule and the activity is an Adventure Sport expressly covered under Section 19;

(b) Any professional sports or any sport in which You would or could earn or receive remuneration, donation, sponsorship or financial rewards of any kind;

(c) Racing other than on foot (except for ultra-marathons, biathlons and triathlons which are excluded);

(d) Expeditions;

(e) Private hunting trips;

(f) Off-piste skiing;

(g) Private white water rafting grade 4 or above;

(h) Ocean yachting or potholing;

(i) Underwater activities requiring the use of artificial breathing apparatus. This exclusion does not apply to leisure scuba diving under the supervision of a qualified diving instructor or if You hold a professional and recognised scuba diving license and diving no deeper than thirty (30) meters;

(j) Motorcycling (unless You hold a motorcycle license recognised by the country You are travelling in and provided that You wear a helmet at all times whilst motorcycling and abide by all applicable road laws of that country, but always excluding motorcycle racing;

(k) Mountaineering;

(l) Outdoor rock-climbing or abseiling;

However, this shall not apply to organised harnessed outdoor rock climbing, harnessed abseiling that are:

1. Available to the general public without restriction (other than general health and fitness warnings); and

2. Provided by a recognised commercial local tour operator or activity provider and

3. Provided that You are acting under the guidance and supervision of qualified guides and/or instructors of the tour operator or activity provider and You wear the recommended safety equipment and follow the safety procedures, rules and regulations of the qualified guides and/or instructors, and

4. The activity takes place below 3,000 meters.

(m) Trekking (including mountain trekking) above 3,000 meters.

4.14 Consequential loss of any kind.

4.15 War, invasion, acts of foreign enemies, hostilities or war-like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions or amounting to a popular rising, military rising, insurrection, rebellion, revolution or usurped power.

4.16 Permanent or temporary dispossession resulting from confiscation, nationalisation, commandeering or requisition try by any lawfully constituted authority, permanent or temporary dispossession of any building resulting from the unlawful occupation of such building by any person.

4.17 Ionising, radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel; the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof; any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.

4.18 The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. This exclusion does not extend to radioactive isotopes, other than nuclear fuel or nuclear waste, when such isotopes are on the property insured and are being prepared, stored or used in the normal course or operations by the Insured for the commercial, agricultural, medical, scientific or other similar peaceful purposes for which they were intended.

4.19

(a) Any insure loss, damage, destruction, distortion, erasure, corruption or alteration of Electronic Data from any cause whatsoever (including but not limited to Computer Virus) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

Electronic Data means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.

Computer Virus means a set of corrupting, harmful or otherwise unauthorised instructions or code including a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature.

Computer Virus includes but is not limited to 'Trojan Horses', 'worms' and 'time or logic bombs'.

(b) However, in the event that a peril listed below results from any of the matters described in paragraph (a) above, this Policy, subject to all its terms, conditions and exclusions, will cover physical damage occurring during the Policy period to property insured by this Policy directly caused by such listed peril.

**Listed Peril(s):**

- Fire Explosion

4.20 Any physical loss or damage of electronic data processing media insured by this Policy, then the basis of valuation shall be the cost of the blank media plus the costs of copying the Electronic Data from back-up or from originals of a previous generation. These costs will not include research and engineering nor any costs of recreating, gathering or assembling such Electronic Data. If the media is not repaired, replaced or restored the basis of valuation shall be the cost of the blank media. However, this Policy does not insure any amount pertaining to the value of such Electronic Data to the Assured or any other party, even if such Electronic Data cannot be recreated, generated.

4.21 **Sanction Limitation and Exclusion Clause** - The Company shall not provide cover nor be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Company or any member of the Company's group to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of any country including but not limited to the European Union, United Kingdom and United States of America.

In addition, no cover shall be provided under this Policy for any claim arising directly or indirectly from Trips to, from, or through any Excluded Country as defined. This exclusion applies only to the portion of the Trip involving an Excluded Country and does not affect cover for any other portions of the Trip, subject to the terms, conditions and exclusions of this Policy.

4.22 This Policy excludes coverage for any loss, liability, claim, injury, cost, expense, or legal obligation of any kind directly arising from Communicable Disease

(a) which is or was categorised as a Public Health Emergency of International Concern declared by the Director General of the World Health Organisation, or characterised, referred to or in any other way communicated as a pandemic by the World Health Organisation.

(b) once a border closure is declared by an Insured Traveller's destination country or the Government of the Insured Traveller's home country has issued a "Do not Travel" advice in respect of the Insured Traveller's destination country

This exclusion shall apply to claims made after the date of any such categorisation(s), characterisation(s) or declaration(s) other than where a relevant diagnosis has been made by a qualified medical practitioner before the date of any such declaration(s). This exclusion will continue to apply after the categorisation/characterisation/ declaration, as described under 4.22a) and 4.22b) above expires or is withdrawn.

Notwithstanding anything to the contrary stated in the General Exclusion – the Communicable Disease, it is hereby noted and agreed that the following Benefits as stated in this Extension are granted in the event that the Insured contracted COVID-19. These Benefits will be withdrawn on the happening of the following circumstances.

If Public Health Emergency of International Concern declared by the Director General of World Health Organisation or characterised, referred to or in any other way communicated COVID-19 or any mutant thereof as a Pandemic by the World Health Organisation once a border closure is declared by an Insured Traveller's destination country or the Government of the Insured Traveller's home country has issued a "Do not Travel" advice in respect of the Insured Traveller's country.

4.23 Known event or circumstances which were made known to You and could lead to a claim on the Policy.

4.24 If You travel to a destination for which the Singapore Government has issued an advisory against non-essential or all travel (regardless of Your nationality), this Policy will not provide cover under any section for any known circumstances, facts or risks associated with that destination.

# 5. General Conditions (Applying to all Sections)

### 5.1 Interpretation of Cover

This Policy shall be interpreted in accordance with the laws of Singapore.

### 5.2 Fraud

If any claim under this Policy shall be in any respect fraudulent or if any fraudulent means or device shall be used to obtain The Benefit under this Policy QBE shall have no liability in respect of such claim.

### 5.3 Duty of Care

The Insured Person shall act in a prudent manner and exercise reasonable care for the safety and supervision of his/herself and property as if uninsured.

### 5.4 More than One Policy

The Insured Person shall not be insured under more than one Travel Prestige Policy issued by QBE.

In the event of the Insured Person being insured under more than one such Policy of Insurance, QBE will consider the Insured Person to be insured under the Policy first issued. QBE will refund any excess insurance premium payment which may have been made by the Insured.

### 5.5 Claims Procedure

Notice shall be given to QBE within 30 days of any occurrence likely to give rise to a claim. A detailed statement in writing describing the occurrence shall be delivered to QBE. Unless otherwise requested, all benefits provided will be payable to the Insured Person, after receipt of proof acceptable to QBE. The Insured Person's receipt of such indemnities shall discharge QBE from all its liabilities in relation to these benefits.

### 5.6 Proof of Loss

It is a condition precedent to any liability of QBE under this Policy that the Insured Person shall at his/her own expense furnish to QBE such report, information and evidence as QBE may from time to time reasonably require in the form and of the nature prescribe by QBE. QBE shall be allowed at its own expense upon reasonable notice to the Insured Person's personal representative to have a post-mortem examination of the body.

The death of the Insured Person shall be established by an official death certificate or in the event of his/her disappearance following an accident or the total loss of a vessel or aircraft by a court order presuming his/her death.

### 5.7 Rights of Subrogation

In the event of any payment under Section 12 - Personal Liability, QBE shall be subrogated to all of the Insured Person's rights of recovery and therefore against any person, company or organisation and the Insured Person shall execute and deliver instruments and papers and do whatever is necessary to secure any such rights. The Insured Person shall take no action after the loss to prejudice such rights.

### 5.8 Mediation/Arbitration

All disputes arising out of this Policy shall be submitted to the Singapore Mediation Centre for settlement by mediation in accordance with the Mediation Procedure for the time being in force.

The parties agree to take part in the mediation in good faith and undertake to honour the terms of any settlement reached. If any dispute is not referred to mediation or if mediation fails, the dispute has to be referred to arbitration before any legal action may be taken against QBE.

Arbitration shall be conducted in accordance with the Arbitration Rules of the Singapore Arbitration Centre. If QBE shall disclaim liability to the Insured Person for any claim hereunder and such claim shall not within twelve calendar months from the date of such disclaimer have been referred to mediation and/or arbitration, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

### 5.9 Disclaimer

QBE makes every effort to see that only high quality services are offered by Worldwide Emergency Assistance to the Insured Person. However, QBE is not the supplier of the services and does not accept any liability whatsoever in respect of the services provided or for any of the consequences arising there from.

### 5.10 Compliance with Policy Conditions

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

### 5.11 Addition And Deletion of Insured Person (Applicable to the Annual Plan Policies Only)

No person added to any group in the Schedule shall be covered by this Policy unless such person is specifically named as an Insured Person and evidenced by a written endorsement to this Policy. Additional premium will be charged on a pro-rata basis for each additional Insured Person included under this Policy after the commencement of the Period of Insurance or at the time of renewal of this Policy subject to a minimum premium of S$50 per additional Insured Person.

In the event of deletion of an Insured Person from any group in the Schedule provided always that no claim has arisen prior to such deletion and QBE shall repay 80% of the proportionate premium corresponding to the unexpired period of the Policy subject to QBE retaining a minimum premium of S$50 per Insured Person.

## 5.12 Cancellation Notice Per Trip Policy

The insurance cover shall be non-renewable, non-cancellable, the premium being fully earned once the Policy is issued.

**Annual Plan Policy**

If the Policy is cancelled less than 6 months from the Policy effective date, a short rate will apply except if there has been a claim against the Policy during that time-period. There will be no refund for cancellation of a Policy after 6 months from the Policy effective date.

| Cancellation of Policy | Refund % |
|---|---|
| Within 1 to 3 months | 50% |
| After 3 to 6 months | 25% |
| Claims filed during Policy period | 0% |

## 5.13 Free Look Period (Applicable to New Personal Annual Policy Only)

If You are a new Policyholder and after examining this Policy You are not entirely satisfied, return it to us within fourteen (14) days from the date You receive the Policy document and this Policy will be cancelled and Your money will be refunded in full. We shall not be liable to pay any benefit in respect of a Policy so cancelled.

(Note: The Policy document is deemed to have been received by You three (3) days after we have dispatched it)

## 5.14 Premium Before Cover Warranty (Applicable to Personal Policyholder Only)

1. Notwithstanding anything herein contained but subject to clauses 2 and 3 hereof, it is hereby agreed and declared that the total premium due must be paid and actually received in full by QBE (or the intermediary through whom this Policy was effected) on or before the inception date ("the inception date") of the coverage under the Policy, renewal certificate, cover note or endorsement.

2. In the event that the total premium due is not paid and actually received in full by QBE (or the intermediary through whom this Policy was effected) on or before the inception date referred to above, then the Policy, renewal certificate, cover note and endorsement shall not attach and no benefits whatsoever shall be payable by QBE. Any payment received thereafter shall be of no effect whatsoever as cover never attached on the Policy, renewal certificate, cover note and endorsement.

3. In respect of coverage with "Free Look" provision, You may return the original Policy document to QBE or intermediary within the "Free Look" period if You decide to cancel the cover during the "Free Look" period. In such an event, You will receive a full refund of the premium paid to QBE provided that no claim has been made under the insurance.

### 5.15 Premium Payment Warranty (Applicable to Corporate Policyholder Only)

1. Notwithstanding anything herein contained but subject to clause 2 hereof, it is hereby agreed and declared that if the Period of Insurance is 60 days or more, any premium due must be paid and actually received in full by QBE (or the intermediary through whom this Policy was effected) within 60 days of the:

   (a) Inception date of the coverage under the Policy, renewal certificate or cover note; or

   (b) Effective date of each endorsement, if any, issued under the Policy, renewal certificate or cover note.

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

   (a) The cover under the Policy, renewal certificate, cover note or endorsement is automatically terminated immediately after the expiry of the said 60-day period;

   (b) The automatic termination of the cover shall be without prejudice to any liability incurred within the said 60-day period; and

   (c) QBE shall be entitled to a pro-rata time on risk premium subject to a minimum of S$50

3. If the Period of Insurance is less than 60 days, any premium due must be paid and actually received in full by QBE (or the intermediary through whom this Policy was effected) within the Period of Insurance.

## 5.16 Condition Precedent

1. The validity of this Policy is subject to the condition precedent that:

   (a) For the risk insured, You have never had any insurance terminated in the last twelve (12) months due solely or in part to a breach of any premium payment condition; or

   (b) If You have declared that You have breached any premium payment condition in respect of a previous Policy taken up with another insurer in the last twelve (12) months:

      (i) You have fully paid all outstanding premium for time on risk calculated by the previous insurer based on the customary short period rate in respect of the previous Policy; and

      (ii) A copy of the written confirmation from the previous insurer to this effect is first provided by the named insured to QBE before cover incepts.

## 5.17 Contracts (Rights of Third Parties) Act (Chapter 53b)

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

## 5.18 Aggregate Limit

It is hereby noted and agreed that the total Company's liability shall not exceed S$50,000,000 for all admissible claims arising from any one accident or event, regardless of whether the Insured Persons are insured herein or in any other Personal Accident and/or Personal Accident Travel policies-purchased by the insured from QBE Singapore.

In the event that the total admitted claims for any particular Insured accident or event exceeding S$50,000,000, this amount of S$50,000,000 shall be shared by all Insured Persons involved in the insured accident or event in rateable proportion in accordance to the Total Capital Sum Insured with QBE Singapore and each claimant shall receive a pro-rated amount.

## 5.19 Policy Owners' Protection Scheme

This Policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for Your Policy is automatic and no further action is required from You. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Your QBE servicing agent/broker or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

## 5.20 Eligibility of Cover

(i) You and/or Your Partner and/or Family Member is/are a Singapore Resident;

(ii) Individual Plan

- at least 18 years of age and above on the effective date of Policy

(iii) Family Plan

(a) comprises of a maximum of 2 Adult Insured Persons and the accompanying unmarried, dependant, legal child(ren), grandchild(ren), nephew(s), niece(s) or cousin(s) of one of the Insured Person who is/are aged 3 months up to the attainment of 18 years of age or up to 25 years old if still studying full-time in a recognised institution of higher learning at the commencement of the Period of Insurance for Single trip.

(b) comprises of Insured Person, spouse and dependant legal child(ren) who is/ are aged 3 months up to the attainment of 18 years of age or up to 25 years old if still studying full-time in a recognised institution of higher learning at the commencement of the Period of Insurance for Annual Plan.

Any Child(ren) under the age of 16 years must be accompanied by a parent or legal guardian for any Trip made during the Period of Insurance.

(iv) Couple Plan

- Policy shall include the Insured Person and their partner. Partner means spouse or de-facto with whom the insured have been living permanently with, for at least twelve (12) months or more at the time of purchase.

## 5.21 What Should You Do in the Event of a Claim?

All claims must be made to QBE Insurance (Singapore) Pte Ltd within 30 days after the completion of Your trip. Doctor's reports or certificates and hospital bills are required to support a claim. Retain all bills, invoices and receipts. To report a claim or to obtain a claim form, please contact Your insurance advisor or the QBE Singapore claims department on +65 6224 6633 or visit our website www.qbe.com/sg for full details of Policy covers, conditions and exclusions.

For personal emergencies call Worldwide Emergency Assistance helpline.

In the event of an emergency, serious injury, sickness or death, call Worldwide Emergency Assistance service centre, reverse charge at any time, day or night, for assistance.

Worldwide Emergency Assistance service centre, Singapore tel: +65 6322 2688
Information You will need to provide:

- Your name
- QBE Travel Prestige Cover certificate number
- Nature of injury or sickness
- Details of attending doctor, if available
- Present location and contact particulars

For other claims – remember these important points: Baggage lost or stolen: Report to police or carrier (e.g. airline, shipping company) within 24 hours and obtain confirmation, report or reference number.

Personal liability claim: Do not make any offer, promise or payment or otherwise admit liability. Ask for any claim against You to be put in writing.

Loss of money: Report to police within 24 hours and obtain acknowledgement or written statement of their report.

Loss of travellers' cheques or credit cards: Report to issuing authority or organisation as soon as possible, as practicable, after discovery of the loss.

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