

Allianz Travel Hero – Standard Plan Annual Multi Trip Coverage Summary

This Coverage Summary sets out a brief description only of the coverage provided under each section and the most we will pay in total for all claims under each section. To fully understand *your* cover, please read the Policy Wording in full.

The definitions of the words and phrases in the **Definitions** section of the Policy Wording also apply in this Coverage Summary.

Important: Sub-limits apply to some benefits. All costs and expenses must be *reasonable and customary* costs. Terms, conditions, limits and exclusions apply as set out in the Policy Wording.

How benefits are applied for an Individual Plan:

Maximum benefits stated, including sub-limits, are per insured person named on the Certificate of Insurance.

How benefits are applied for a Family Plan:

Maximum benefits stated, including sub-limits, apply per *insured adult* named on the Certificate of Insurance. *Dependent children* share the benefits within the *insured adults'* limits unless expressly stated otherwise.

For example, the maximum total limit per *insured adult* for Overseas Emergency Medical and Dental coverage is \$250,000. If two *insured adults* are travelling with two *dependent children* the maximum amount claimable for Overseas Emergency Medical and Dental coverage will be \$500,000.

Coverage	When It Applies	Maximum Benefit in SGD
Overseas Emergency Medical and Dental Coverage	<p>You have to pay for emergency medical or dental treatment while on your trip.</p> <p>Ages: 0 - 69 years Ages: 70 years and above</p> <p>Dental care maximum sublimit: \$500 Traditional Chinese Medicine maximum sublimit: \$300</p>	<p>\$250,000 \$40,000</p>
Emergency Transportation Coverage	<p>Transportation is needed following a medical emergency while on your trip.</p> <p>Search & Rescue sublimit: \$10,000</p>	\$250,000

Contact us

For customer service:

Call: **+65 6327 2210**

Mon – Fri, 09:00 – 17:30 (Singapore Time)

E-mail: sg.travelhelp@allianz.com

To make a claim, please visit:

<https://apac.claims.booking.allianz-assistance.com/login-path>

For claims enquiries, please:

Call: **+65 6327 2215**

Mon – Fri, 09:00 – 17:30 (Singapore Time)

E-mail: sg.travelhelp@allianz.com

Call: **+65 6995 1118**

For 24-hour emergency assistance during your trip, please:

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Important Matters

WHO IS YOUR INSURER?

This *policy* is underwritten by Tokio Marine Insurance Singapore Ltd, as the insurer. The insurer may be referred to as “we”, “our” and “us” in this policy wording.

AWP Services Singapore Pte. Ltd. (operating under the consumer-facing branding of Allianz Travel) has been appointed by Tokio Marine Insurance Singapore Ltd, to act as agent to arrange the *policy* and provide general advice and as service provider to provide other services on *our* behalf.

This document is our International Travel Insurance *policy* for annual multi-trip Allianz Travel Hero – Standard Plan.

WHAT THIS POLICY INCLUDES

This travel insurance policy covers only the sudden and unexpected specific situations, events, and losses included in this *policy*, and only under the terms and conditions described. Not every loss is covered, even if it is due to something sudden, unexpected, or out of *your* control.

You need to read this *policy* carefully and note the exclusions in each section along with the **General Exclusions** to make sure *you* understand it and ensure that it meets *your* needs.

If *you* need any clarification on *your* coverage or *our* Policy Wording, please contact *our* Customer Care Team at **+65 6327 2210**

Your policy consists of three parts:

1. The Policy Wording; and
2. The Certificate of Insurance; and
3. Any other document *we* tell *you* forms part of *your* policy.

Please retain these documents in a safe place.

WHO THIS POLICY COVERS

Who is eligible to be insured on this policy?

You are eligible for this policy if *you* meet the following criteria:

- a) *you* are ordinarily Singapore resident; and
- b) *you* intend to return to Singapore after *your* trip.

The *policy* is issued in Singapore and is subject to the Insurance Act 1996 (the “Act”) and all rules, regulations, subsidiary legislation and government orders enacted thereunder. The Act provides that *you* are treated as being ordinarily resident in Singapore if:

- a) *You* are a citizen of Singapore, unless *you* have resided outside Singapore continuously for 5 or more years preceding the application date of the *policy* and are not currently residing in Singapore;
- b) *You* are a permanent resident, unless *you* have resided in Singapore for less than a total of 183 days in the 12 months preceding the application date of the *policy*;

- c) *You* have a work pass or permit required under the Employment of Foreign Manpower Act 1990, unless *you* have resided in Singapore for less than a total of 183 days in the 12 months preceding the application date of the *policy*; or
- d) *You* have a pass or permit required under the Immigration Act 1959 that has duration longer than 90 days and *you* have resided in Singapore continuously for at least 90 days in the 12 months preceding the application date of the *policy*.

If *you* do not satisfy any one of the aforesaid definitions of being “ordinarily resident in Singapore”, *you* must notify *us* immediately.

The insurance will be invalid if *we* have previously informed *you* that *we* do not want to insure *you* (anymore). In this case, *we* will refund any premium paid by *you*.

If requested by *us*, *you* will need to prove *your* eligibility by providing *us* with documentation including but not limited to:

- i) a copy of *your* passport; or
- ii) Singapore residency documents; or
- iii) a copy of *your* current visa; or
- iv) other official documents confirming *your* right to reside in Singapore; and
- v) a copy of *your* travel itinerary.

COOLING-OFF PERIOD

If *you* are not completely satisfied with the extent of cover provided by this *policy*, *you* may cancel this *policy* within 14 days after *you* are issued with *your* Certificate of Insurance. *You* will be given a full refund of the premium *you* have paid, provided *you* have not started *your* trip and *you* do not wish to make a claim or exercise any other right under the *policy*.

After the cooling-off period *you* can still cancel *your* *policy* but *we* will not refund any part of *your* premium if *you* do.

EMERGENCY ASSISTANCE

If during *your* trip *you* are to be hospitalised, require evacuation or repatriation services, please notify *us* as soon as possible.

We provide *our* customers with easy access to *our* 24-hour emergency assistance service. A phone call will put *you* directly in touch with a medical or travel specialist who will be able to assist *you* and confirm the cover available under *your* *policy*. *You* will be advised of any steps *you* will need to follow in claiming under *your* *policy*.

Emergency Phone Number

Please call **+65 6995 1118**

WHEN WE MAY CANCEL THIS POLICY

We may cancel this *policy* in the following circumstances only, by giving *you* 14 days prior notice by email sent to *your* last known email address supplied to *us*:

- a) If *you* fail to comply with *your* duty of utmost good faith;
- b) If *you* fail to comply with a provision of this *policy*, including a provision relating to the payment of the

- premium;
- c) If *you* make a fraudulent claim under this *policy*.

CORRECTNESS OF STATEMENTS AND FRAUD

If any claim under this *policy* is in any respect fraudulent, or if any false declaration is made or false or incorrect information is used in support of any claim, then *we* can, at *our* sole discretion, not pay *your* claim and cancel *your* cover under this *policy* from the date that the incorrect statement or fraudulent claim was made.

DUTY OF DISCLOSURE

When *you* apply for insurance or alter this *policy*, *you* must disclose to *us* all material facts. A material fact is one that may influence a prudent insurer in deciding whether or not to accept the cover and, if so, on what terms and conditions and for what premium.

Examples of information *you* may need to disclose include:

- anything that increases the risk of an insurance claim;
- any criminal conviction subject to Singapore law;
- if another insurer has cancelled or refused to insure or renew insurance, has imposed special terms, or refused any claim;
- any insurance claim or loss made or suffered in the past.

These examples are a guide only. If there is any doubt as to whether any particular piece of information needs to be disclosed, this should be referred to *us*.

If *you* fail to comply with *your* duty of disclosure it may result in:

- this *policy* being avoided retrospectively with the effect that the *policy* never existed;
- this *policy* being cancelled;
- the amount *we* pay if *you* make a claim being reduced; or
- *us* refusing to pay a claim.

CHANGE OF CIRCUMSTANCES

During the period of insurance, *you* must tell *us* immediately of any material change in the circumstances surrounding the subject matter of this insurance that:

- increases the risk *we* are insuring, or
- alters the nature of the risk *we* are insuring.

Once *you* have told *us*, *we* may immediately change the terms of this *policy* or cancel it. If *you* fail to tell *us*, *we* may apply these changes retrospectively from the date *you* ought to have reasonably told *us*.

JURISDICTION AND CHOICE OF LAW

This *policy* is governed by and construed in accordance with the laws of Singapore and *you* agree to submit to the exclusive jurisdiction of the courts of Singapore. *You* agree that it is *your* intention that this Jurisdiction and Choice of Law clause applies.

SANCTIONS REGULATION

Notwithstanding anything contained in this *policy* we will not provide cover nor will we make any payment or provide any service or benefit to any person or party where providing such cover, payment, service or benefit would expose us to or violate any applicable trade or economic sanction or any law or regulation.

CLERICAL ERROR

A clerical error by AWP Services Singapore Pte. Ltd or Tokio Marine Insurance Singapore Ltd, shall not invalidate an insurance which is otherwise validly in force, nor would it continue insurance otherwise not validly in force.

DISPUTE RESOLUTION PROCESS

Any dispute about any matter arising under, out of, or in connection with this *policy* shall first be referred to the Financial Industry Disputes Resolution Centre Ltd (“FIDReC”). This applies as long as the dispute can be brought before FIDReC. If the dispute cannot be referred to or resolved by FIDReC, it shall be referred to and finally resolved by arbitration in Singapore in accordance with the Arbitration Rules of the Singapore International Arbitration Centre (“SIAC Rules”) for the time being in force, which rules are deemed to be incorporated by reference in this clause. The tribunal shall consist of one (1) arbitrator.

EXCLUSION OF RIGHTS UNDER CONTRACTS (RIGHTS OF THIRD PARTIES) ACT

Any person or entity who is not a party to this *policy* shall have no rights under the Contracts (Right of Third Parties) Act (Cap. 53B) to enforce any terms of the *policy*.

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 the *policy* is automatic and no further action is required.

For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Us or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

PERSONAL DATA USE

Any information collected or obtained in relation to this *policy*, whether contained in the application or otherwise obtained may be used and/or disclosed to Tokio Marine Insurance Singapore Ltd associated individuals/companies within Allianz Group or any independent third parties (within or outside Singapore) for any matters relating to the application, any *policy* issued and to provide advice or information about Tokio Marine Insurance Singapore Ltd products and services which Tokio Marine Insurance Singapore Ltd believes may be of the policyholder and/or the insured person’s interest and to communicate with the policyholder and/or the insured person for any purpose. Such data may also be used for audit, business analysis and reinsurance purposes, amongst others.

Tokio Marine Insurance Singapore Ltd may collect, use, disclose and/or process such data in accordance with the Personal Data Protection Act 2012 for the purposes and uses described in Tokio Marine Insurance Singapore Ltd Privacy Policy. The Privacy Policy can be found at Tokio Marine Insurance Singapore Ltd’s website.

Assistance services are arranged and managed by AWP Services Singapore Pte. Ltd. of 79 Robinson Road, #09-01 Singapore 068897, a subsidiary company of Allianz Partners SAS.

This insurance is underwritten by Tokio Marine Insurance Singapore Ltd with assistance services provided by AWP Services Singapore Pte. Ltd. (operating under the consumer-facing branding of Allianz Travel).

Definitions

Throughout this *policy*, words and any form of the word appearing in italics have a special meaning and are defined in this section.

Accident	An unexpected and unintended event that causes <i>injury</i> , property damage, or both.
Accommodation	A hotel or any other kind of lodging for which <i>you</i> make a reservation or where <i>you</i> stay and incur an expense.
Amateur sporting competition	A sporting competition in which competitors take part for fun, fitness or as a pastime and for which they receive no payment or financial remuneration (not including prize money).
Climbing sports	An activity utilising harnesses, ropes, belays, crampons, or ice axes. It does not include supervised climbing on artificial surfaces intended for recreational climbing.
Cohabitant	A person <i>you</i> currently live with and have lived with for at least 12 consecutive months and who is at least 18 years old.
Computer system	Any computer, hardware, software, or communication system or electronic device (including but not limited to smart phone, laptop, tablet, wearable device), server, cloud, microcontroller, or similar system, including any associated input, output, data storage device, networking equipment, or backup facility.
Covered reasons	The specifically named situations or events for which <i>you</i> are covered under this <i>policy</i> .
Cyber risk	Any loss, damage, liability, claim, cost, or expense of any nature directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with, any one or more instances of any of the following: <ol style="list-style-type: none">1. Any unauthorised, malicious, or <i>illegal act</i>, or the threat of such act(s), involving access to, or the processing, use, or operation of, any <i>computer system</i>;2. Any error or omission involving access to, or the processing, use, or operation of any <i>computer system</i>;3. Any partial or total unavailability or failure to access, process, use, or operate any <i>computer system</i>; or4. Any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount pertaining to the value of such data.
Departure date	The originally scheduled date that <i>you</i> have selected to begin travel as shown on <i>your trip</i> itinerary and in <i>your</i> Certificate of Insurance.

Dependent children	<p>Your children or grandchildren aged under 18 at the time <i>you</i> commence your trip who are accompanying <i>you</i> on <i>your trip</i>, and who are named on <i>your</i> Certificate of Insurance.</p> <p>This definition is extended to <i>your</i> unmarried children or grandchildren aged under 23, provided they meet the following conditions:</p> <ol style="list-style-type: none"> They must be enrolled for full time study at a recognised institution of learning or higher learning; and They must not be employed in any occupation.
Doctor	Someone who is legally authorised to practice medicine or dentistry and is licensed if required. This cannot be <i>you</i> , a <i>travelling companion</i> , <i>your family member</i> , a <i>travelling companion's family member</i> , or the sick or <i>injured person's family member</i> .
Epidemic	A contagious disease recognised or referred to as an epidemic by a representative of the World Health Organisation (WHO) or an official government authority.
Family member	<p><i>Your</i>:</p> <ol style="list-style-type: none"> Spouse (by marriage, common law, domestic partnership, or civil union); <i>Cohabitants</i>; Parents and stepparents; Children, stepchildren, foster children, adopted children, or children currently in the adoption process; Siblings; Grandparents and grandchildren; The following in-laws: mother, father, son, daughter, brother, sister, and grandparent; Aunts, uncles, nieces, and nephews; Legal guardians and wards; Paid, live-in caregivers. <i>Service animals</i>.
High-altitude activity	An activity that includes, or is intended to include, going above 4,500 metres in elevation, other than as a passenger in a commercial aircraft.
Hospital	<p>An acute care facility that has a primary function of diagnosing and treating sick and <i>injured</i> people under the supervision of <i>doctors</i>. It must:</p> <ol style="list-style-type: none"> Be primarily engaged in providing inpatient diagnostic and therapeutic services; Have organised departments of medicine and major surgery; and Be licensed where required.
Illegal act	An act that violates law where it is committed.
Injury	External or internal bodily injury caused solely and directly by violent, accidental, external and discernible means.
Insured adult	Each adult person named on the Certificate of Insurance who has paid a full premium.
Local public transportation	Local, commuter, or other urban transit system carriers (such as commuter rail, city bus, subway, ferry, taxi, for-hire driver, or other such carriers) that transport <i>you</i> or a <i>travelling companion</i> less than 150 kilometres.
Medical escort	A professional person contracted by <i>our</i> medical team to accompany an ill or <i>injured</i> person while they are being transported. A <i>medical escort</i> is trained to provide medical care to the person being transported. This cannot be a friend, <i>travelling companion</i> , or <i>family member</i> .

Medically necessary	Treatment that is required for <i>your</i> illness, <i>injury</i> , or medical condition, consistent with <i>your</i> symptoms, and can safely be provided to <i>you</i> . Such treatment must meet the standards of good medical practice and is not for <i>your</i> or the provider's convenience.
Mental illness	Means any illness, condition or disorder listed in the current edition of the Diagnostic and Statistical Manual of Mental Disorders.
Natural disaster	A large-scale extreme weather or geological event that damages property, disrupts transportation or utilities, or endangers people, including without limitation: earthquake, fire, flood, hurricane, or volcanic eruption.
Pandemic	An <i>epidemic</i> that is recognised or referred to as a pandemic by a representative of the World Health Organisation (WHO) or an official government authority.
Policy	This travel insurance contract which includes this Policy Wording, your Certificate of Insurance and any other document we tell you forms part of your policy.
Political risk	Any kind of events, organised resistance or actions intending or implying the intention to overthrow, supplant or change the existing ruler or constitutional government, including but not limited to: <ul style="list-style-type: none"> • Nationalisation; • Confiscation; • Expropriation (including Selective Discrimination and Forced Abandonment); • Deprivation; • Requisition; • Revolution; • Rebellion; • Insurrection; • Civil commotion assuming to proportion of or amounting to an uprising; • Military and usurped power.
Pre-existing medical condition	Any medical or physical conditions, injuries, <i>mental illnesses</i> , signs, symptoms or circumstances: <ol style="list-style-type: none"> a) which <i>you</i> are aware of, or ought to have been aware of; or b) for which advice, care, treatment, medication or medical attention has been sought, given or recommended; or c) which have been diagnosed as a medical condition or illness, or which are indicative of an illness; or d) which are of such a nature to require, or which potentially may require medical attention; or e) which are of such a nature as would have caused a prudent, reasonable person to seek medical attention, <p>prior to the start date of cover under this <i>policy</i>.</p> <p>The illness, injury, or medical condition does not need to be formally diagnosed in order to be considered a <i>pre-existing medical condition</i>.</p> <p>This definition applies to <i>you</i>, <i>your family members</i> and <i>your travelling companions</i>.</p>
Primary residence	<i>Your</i> permanent, fixed home address in Singapore for legal and tax purposes.
Professional sporting competition	A sporting competition in which competitors take part at either a professional or semi-professional level, while under contract to a club or sporting organisation for payment or financial remuneration.

Reasonable and customary costs	The amount usually charged for a specific service in a particular geographic area. The charges must be appropriate to the availability and complexity of the service, the availability of needed parts/materials/supplies/equipment, and the availability of appropriately-skilled and licensed service providers.
Refund	Cash, credit, or a voucher for future travel that <i>you</i> are eligible to receive from a <i>travel supplier</i> , or any credit, recovery, or reimbursement <i>you</i> are eligible to receive from <i>your</i> employer, another insurance company, a credit card issuer, or any other entity.
Return date	The date on which <i>you</i> are originally scheduled to end <i>your</i> travel, as shown on <i>your</i> travel itinerary.
Service animal	Any dog that is individually trained to do work or perform tasks for the benefit of an individual with a disability, including a physical, sensory, psychiatric, intellectual, or other mental disability. Examples of work or tasks include, but are not limited to guiding people who are blind, alerting people who are deaf, and pulling a wheelchair. Other species of animals, whether wild or domestic, trained or untrained, are not considered service animals. The crime deterrent effects of an animal's presence and the provision of emotional support, well-being, comfort, or companionship are not considered work or tasks under this definition.
Terrorist event	An act, including but not limited to the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s), which constitutes terrorism as recognised by the government authority or under the laws of Singapore and is committed for political, religious, ethnic, ideological or similar purposes, including but not limited to the intention to influence any government and/or to put the public, or any section of the public, in fear. It does not include general civil disorder or unrest, protest, rioting, political risk, or acts of war.
Travel carrier	A company licensed to commercially transport passengers between cities for a fee by land, air, or water. It does not include: <ol style="list-style-type: none"> 1. Rental vehicle companies; 2. Private or non-commercial transportation carriers; 3. Chartered transportation, except for group transportation chartered by <i>your</i> tour operator; or 4. <i>Local public transportation.</i>
Travel supplier	A travel agent, tour operator, airline, cruise line, hotel, railway company, or other travel service provider.
Travelling companion	A person with whom <i>you</i> have made arrangements before <i>your</i> policy was issued, to travel with <i>you</i> for at least 75% of the duration of <i>your</i> trip. A group or tour leader is not considered a travelling companion unless <i>you</i> are sharing the same room with the group or tour leader.

Trip	<p>Your travel originally scheduled to begin on your departure date and end on your return date to, within, and/or from a location</p> <ul style="list-style-type: none"> • at least 50 km away from your primary residence; or • abroad; or • outside your city/town of residence, provided that your travel includes an overnight stay. <p>Each covered trip must begin and end in Singapore. It cannot include travel with the intent to receive health care or medical treatment of any kind, or moving, or commuting to and from work, and it cannot last longer than 90 days.</p>
We, Us, or Our	Tokio Marine Insurance Singapore Ltd, or its agent AWP Services Singapore Pte. Ltd.
You or Your	All insured persons named on the Certificate of Insurance.

Pre-existing Medical Conditions

Important information about pre-existing medical conditions

When used in this Policy Wording or in any other documents which form part of *your policy*, the phrase *pre-existing medical condition* has a special meaning.

Pre-existing medical condition means:

Any medical or physical conditions, *injuries*, mental illnesses, signs, symptoms or circumstances:

- a) which *you* are aware of, or ought to have been aware of; or
 - b) for which advice, care, treatment, medication or medical attention has been sought, given or recommended; or
 - c) which have been diagnosed as a medical condition or illness, or which are indicative of an illness; or
 - d) which are of such a nature to require, or which potentially may require medical attention; or
 - e) which are of such a nature as would have caused a prudent, reasonable person to seek medical attention,
- prior to the start date of cover under this *policy*.

The illness, *injury*, or medical condition does not need to be formally diagnosed in order to be considered a *pre-existing medical condition*.

This definition applies to *you*, *your family members* and *your travelling companions*.

You can also find this definition of 'pre-existing medical condition' in the **Definitions** section of this Policy Wording.

General exclusion for pre-existing medical conditions

It is important to know that this policy does not provide coverage for any loss that results directly or indirectly from, or that is related to:

- a) *your pre-existing medical condition(s), or any complications* attributable to those condition(s); or
- b) *pre-existing medical condition(s) of your travelling companion or any complications* attributable to those condition(s); or
- c) *pre-existing medical condition(s) of your family members or any complications* attributable to those condition(s).

Please also refer to the **General Exclusions** if:

- *you are travelling against the medical advice of a doctor;*
- *you are travelling with the intention of obtaining medical treatment.*

If you have any queries about *pre-existing medical conditions*, you can contact our Customer Service Team on **+65 6327 2210**

When Your Coverage Begins and Ends

Coverage start and end dates:

Your policy's coverage effective date and coverage end date are shown on your Certificate of Insurance. *Your policy* is effective at 00:00 (SGT) on the day after you pay the full premium. Cover is only provided for events that occur while *your policy* is in effect.

Maximum trip length of individual trips cannot exceed 90 days.

Your policy will end at 11:59PM SGT coverage end date listed on *your* Certificate of Insurance.

Additionally, coverage for each trip covered by your policy ends on the earlier of:

1. the return date of your trip;
2. the day you end your trip and arrive back to your primary residence, if you end *your trip* early; or
3. the day you arrive at a medical facility in Singapore for further care if you end *your trip* due to a medical reason.

Automatic policy extensions:

If *you* are on a *trip* on *your* coverage end date, we will automatically extend *your* cover for an additional 48 hours after the coverage end date listed on *your* Certificate of Insurance.

If *your* return travel is delayed beyond the end of *your trip* or *policy* due to a covered reason under this *policy*, we will extend *your* coverage period until the earliest of when *you*:

1. reach *your* final trip destination or *your* primary residence;
2. decline to continue on to *your* final trip destination or primary residence once *you* are able;
3. decline medical repatriation after *your* treating *doctor* and we confirm *you* are medically stable to travel; or
4. arrive at a medical facility in Singapore for further care following a medical evacuation or medical repatriation.

Extending cover past the 90th day of the trip for any other reason:

If *you* will be on a *trip* which exceeds 90 days, or if *you* are on a *trip* on the coverage end date listed on *your* Certificate of Insurance, *you* may apply for an extension. We may, at *our* discretion, agree to extend *your* coverage by issuing *you* with a new single-trip policy to cover the additional days *you* require cover for.

We must receive *your* request prior to the 90th day of *your trip*, or where applicable, prior to the coverage end date listed on *your* Certificate of Insurance.

The maximum amount of days we will extend *your* cover past the 90th day is 30 days. *Your* request is subject to *our* written approval and *your* payment of an additional premium.

Where we have agreed to extend *your* cover, we will issue *you* with a new Certificate of Insurance. The coverage period on *your* new Certificate of Insurance cannot exceed 90 days from the *departure date* shown *your* original travel itinerary for the relevant *trip*.

IMPORTANT: Coverage cannot be extended in any circumstances for:

- *pre-existing medical conditions*, regardless of whether they were covered on *your* original *policy* or the *trip* we have agreed to extend *your* cover for, including but not limited to complications, exacerbations or changes in medication; or
- any new illnesses, *injuries* or medical signs and symptoms that arose during the term of *your* original *policy* or the *trip* we have agreed to extend *your* cover for; or
- any other event that has occurred during *your* original *policy* or the *trip* we have agreed to extend *your* cover for which has given rise to a claim or which has the potential to give rise to a claim.

Description of Coverages

In this section, we will describe the different insurance coverages which are included in *your policy*. We explain each type of coverage and the conditions that must be met for the coverage to apply. If the conditions of coverage are not met, *your* claim will not be paid.

Specific exclusions may apply to individual coverages, and *you* must check the **General Exclusions** for exclusions applying to all coverages under this *policy*.

We will only provide cover under this policy for events and *covered reasons* that are sudden, unforeseeable and outside of *your* control, which:

- a) occur during *your* coverage period; and
- b) occur after the date *you* book and make a payment for *your trip(s)*.

A. OVERSEAS EMERGENCY MEDICAL AND DENTAL COVERAGE

Overseas Emergency Medical Care:

We will reimburse the *reasonable and customary costs* for which *you* are responsible for *your* emergency medical care, if, during *your trip*, *you* require immediate medical attention because *you* have *you* have a sudden, unexpected illness, *injury*, or medical condition (including being diagnosed with an *epidemic* or *pandemic* disease such as COVID-19).

We will reimburse *you* up to the maximum benefit listed for Emergency Medical and Dental Coverage in *your* Coverage Summary.

You or someone on *your* behalf must contact *us* as soon as reasonably possible if *you* need to be admitted to a *hospital* as an inpatient. Failure to do so may result in *your* claim being declined or reduced. If *you* need to be admitted to a *hospital* as an inpatient, *we* may be able to guarantee or advance payments, where accepted, up to the maximum benefit listed for Emergency Medical and Dental Coverage in *your* Coverage Summary.

Emergency Dental Treatment:

We will reimburse the *reasonable and customary costs* of *your* emergency dental treatment, if during *your trip*:

1. *you* develop a dental infection; or
2. *you* break a tooth or experience a dental *injury*; or
3. *you* lose a filling.

We will reimburse *you* up to the maximum sub-limit listed for Emergency Dental Treatment listed in the Emergency Medical and Dental Coverage section of *your* Coverage Summary.

Traditional Chinese Medicine

We will reimburse *you up* to the maximum benefit listed in the Coverage Summary for Traditional Chinese Medicine.

The following conditions of coverage apply to coverage under Overseas Emergency Medical and Dental Coverage:

- a. The care must be *medically necessary* to treat an emergency condition, and such care must be provided by a *doctor*, dentist, *hospital*, or other provider authorised to practice medicine or dentistry;
- b. *You*, or someone acting on *your* behalf, must wherever possible contact *us* prior to treatment or hospitalisation. Failure to obtain *our* prior approval before any hospitalisation or treatment may result in *your* claim being declined; and
- c. *We* have the option of returning *you* to Singapore for further treatment if *you* are medically fit to travel and *we* will cover the costs for *your* repatriation. If *you* decline to return *we* will not reimburse *you* for any ongoing overseas medical expenses including medication; and
- d. *You* must not have travelled against the orders or advice of any government or other public authority at any location to, from, or through which *you* are traveling on *your* trip; and.
- e. If *you* choose not to return to Singapore on or prior to the coverage end date shown on *your* Certificate of Insurance, *we* will not pay for any ongoing medical expenses, including medication, that *you* incur after the coverage end date in connection with any *injury*, illness or medical condition that occurred during *your* coverage period.

What is not covered:

We will not pay for losses arising directly or indirectly from:

- a. private medical care when public health care or treatment is available to *you*;
- b. any care provided after *your policy* ends whether or not *you* return to Singapore;
- c. any care for any illness, *injury*, or medical condition that did not originate during *your trip* outside Singapore;
- d. hospitalisation or surgical treatment where *our* prior approval has not been sought and obtained, unless notification is not possible;
- e. non-emergency care or services including but not limited to the following care and services:
 1. Elective cosmetic surgery or care;
 2. Annual or routine exams;
 3. Long-term care;
 4. Allergy treatments (unless life threatening);
 5. Exams or care related to or loss of/damage to hearing aids, dentures, eyeglasses, and contact lenses;
 6. Physical therapy, rehabilitation, or palliative care (except as necessary to stabilise *you*);
 7. Experimental treatment; and
 8. Any other non-emergency medical or dental care.

B. EMERGENCY TRANSPORTATION COVERAGE

IMPORTANT:

- If *your* emergency is immediate or life threatening, seek local emergency care at once.
- We are not, and shall not be deemed to be, a provider of medical or emergency services.
- We act in compliance with all national and international laws and regulations, and *our* services are subject to approvals by appropriate local authorities and active travel and regulatory restrictions.

Emergency Evacuation (Transporting *you* to the nearest appropriate medical facility)

If *you* become seriously ill or *injured* or develop a medical condition (including being diagnosed with an *epidemic* or *pandemic* disease such as COVID-19) while on *your trip*, we will pay for local emergency transportation from the location of the initial incident to a local *doctor* or local medical facility. If we determine that the local medical facilities are unable to provide appropriate medical treatment:

1. *Our* Emergency Assistance Team will consult with the local *doctor* to obtain information necessary to make appropriate decisions regarding *your* overall medical condition;
2. We will identify the closest appropriate available *hospital* or other appropriate available facility, make arrangements to transport *you* there, and pay for that transport; and
3. We will arrange and pay for a *medical escort* if we determine one is necessary.

The following conditions apply to items 1, 2, and 3 above:

- a. *You* or someone on *your* behalf must contact *us*, and we must make all transportation arrangements in advance. If we did not authorise and arrange the transportation, we will only pay up to what we would have paid if we had made the arrangements. We will not assume any responsibility for any transportation arrangements that we did not authorise or arrange;
- b. *You* must comply with the decisions made by *our* Emergency Assistance Team. If *you* do not comply, *you* effectively relieve *us* from any responsibility and liability for the consequences of *your* decisions, and we reserve the right to not provide coverage;
- c. One or more emergency transportation providers must be willing and able to transport *you* from *your* current location to the identified *hospital* or facility.

- d. You must not have traveled against the orders or advice of any government or other public authority at any location to, from, or through which you are travelling on your trip.

Medical Repatriation (Getting you home after you receive care)

If you become seriously ill or injured or develop a medical condition (including being diagnosed with an epidemic or pandemic disease such as COVID-19) while on your trip and our Emergency Assistance Team confirms with the treating doctor that you are medically stable to travel, we will:

1. Arrange and pay for you to be transported via regularly scheduled service on a common carrier in the same class of service that you originally booked, unless a different class of service is otherwise medically necessary, for the return leg of your trip, less available refunds for unused tickets. The transportation will be to one of the following:
 - a. Your primary residence;
 - b. A location of your choice in your country of primary residence; or
 - c. A medical facility near your primary residence or in a location of your choice in your country of primary residence. In either case, the medical facility must be willing and able to accept you as a patient and must be approved by our medical team as medically appropriate for your continued care.
2. Arrange and pay for a medical escort if our medical team determines that one is necessary.

The following conditions apply:

- a. Special accommodations must be medically necessary for your transportation (for example, if more than one seat is medically necessary for you to travel).
- b. You or someone on your behalf must contact us, and we must make all transportation arrangements in advance. If we did not authorise and arrange the transportation, we will only pay up to what we would have paid if we had made the arrangements. We will not assume any responsibility for any transportation arrangements that we did not authorise or arrange;
- c. You must comply with the decisions made by our assistance and medical teams. If you do not comply, you effectively relieve us from any responsibility and liability for the consequences of your decisions, and we reserve the right to not provide coverage;
- d. One or more emergency transportation providers must be willing and able to transport you from your current location to the identified hospital or facility.
- e. You must not have traveled against the orders or advice of any government or other public authority at any location to, from, or through which you are travelling on your trip.

Transport to Bedside (Bringing a friend or family member to you)

If you are told by the treating doctor that you will be hospitalised (including being diagnosed with an epidemic or pandemic disease such as COVID-19) for more than 120-hours during your trip or that your condition is immediately life-threatening, we will arrange and pay for round-trip transportation in economy class on a travel carrier for one friend or family member to stay with you.

The following conditions apply:

- a. *You* or someone on *your* behalf must contact *us*, and *we* must make all transportation arrangements in advance. If *we* did not authorise and arrange the transportation, *we* will only pay up to what *we* would have paid if *we* had made the arrangements.
- b. *You* must not have traveled against the orders or advice of any government or other public authority at any location to, from, or through which *you* are traveling on *your trip*.

Return of Dependents (Getting minors and dependents home)

If *you* die or are told by the treating *doctor* *you* will be hospitalised (including being diagnosed with an *epidemic* or *pandemic* disease such as COVID-19) for more than 24-hours during *your trip*, *we* will arrange and pay to transport *your travelling companions* who are under the age of 18, or are dependents requiring *your* full-time supervision and care to one of the following:

1. *your primary residence*; or
2. a location of *your* choice in *your* country of *primary residence*.

We will arrange and pay for an adult *family member* to accompany *your traveling companions* who are under the age of 18 or are dependents requiring *your* full-time supervision and care, if *we* determine that it is necessary.

Transportation will be on a *travel carrier* in the same class of service that was originally booked. Available *refunds* for unused tickets will be deducted from the total amount payable.

The following conditions apply:

- a. This benefit is only available while *you* are hospitalised, or if *you* die, and if *you* do not have an adult *family member* traveling with *you* that is capable of caring for the *travelling companions* under the age of 18 or dependents.
- b. *You* or someone on *your* behalf must contact *us*, and *we* must make all transportation arrangements in advance. If *we* did not authorise and arrange the transportation, *we* will only pay up to what *we* would have paid if *we* had made the arrangements.
- c. *You* must not have traveled against the orders or advice of any government or other public authority at any location to, from, or through which *you* are travelling on *your trip*.

Repatriation of Remains (Getting *your* remains home)

Cover is included for claims relating to an *epidemic* or *pandemic* disease such as COVID-19.

We will arrange and pay for the *reasonable and customary* cost to transport *your* remains to one of the following:

1. A funeral home near *your primary residence*; or
2. A funeral home located in *your* country of *primary residence*

The following conditions apply:

- a. Someone on *your* behalf must contact *us*, and *we* must make all transportation arrangements in advance. If *we* did not authorise and arrange the transportation, *we* will only pay up to what *we* would have paid if *we* had made the arrangements; and
- b. The death must occur while on *your trip*.

If a *family member* decides to make funeral, burial, or cremation arrangements for *you* at the location of *your* death, we will reimburse the necessary expenses up to the amount it would have cost *us* to transport *your* remains to a funeral home near *your primary residence*.

Search and Rescue

We will pay the cost of search and rescue activities by a professional rescue team, up to the maximum benefit listed for search and rescue coverage in *your* Coverage Summary, if *you* are reported missing during *your trip* or have to be rescued from a physical emergency.

General exclusions

The **General exclusions** apply to each coverage. An “exclusion” is something that is not covered by this insurance *policy*, and if an exclusion applies to *your* claim, no payment is available to *you*.

This *policy* does not provide coverage for any loss that results directly or indirectly from or that is related to any of the following:

1. Things you were aware of	Any loss, condition, or event that was known, foreseeable, intended, or expected when <i>your policy</i> was purchased or where applicable, prior to <i>you</i> purchasing <i>your trip</i> .
2. Pre-existing medical conditions	<ul style="list-style-type: none"> a) <i>Your pre-existing medical condition(s)</i>, including any complications attributable to those condition(s); b) <i>Pre-existing medical condition(s)</i> of <i>your travelling companion</i> including any complications attributable to those condition(s); c) <i>Pre-existing medical condition(s)</i> of <i>your family members</i> including any complications attributable to those condition(s).
3. Travelling for medical treatment	<i>You</i> travelling with the intention to receive health care, medical treatment, or dental treatment of any kind while on <i>your trip</i> .
4. Travelling against medical advice	<i>You</i> travelling with the intention to receive health care, medical treatment, or dental treatment of any kind while on <i>your trip</i> .
5. Self-harm and suicide	<i>Your</i> intentional self-harm or <i>your</i> suicide or attempted suicide.
6. Pregnancy and childbirth	Pregnancy or childbirth except for sudden unforeseen medical complications or emergencies occurring within the first 20 weeks/140 days of <i>your</i> pregnancy.
7. A child born overseas	A child born overseas during <i>your</i> coverage period.
8. Fertility and abortion	Fertility treatments or <i>you</i> undergoing an abortion where it is not deemed <i>medically necessary</i> to do so by a <i>doctor</i> .
9. Alcohol and drugs	The use or abuse of alcohol or drugs, or any related physical symptoms. This does not apply to drugs prescribed by a <i>doctor</i> and used as prescribed.
10. Intent to cause loss	Acts committed by <i>you</i> , <i>your travelling companion</i> or <i>your family member</i> with the intent to cause loss.
11. Working as a crew member	Operating or working as a crew member (including as a trainee or learner/student) aboard any aircraft or commercial vehicle or commercial watercraft.
12. Motorcycles and mopeds	<i>You</i> riding a moped or motorcycle in the following circumstances: <ul style="list-style-type: none"> i. without a helmet (whether as a driver or a passenger); or ii. without a valid driver’s license as required in the country <i>you</i> are in; or iii. where a valid license is not required in the country <i>you</i> are in, <i>you</i> riding if <i>you</i> do not have a full Singapore license qualifying <i>you</i> to ride the moped or motorcycle <i>you</i> are riding on, as specified by the Traffic Police of the Singapore Police Force (SPF).
13. Professional sports	Participating in or training for any <i>professional sporting competition</i> or <i>semi-professional sporting competition</i> .

14.	Amateur sports	Participating in or training for any <i>amateur sporting competition</i> while on <i>your trip</i> . This does not include participating in informal recreational sporting competitions and tournaments organised by <i>accommodation</i> , resorts, or cruise lines to entertain their guests.
15.	Extreme sports	Participating in extreme, high-risk sports and activities including but not limited to: <ul style="list-style-type: none"> a. Skydiving, BASE jumping, hang gliding, or parachuting; b. Bungee jumping; c. Caving, rappelling, or spelunking; d. Skiing or snowboarding outside marked trails or in an area accessed by helicopter; e. Climbing sports or free climbing; f. Any high-altitude activity; g. Personal combat or fighting sports; h. Racing or practicing to race any motorised vehicle or watercraft; i. Free diving; or j. Scuba diving at a depth greater than 20 meters or without a dive master.
16.	Illegal acts	An <i>illegal act</i> resulting in a conviction, except when <i>you</i> , a <i>travelling companion</i> , a <i>family member</i> , or <i>your service animal</i> is the victim of such act.
17.	Epidemics and pandemic diseases	An <i>epidemic</i> or <i>pandemic</i> , except when and to the extent that an epidemic or pandemic is expressly referenced in and covered under Emergency Medical and Dental Coverage or Emergency Transportation Coverage.
18.	Natural disasters	<i>Natural disaster</i> .
19.	Pollution and contamination	Air, water, or other pollution, or the threat of a pollutant release, including thermal, biological, and chemical pollution or contamination.
20.	Nuclear reaction and radiation	Nuclear reaction, radiation, or radioactive contamination.
21.	War	War (declared or undeclared) or acts of war.
22.	Military duty	Military duty.
23.	Political risk	<i>Political risk</i> .
24.	Cyber risk	<i>Cyber risk</i> .
25.	Civil unrest	Civil disorder or unrest.
26.	Terrorism	<i>Terrorist events</i> . This exclusion does not apply to Emergency Medical or Emergency Transportation Coverage.
27.	Government authorities	Acts, travel alerts/bulletins, or prohibitions by any government or public authority.
28.	Travel supplier restrictions	A <i>travel supplier's</i> restrictions on any baggage, including medical supplies or equipment.
29.	Wear and tear	Ordinary wear and tear or defective materials or workmanship.
30.	Gross negligence	An act of gross negligence by <i>you</i> or a <i>travelling companion</i> .
31.	Travel against government advice	Travel against the orders or advice of any government or other public authority.

32. Sanctions	Any coverage, benefit, or services for any activity that would violate any applicable law or regulation, including without limitation any economic/trade sanction or embargo.
33. Travel dates	Any claims arising from your travel carrier tickets not showing travel date(s).

Claims information

CLAIMS

First check *you* are covered by *your policy* by reading the appropriate coverage section in this *policy* and the **General Exclusions** applying to all sections to see exactly what is and is not covered.

HOW TO MAKE A CLAIM AND WHAT IS REQUIRED

You must give notice of *your* claim as soon as possible. The fastest and easiest way to make a claim is to visit *our* online claims portal: <https://apac.claims.booking.allianz-assistance.com/login-path>

Alternatively, *you* can call the contact number shown on the back cover of this Policy Wording for assistance. If there is a delay in claim notification, or *you* do not provide sufficient detail to process *your* claim, we can reduce *your* claim by the amount of prejudice we have suffered because of the delay.

You must give any information we reasonably ask for to support *your* claim at *your* expense, such as but not limited to police reports, valuations, medical reports, original receipts or proof of purchase and ownership. If required we may ask *you* to provide us with translations into English of any such documents to enable *our* assessment of *your* claim. *You* must co-operate at all times in relation to providing supporting evidence and such other information that may reasonably be required. If *you* think that *you* may have to cancel *your trip* or shorten *your trip* *you* must tell us as soon as possible. Contact us using the contact number shown on the back cover of this Policy Wording.

For medical, *hospital* or dental claims, contact us as soon as practicable.

Submit full details of any claim in writing within 30 days of *your* return to *your primary residence*.

CLAIMS ARE PAYABLE IN SINGAPORE DOLLARS TO YOU

We will pay all claims in Singapore dollars. We will pay *you* unless *you* tell us to pay someone else. The rate of currency exchange that will apply is the rate at the time *you* incurred the expense. Payment will be made by direct credit to a Singapore bank account nominated by *you*.

YOU MUST NOT ADMIT FAULT OR LIABILITY

You must not admit that *you* are at fault, for any *accident*, incident or event causing a claim under *your policy*, and *you* must not offer or promise to pay any money, or become involved in legal action, without *our* approval.

YOU MUST HELP US TO RECOVER ANY MONEY WE HAVE PAID

If we have a claim against someone in relation to the money we have to pay or we have paid under *your policy*, you must do everything you can to help us do that in legal proceedings. If you are aware of any third party that you or we may recover money from, you must inform us.

IF YOU CAN CLAIM FROM ANYONE ELSE, WE WILL ONLY MAKE UP THE DIFFERENCE

If you can make a claim against someone in relation to a loss or expense covered under this *policy* and they do not pay you the full amount of *your claim*, we will make up the difference. You must claim from them first.

OTHER INSURANCE

If any loss, damage or liability covered under this *policy* is covered by another insurance policy, you must give us details of that insurance *policy*. We will only make any payment under this *policy* once the other insurance policy is exhausted. If we have paid *your claim* in full first, we may seek contribution from *your* other insurer. You must give us any information we reasonably ask for to help us make a claim from *your* other insurer.

SUBROGATION

We may, at our discretion undertake in *your* name and on *your* behalf, control and settle any proceedings, or take control and settle any proceedings you undertake in *your* name, for our own benefit in *your* name to recover compensation or secure indemnity from any party in respect of anything covered by this policy. You are to assist and permit to be done, everything required by us for the purpose of recovering compensation or securing indemnity from other parties to which we may become entitled or subrogated, upon us accepting *your claim* under this policy regardless of whether we have yet paid *your claim*, whether or not the amount we pay you is less than full compensation for *your loss*, and whether or not we pay you directly or pay a third party providing services to you. These rights exist regardless of the section of this policy under which *your claim* is paid.

RECOVERY

We will apply any money we recover from someone else under a right of subrogation in the following order:

1. To us, our costs (administration and legal) arising from the recovery.
2. To us, an amount equal to the amount that we paid to you under *your policy*.
3. To you, *your* uninsured loss.
4. To you.

If we have paid *your total loss* and you receive a payment from someone else for that loss or damage, you must pay us the amount of that payment up to the amount of the claim we paid you.

If we pay you for lost or damaged property and you later recover the property or it is replaced by a third party, you must pay us the amount of the claim we paid you.

FRAUD

Insurance fraud places additional costs on honest policyholders. Fraudulent claims force insurance premiums to rise. We encourage the community to assist in the prevention of insurance fraud. You can help by reporting insurance fraud by calling Allianz Travel on **+65 6327 2210**. All information will be treated as confidential and protected to the full extent under law.

Contact us

For customer service:

Call: **+65 6327 2210**

Mon – Fri, 09:00 – 17:30 (Singapore Time)

E-mail: sg.travelhelp@allianz.com

To make a claim, please visit:

<https://apac.claims.booking.allianz-assistance.com/login-path>

For claims enquiries, please:

Call: **+65 6327 2215**

Mon – Fri, 09:00 – 17:30 (Singapore Time)

E-mail: sg.travelhelp@allianz.com

For 24-hour emergency assistance during your trip:

Call: **+65 6995 1118**