

## Allianz Travel Hero – Standard Plan Single 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
<b>Overseas Emergency Medical and Dental Coverage</b>	<b>You have to pay for emergency medical or dental treatment while on your trip.</b> Ages: 0 - 69 years Ages: 70 years and above Dental care maximum sublimit: \$500 Traditional Chinese Medicine maximum sublimit: \$300	<b>\$250,000</b> <b>\$40,000</b>
<b>Emergency Transportation Coverage</b>	<b>Transportation is needed following a medical emergency while on your trip.</b> Search & Rescue sublimit: \$10,000	<b>\$250,000</b>

## Contact us

For customer service:

Call: **+65 6327 2210**

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

E-mail: [sg.travelhelp@allianz.com](mailto:sg.travelhelp@allianz.com)

<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)

To make a claim, please visit:

E-mail: [sg.travelhelp@allianz.com](mailto:sg.travelhelp@allianz.com)

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

Call: **+65 6995 1118**

# What's inside

## Table of Contents

Important Matters	4
Definitions	8
Pre-existing Medical Conditions	12
Description of Coverages	14
A. OVERSEAS EMERGENCY MEDICAL AND DENTAL COVERAGE	14
B. EMERGENCY TRANSPORTATION COVERAGE	16
General exclusions	19
Claims information	22
Contact us	25

# 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 single *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* will purchase *your policy* in Singapore before *you* start *your trip*;
- c) *you* intend to return to Singapore after *your trip*; and
- d) the *departure date* on *your policy* reflects the date *you* are originally scheduled to begin *your* travel, as shown on *your* travel itinerary.

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](http://www.gia.org.sg) or [www.sdic.org.sg](http://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 *policy*holder and/or the insured person’s interest and to communicate with the *policy*holder 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.

<b>Accident</b>	An unexpected and unintended event that causes <i>injury</i> , property damage, or both.
<b>Accommodation</b>	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.
<b>Amateur sporting competition</b>	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).
<b>Climbing sports</b>	An activity utilising harnesses, ropes, belays, crampons, or ice axes. It does not include supervised climbing on artificial surfaces intended for recreational climbing.
<b>Cohabitant</b>	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.
<b>Computer system</b>	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.
<b>Covered reasons</b>	The specifically named situations or events for which <i>you</i> are covered under this <i>policy</i> .
<b>Cyber risk</b>	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"><li>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>;</li><li>2. Any error or omission involving access to, or the processing, use, or operation of any <i>computer system</i>;</li><li>3. Any partial or total unavailability or failure to access, process, use, or operate any <i>computer system</i>; or</li><li>4. 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.</li></ol>
<b>Departure date</b>	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.

<b>Dependent children</b>	<p>Your children or grandchildren aged under 18 at the time <i>you</i> commence <i>your trip</i> 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"> <li>a) They must be enrolled for full time study at a recognised institution of learning or higher learning; and</li> <li>b) They must not be employed in any occupation.</li> </ol>
<b>Doctor</b>	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> .
<b>Epidemic</b>	A contagious disease recognised or referred to as an <i>epidemic</i> by a representative of the World Health Organisation (WHO) or an official government authority.
<b>Family member</b>	<p><i>Your</i>:</p> <ol style="list-style-type: none"> <li>1. Spouse (by marriage, common law, domestic partnership, or civil union);</li> <li>2. <i>Cohabitants</i>;</li> <li>3. Parents and stepparents;</li> <li>4. Children, stepchildren, foster children, adopted children, or children currently in the adoption process;</li> <li>5. Siblings;</li> <li>6. Grandparents and grandchildren;</li> <li>7. The following in-laws: mother, father, son, daughter, brother, sister, and grandparent;</li> <li>8. Aunts, uncles, nieces, and nephews;</li> <li>9. Legal guardians and wards;</li> <li>10. Paid, live-in caregivers.</li> <li>11. <i>Service animals</i>.</li> </ol>
<b>High-altitude activity</b>	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.
<b>Hospital</b>	<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"> <li>1. Be primarily engaged in providing inpatient diagnostic and therapeutic services;</li> <li>2. Have organised departments of medicine and major surgery; and</li> <li>3. Be licensed where required.</li> </ol>
<b>Illegal act</b>	An act that violates law where it is committed.
<b>Injury</b>	External or internal bodily <i>injury</i> caused solely and directly by violent, accidental, external and discernible means.
<b>Insured adult</b>	Each adult person named on the Certificate of Insurance who has paid a full premium.
<b>Local public transportation</b>	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.
<b>Medical escort</b>	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> .

<b>Medically necessary</b>	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.
<b>Mental illness</b>	Means any illness, condition or disorder listed in the current edition of the Diagnostic and Statistical Manual of Mental Disorders.
<b>Pandemic</b>	An <i>epidemic</i> that is recognised or referred to as a <i>pandemic</i> by a representative of the World Health Organisation (WHO) or an official government authority.
<b>Policy</b>	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.
<b>Political risk</b>	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"> <li>• Nationalisation;</li> <li>• Confiscation;</li> <li>• Expropriation (including Selective Discrimination and Forced Abandonment);</li> <li>• Deprivation;</li> <li>• Requisition;</li> <li>• Revolution;</li> <li>• Rebellion;</li> <li>• Insurrection;</li> <li>• Civil commotion assuming to proportion of or amounting to an uprising;</li> <li>• Military and usurped power.</li> </ul>
<b>Pre-existing medical condition</b>	Any medical or physical conditions, injuries, <i>mental illnesses</i> , signs, symptoms or circumstances: <ol style="list-style-type: none"> <li>a) which <i>you</i> are aware of, or ought to have been aware of; or</li> <li>b) for which advice, care, treatment, medication or medical attention has been sought, given or recommended; or</li> <li>c) which have been diagnosed as a medical condition or illness, or which are indicative of an illness; or</li> <li>d) which are of such a nature to require, or which potentially may require medical attention; or</li> <li>e) which are of such a nature as would have caused a prudent, reasonable person to seek medical attention,</li> </ol> <p>prior to the start date of cover under this <i>policy</i>.</p> <p>The illness, <i>injury</i>, or medical condition does not need to be formally diagnosed in order to be considered a pre-existing medical condition.</p> <p>This definition applies to <i>you</i>, <i>your family</i> members and <i>your travelling companions</i>.</p>
<b>Primary residence</b>	<i>Your</i> permanent, fixed home address in Singapore for legal and tax purposes.
<b>Professional sporting competition</b>	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.
<b>Reasonable and customary costs</b>	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.

<b>Refund</b>	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.
<b>Return date</b>	The date on which <i>you</i> are originally scheduled to end <i>your</i> travel, as shown on <i>your</i> travel itinerary.
<b>Service animal</b>	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 <i>service animals</i> . 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.
<b>Terrorist event</b>	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, <i>political risk</i> , or acts of war.
<b>Travel carrier</b>	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"> <li>1. Rental vehicle companies;</li> <li>2. Private or non-commercial transportation carriers;</li> <li>3. Chartered transportation, except for group transportation chartered by <i>your</i> tour operator; or</li> <li>4. <i>Local public transportation</i>.</li> </ol>
<b>Travel supplier</b>	A travel agent, tour operator, airline, cruise line, hotel, railway company, or other travel service provider.
<b>Travelling companion</b>	A person with whom <i>you</i> have made arrangements before <i>your policy</i> was issued, to travel with <i>you</i> for at least 75% of the duration of <i>your trip</i> . A group or tour leader is not considered a <i>travelling companion</i> unless <i>you</i> are sharing the same room with the group or tour leader.
<b>Trip</b>	<i>Your</i> travel to, within, and/or from a location overseas, which is originally scheduled to begin on <i>your departure date</i> and end on the coverage end date listed on <i>your</i> Certificate of Insurance. The maximum duration of <i>your trip</i> cannot exceed 180 days.
<b>We, Us, or Our</b>	Tokio Marine Insurance Singapore Ltd, or its agent AWP Services Singapore Pte. Ltd.
<b>You or Your</b>	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.

*Your policy* will end on the earliest of:

1. 11:59PM SGT coverage end date listed on *your* Certificate of Insurance;
2. the day *you* end *your trip* and arrive back to *your primary residence*, if *you* end *your trip* early;
3. the day *you* arrive at a medical facility in Singapore for further care if *you* end *your trip* due to a medical reason;
4. the date and time *you* cancel *your policy*;
5. the day *you* make a *trip* cancellation claim with *us*.

### Automatic *policy* extensions:

If *your* return travel is delayed beyond the end of *your 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.

**Policy extensions for any other reason:**

If for any other reason *you* wish to extend *your* coverage, *we* must receive *your* request prior to *your* original coverage end date. *We* may, at *our* discretion, agree to extend *your* coverage by issuing *you* with a new *policy*. *Your* request is subject to *our* written approval and *your* payment of an additional premium.

Where *we* have agreed to extend cover, *we* will issue *you* with a new Certificate of Insurance. The coverage period on *your* new Certificate of Insurance cannot exceed 180 days from the *departure date* shown *your* original Certificate of Insurance.

**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
- any other event that has occurred during *your* original coverage period 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 occurring during *your* coverage period.

### 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 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. 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 (including being diagnosed with an *epidemic* or *pandemic* disease such as COVID-19) 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 *your policy* was purchased.

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

<b>15. Extreme sports</b>	Participating in extreme, high-risk sports and activities including but not limited to: 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. <i>Climbing sports</i> or free climbing; f. <i>Any high-altitude activity</i> ; 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.
<b>16. Illegal acts</b>	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.
<b>17. Epidemics and pandemic diseases</b>	An <i>epidemic</i> or <i>pandemic</i> , except when and to the extent that an <i>epidemic</i> or <i>pandemic</i> is expressly referenced in and covered under Emergency Medical and Dental Coverage or Emergency Transportation Coverage.
<b>18. Natural disasters</b>	<i>Natural disaster</i> .
<b>19. Pollution and contamination</b>	Air, water, or other pollution, or the threat of a pollutant release, including thermal, biological, and chemical pollution or contamination.
<b>20. Nuclear reaction and radiation</b>	Nuclear reaction, radiation, or radioactive contamination.
<b>21. War</b>	War (declared or undeclared) or acts of war.
<b>22. Military duty</b>	Military duty.
<b>23. Political risk</b>	<i>Political risk</i> .
<b>24. Cyber risk</b>	<i>Cyber risk</i> .
<b>25. Civil unrest</b>	Civil disorder or unrest.
<b>26. Terrorism</b>	<i>Terrorist events</i> . This exclusion does not apply to Emergency Medical or Emergency Transportation Coverage.
<b>27. Government authorities</b>	Acts, travel alerts/bulletins, or prohibitions by any government or public authority.
<b>28. Travel supplier restrictions</b>	A <i>travel supplier's</i> restrictions on any baggage, including medical supplies or equipment.
<b>29. Wear and tear</b>	Ordinary wear and tear or defective materials or workmanship.
<b>30. Gross negligence</b>	An act of gross negligence by <i>you</i> or a <i>travelling companion</i> .
<b>31. Travel against government advice</b>	Travel against the orders or advice of any government or other public authority.
<b>32. Sanctions</b>	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](mailto: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](mailto:sg.travelhelp@allianz.com)

For 24-hour emergency assistance during your trip:

Call: +65 6995 1118