

TM Travel Smart – Platinum 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 *baggage* is \$3,000. If two *insured adults* are travelling with two *dependent children* the maximum amount claimable for *baggage* will be \$6,000.

Coverage	When It Applies	Maximum Benefit in SGD
Trip Cancellation Coverage	<i>You have to cancel your trip before you depart.</i>	\$10,000
Trip Interruption Coverage	Trip Curtailment: You have to interrupt your trip or end it early and need to recover non-refundable unused trip costs.	\$10,000
	Trip Incident: Early/Delayed Return: You have to end your trip earlier or later than originally planned and need to recover additional transportation costs for your return home.	\$5,000
	Trip Continuation: <i>Your travel plans are interrupted, but you continue your trip.</i>	
	Extended Stay: <i>Your travel plans are interrupted, and you need to recover additional accommodation and transportation costs you have incurred.</i> (Maximum of \$150 per day for 5 days)	
Travel Delay Coverage	<i>Your travel plans are delayed while you are on your trip.</i> Minimum required delay – 6 hours Per 6-hour limit: \$100	\$1,000

Coverage	When It Applies	Maximum Benefit in SGD
Baggage Coverage	Your baggage is lost, damaged, or stolen while on your trip. Per item limit: \$500 Maximum benefit for special baggage items: \$1,000	\$5,000
Baggage Delay Coverage	Your baggage is delayed by an airline, cruise line, or other travel carrier while on your trip. Minimum required delay – 6 hours	\$1,000
Overseas Emergency Medical and Dental Coverage	You have to pay for emergency medical or dental treatment while on your trip. Ages: 0 - 69 years Ages: 70 years and above Dental care maximum sublimit: \$500 Traditional Chinese Medicine maximum sublimit: \$300 Continuation medical treatment in Singapore sub-limit (maximum 14 days): Ages 0- 69 years: \$2,500 Ages 70 years and above: \$1,250 Hospital Cash benefit: \$2,000 (\$100/24 hours)	\$1,000,000 \$100,000
Emergency Transportation Coverage	Transportation is needed following a medical emergency while on your trip. Search & Rescue sublimit: \$10,000	\$1,000,000
Personal Liability Coverage	You are financially liable for damage you cause to a third party or their property while on your trip.	\$500,000
Travel Accident Coverage	You suffer death or a disability as a result of a travel accident during your trip.	\$50,000
Rental Car Excess Coverage	You are charged an excess by your rental car company if your rental car is damaged or stolen while on your trip.	\$1,500
Identification document coverage	Your passport and / or visa is stolen, lost or damaged while on your trip.	\$250

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, please:

Call: **+65 6995 1118**

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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 single trip *TM Travel Smart* – Platinum 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, need to make alternative travel or accommodation arrangements or have lost your *baggage* or travel documents 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.
Act of war	Any act which is associated with and occurring in the course of war or directly triggering it.
Adoption proceeding	A mandatory legal proceeding or other meeting required by law to be attended by you as a prospective adoptive parent(s) in order to legally adopt a minor child.
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).
Baggage	Personal property <i>you</i> take with <i>you</i> or acquire on <i>your trip</i> .
Civil disorder	Any public protest, strike, riot, demonstration, unlawful assembly, or disturbance within a community, region, state, or nation involving acts of violence, destruction of public or private property, lawlessness, disobedience, or obstruction of free access or movement in public areas by assemblages or more persons. It does not include any such occurrence that rises to the level of or is connected with any political risk, terrorist event, war, or act of war.
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 data processing system and any network/communication equipment connecting two or more of such systems, and any associated hardware, software, data, and data storage equipment. This includes without limitation any computer, laptop, smart phone, tablet, or wearable device.
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: 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>; or 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.
Covered reasons	The specifically named situations or events for which <i>you</i> are covered under this <i>policy</i> .

Departure date	Your departure date as listed on <i>your</i> Certificate of Insurance.
Dependent children	Your children or grandchildren aged under 18 at the time you commence <i>your</i> trip who are accompanying <i>you</i> on <i>your trip</i>, and who are named on <i>your</i> Certificate of Insurance. This definition is extended to <i>your</i> unmarried children or grandchildren aged under 23, provided they meet the following conditions: - 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.
Destination	A location listed on <i>your</i> original itinerary to which <i>you</i> are scheduled to travel. This does not include any layover location where <i>you</i> did not arrange for overnight lodging on <i>your</i> return travel to <i>your primary residence</i> .
Doctor	Someone who is legally authorised to practice medicine or dentistry and is licensed if required. This cannot be you, a travelling companion, your family member, 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 <i>epidemic</i> by a representative of the World Health Organisation (WHO) or an official government authority.
Family member	<i>Your:</i> - 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 and stepsiblings; - 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>.
First responder	Emergency personnel (such as a police officer, emergency medical technician, or firefighter) who are among those responsible for going immediately to the scene of an accident or emergency to provide aid and relief.
High-risk sports and activities	Any activity that includes or intends to include: - Racing or practicing to race any motorized or non-motorized vehicle, aircraft, or watercraft; - An attempt to challenge, establish or exceed any strength, endurance, speed, distance, depth, or height record; - Using ramps, half-pipes, jumps, rails, boxes, or drops. This does not include such activities within a specialized area, park, or resort designed and authorized to facilitate such activities. - Surfing on waves higher than [6 meters] [20 feet], as reported by a professional surf measuring service, or with the assistance of tow-in equipment; - Rafting/kayaking above Class IV rapids or canoeing above Class III rapids;

- Aerial sports or activities involving gliding of any type in air or freefalling of any type, with or without using or being attached to supporting equipment or a vehicle;
- Going above [4500 meters] [15,000 feet] in elevation, other than while as a passenger in a commercial aircraft;
- Interacting with intentionally aggravated, provoked, or harassed animals;
- Fighting, combat, or sports that involve intentional physical collision;
- Free climbing, slacklining, highlining, or any activity utilizing harnesses, ropes, belays, crampons, or ice axes, except supervised activities on artificial surfaces and structures intended for recreational use;
- Any cave exploration, except supervised recreational tours open to the general public of areas accessible on foot without the need for ropes or safety equipment;
- Freediving that includes descending below a depth of [10m][30ft];
- SCUBA diving without a certified divemaster or a certified instructor; or that involves technical or decompression diving;
- SCUBA diving that includes descending below a depth of [18m][60ft]; or that exceeds any PADI (or equivalent organization) diving restrictions applicable to you based on your certification.
- Engaging in skiing, snowboarding, or mountain biking in areas accessed by helicopter or, while in a specialized resort or park, outside of marked trails or designated areas;
- Not wearing all required or recommended safety equipment during participation;
- Engaging in the activity in an area where such activity is not allowed; or
- Performing, before an audience or on social media, an activity with a high risk of an injury to the performer(s).

Hospital

An acute care facility that has a primary function of diagnosing and treating sick and *injured* people under the supervision of *doctors*. It must:

1. Be primarily engaged in providing inpatient diagnostic and therapeutic services;
2. Have organised departments of medicine and major surgery; and
3. Be licensed where required.

Identification document

A national identity card, residence permit, driving license, registration certificate, passport, boat license, fishing and hunting license. For natural persons acting as individual entrepreneurs and in the context of their professional activity, registration certificates for vehicles for professional use.

Illegal act

An act that violates law where it is committed.

Injury

Physical bodily harm other than due to illness.

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 *you* or a *travelling companion* less than 150 kilometres.

Mechanical breakdown

A mechanical issue, which prevents the vehicle from being driven normally, including running out of fluids (except fuel).

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	An extreme weather or geological event that damages property, disrupts transportation or utilities, or endangers people. Such event must have significant intensity and catastrophic impact. Examples include earthquakes, fires, floods, hurricanes, avalanches, landslides, droughts, or volcanic eruption. Ordinary and routine weather events are not considered natural disasters.
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.
Permanent disablement	An <i>injury</i> which within 90 days from the accident, results in paraplegia, quadriplegia, tetraplegia, the loss of one or more limbs, loss of sight in one or both eyes, loss of hearing in both ears, or total loss of speech.
Policy	The travel insurance contract which includes this Policy Wording, <i>your</i> Certificate of Insurance and any other document we tell <i>you</i> forms part of <i>your policy</i> .
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: • 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, mental illnesses, signs, symptoms or circumstances: 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, prior to the start date of cover under this <i>policy</i>. The illness, <i>injury</i>, or medical condition does not need to be formally diagnosed in order to be considered a <i>pre-existing medical condition</i>. This definition applies to <i>you</i>, <i>your family members</i> and <i>your travelling companions</i>.
Primary residence	Your 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.
Public place	Any area to which the public has access (whether authorised or not) including but not limited to hotel foyers and grounds, restaurants, public toilets, beaches, airports, railway stations, bus terminals, taxi stands and wharves.
Quarantine	Mandatory involuntary confinement by order or other official directive of a government, public or regulatory authority, or the captain of a commercial vessel on which <i>you</i> are booked to travel during <i>your trip</i> , which is intended to stop the spread of a contagious disease to which <i>you</i> or a <i>travelling companion</i> has been exposed.
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 employer</i> , 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 travel</i> , as shown on <i>your travel itinerary</i> .
Seriously ill or injured	A medical condition that, if not promptly and adequately addressed, poses significant health risks that require extensive medical treatment and may result in potentially life-threatening consequences or lead to long-term or permanent disability, as determined by a doctor.

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.
Severe weather	Hazardous weather conditions including but not limited to windstorms, hurricanes, tornados, fog, hailstorms, rainstorms, snow storms, or ice storms.
Special baggage item	Collectibles, jewelry, watches, gems, beauty and body care items, pearls, furs, cameras (including video cameras) and related equipment, musical instruments, professional audio equipment, binoculars, telescopes, sporting equipment, non-motorised watercraft, mobile devices, smartphones, computers, radios, drones, robots, and other electronics, including parts and accessories for the aforementioned items.
Sporting equipment	Equipment or goods that are designed for and enable you to participate in a specific sport.
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.
Third party	A natural or legal person other than you, your family member, or a travelling companion.
Traffic Accident	An unexpected and unintended traffic-related event, other than <i>mechanical breakdown</i> , that causes <i>injury</i> , property damage, or both.
Transit country	Any country through which <i>you</i> only transit while travelling to get to <i>your destination</i> .
Travel carrier	A company licensed to commercially transport passengers between cities for a fee by land, air, or water. It does not include: 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, rental vehicle company or other travel service provider.
Travelling companion	A person or service animal travelling with <i>you</i> or travelling to accompany <i>you</i> on <i>your trip</i> . 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	<i>Your</i> travel to, within, and/or from a location away from <i>your primary residence</i> , which is originally scheduled to begin on <i>your departure date</i> and end on <i>your return date</i> . It cannot include commuting to and from work or moving house. The maximum duration of <i>your trip</i> cannot exceed 180 days.

Unattended

Leaving *your baggage* and any personal effects including money and ID documents:

1. With a person who is not named on *your* Certificate of Insurance or who is not a *travelling companion* or who is not a *family member*; or
2. With a person who is named on *your* Certificate of Insurance or who is a *travelling companion* or a *family member* but who fails to keep *your* baggage and effects under close supervision; or
3. Where they can be taken without *your* knowledge; or
4. At such a distance from *you* or outside of *your* line of sight that *you* are unable to prevent them from being taken.

Uninhabitable

A *natural disaster*, fire, flood, burglary, or vandalism has caused enough damage (including extended loss of power, gas, or water) to make a reasonable person find their home or destination or accommodation at their destination inaccessible or unfit for use.

Vandalism

Any illegal act that intentionally causes damage to or destruction of public or private tangible property. This does not include damage or destruction of public or private tangible property by terrorist events, war, acts of war, political risk, or civil disorder.

War

A state or period of hostile armed conflict, civil war, or military or paramilitary action, between two or more of the following: a nation, a state, a government, a territory, or an organised political or ruling group. This includes any acts or events directly associated with and occurring in the course of such conflict or action, or directly triggering such conflict or action. This definition applies regardless of whether war has been officially or formally declared.

We, Us, or Our

Tokio Marine Insurance Singapore Ltd, or its agent AWP Services Singapore Pte. Ltd.

Work strike

An organized and intentional stoppage or slowdown of work by a group of employees, or withdrawal of employees' services, intending to make their employer comply with or accede to the demands of those employees. This does not include any broad or general strike of workers or the public in a community, state, region, or nation. This also does not include any strike that rises to the level of or is connected with any *civil disorder* or *political risk*.

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

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. The order must be received, and the full premium must be paid on or before the departure date.

Cover is only provided for events that occur while *your policy* is in effect.

All coverages except trip cancellation coverage are effective from the time when *you* have left on *your trip* on *your departure date* and until *your policy* ends.

Trip cancellation coverage is effective from *your policy* effective date and time and until the date and time when *you* have left on *your trip*.

Your policy ends on the earliest of the following:

1. The coverage end date listed in your Certificate of Insurance;
2. The day your policy is cancelled;
3. The day your trip is cancelled;

4. The day your trip ends;
5. The day you arrive at medical facility in Singapore for further care if *you end your trip* due to a medical reason;
6. Day 180 of the trip

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. TRIP CANCELLATION COVERAGE

If *your trip* is cancelled or rescheduled for a covered reason listed below, we will reimburse *you* for *your* nonrefundable trip payments, deposits, cancellation fees, and change fees (less available refunds), up to the maximum benefit for trip cancellation coverage listed in *your Coverage Summary*. Please note that this coverage only applies until the date and time *you* have left on *your trip*.

Also, if *you* prepaid for shared accommodations and *your traveling companion* cancels their trip due to one or more of the covered reasons listed below, we will reimburse any additional accommodation fees *you* are required to pay.

For *destinations* where *you* are not scheduled to spend at least one night during *your trip*, reimbursement is available only for the nonrefundable unused *trip* costs specific to those locations, less available refunds.

IMPORTANT: *You* must notify all of *your travel suppliers* within 72-hours of discovering that *you* will need to cancel *your trip* (this includes being advised to cancel *your trip* by a *doctor*). If *you* notify any *travel suppliers* later than that and get a smaller refund as a result, we will not cover the difference. If a serious illness, *injury*, or medical condition prevents *you* from being able to notify *your travel suppliers* within that 72-hour period, *you* must notify them as soon as *you* are able.

You must check the **General Exclusions** section for exclusions which may apply.

COVERED REASONS:

1. *You* or a *travelling companion* becomes ill or *injured* or develops a medical condition disabling enough to make *you* cancel *your trip* (including being diagnosed with an *epidemic* or *pandemic* disease such as COVID-19).

The following condition applies:

A *doctor* advises *you* or a *travelling companion* to cancel *your trip* before *you* cancel it.

2. A *family member* who is not travelling with *you* becomes ill or *injured* or develops a medical condition (including being diagnosed with an *epidemic* or *pandemic* disease such as COVID-19).

The following condition applies:

- a. The illness, *injury*, or medical condition must be considered life threatening by a *doctor* or require hospitalisation; or
 - b. The illness, *injury*, or medical condition requires *you* to provide day-to-day care and assistance to the *family member* during the originally scheduled *trip* dates.
3. *You*, a *travelling companion* or *family member* who is not travelling with *you* or your service animal dies on or after *your policy's* coverage effective date and before *your trip*.
 4. *You* or a *traveling companion* is specifically and individually designated by name in an order or directive to be placed in *quarantine* due an exposure to a contagious disease (including an epidemic or pandemic disease *such as COVID-19*)

Specific exclusion:

This does not include a *quarantine* that applies generally or broadly (i) to some segment or all of a population, geographical area, building, or vessel (including shelter-in-place, stay-at-home, safer-at-home, or other similar restriction), or (ii) based on to, from, or through where *you* or the traveling companion is traveling, even if *you* or the *travelling companion* is specifically named in such general or broad quarantine order or directive.

5. *You* or a *travelling companion* is in a *traffic accident* on the *departure date* and either:
 - a. *you* or a *travelling companion* need medical attention; or
 - b. *your* or a *travelling companion's* vehicle needs to be repaired because it is not safe to operate.
6. *You* or a *travelling companion* are legally required to attend a legal proceeding during *your trip*.

The following condition applies:

The attendance is not in the course of *your* or a *travelling companion's* occupation (for example, if *you* are attending in *your* capacity as an attorney, court clerk, expert witness, law enforcement officer, or other such occupation, this would not be covered).

7. *Your* or a *travelling companion's* *primary residence* becomes *uninhabitable*.
8. *You*, a *travelling companion*, or a *family member* serving in the armed forces is reassigned or has personal leave status changed, except because of war or disciplinary action.

B. TRIP INTERRUPTION COVERAGE

Trip Curtailment

If *you* have to interrupt *your trip* or end it early due to one or more of the *covered reasons* listed below, we will reimburse *you* for the prorated portion of *your* insured unused nonrefundable *trip* payments and deposits, less available *refunds*, up to the maximum benefit for trip curtailment coverage listed in *your* Coverage Summary.

For *destinations* where *you* are not scheduled to spend at least one night during *your trip*, reimbursement is available only for the nonrefundable unused *trip* costs specific to those locations, less available *refunds*.

IMPORTANT: You must notify all of *your travel suppliers* within 72 hours of discovering that *you* will need to end *your trip* (this includes being advised to interrupt *your trip* by a *doctor*). If *you* notify any *travel*

suppliers later than that and get a smaller *refund* as a result, we will not cover the difference. If a serious illness, *injury*, or medical condition prevents *you* from being able to notify *your travel suppliers* within that 72 hour period, *you* must notify them as soon as *you* are able.

NOTE: We will not reimburse *you* for the unused non-refundable portion of *your* original return ticket under Trip Curtailment if we have paid or reimbursed *you* for the *travel carrier* ticket(s) for *your* return travel to *your primary residence* under Early Return.

Early or Delayed Return

If *you* have to return earlier or later than *your* original *return date* due to one or more of the *covered reasons* listed below, we reimburse *you* for, less available *refunds*, a return *travel carrier* ticket to *your primary residence* in the same class of service that *you* originally booked, unless a different class of service is otherwise *medically necessary*, up to the maximum benefit listed in *your* Coverage Summary.

IMPORTANT: We will not pay or reimburse *you* for a *travel carrier* ticket(s) for *your* return travel to *your primary residence* under early/delayed return coverage if *you* cannot demonstrate that *you* had secured arrangements for return travel before *your departure date*.

Trip Continuation

If *you* have to interrupt *your trip* due to one or more of the *covered reasons* listed below, we will:

- i. pay or reimburse *you*, less available *refunds*, for the necessary transportation expenses *you* incur to continue *your trip*, up to the maximum benefit for trip continuation coverage listed in *your* Coverage Summary;
- ii. reimburse *you* for additional *accommodation* fees *you* are required to pay, less available *refunds*, up to the maximum benefit for trip continuation coverage listed in *your* Coverage Summary, if *you* prepaid for shared *accommodations* and *your traveling companion* has to end their *trip*.

Extended Stay

If *you* have to interrupt *your trip* due to one or more of the *covered reasons* listed below and the interruption causes *you* to stay at *your destination* (or the location of the interruption) longer than originally planned, we will reimburse *you*, less available *refunds*, up to the maximum benefit listed in *your* Coverage Summary, for additional *accommodation* and *local public transportation expenses*.

Covered reasons:

1. *You* or a *travelling companion* becomes ill or *injured*, or develops a medical condition disabling enough to make *you* interrupt *your trip* (including being diagnosed with an *epidemic* or *pandemic* disease such as COVID-19).

The following condition applies:

- a. A *doctor* must either examine or consult with *you* or the *travelling companion* before *you* make a decision to interrupt the *trip*.
2. Your *family member* who is not travelling with *you* becomes ill or *injured*, or develops a medical condition (including being diagnosed with an *epidemic* or a *pandemic* disease such as COVID-19).

The following condition applies:

- a. The illness, *injury*, or medical condition must be considered life threatening by a *doctor*, or require hospitalisation.

- b. The illness, *injury*, or medical condition requires *you* to provide day-to-day care and assistance to the *family member* during the originally scheduled *trip* dates.
- 3. *You, a travelling companion, or a family member or your service animal*, dies on or after *your policy's* coverage effective date and before *your trip*.
- 4. *You or a traveling companion* is specifically and individually designated by name in an order or directive to be placed in *quarantine* due an exposure to a contagious disease (including an epidemic or pandemic disease *such as COVID-19*)

Specific exclusion:

This does not include a *quarantine* that applies generally or broadly (i) to some segment or all of a population, geographical area, building, or vessel (including shelter-in-place, stay-at-home, safer-at-home, or other similar restriction), or (ii) based on to, from, or through where *you* or the traveling companion is traveling, even if *you* or the *travelling companion* is specifically named in such general or broad quarantine order or directive.

- 5. *You or a travelling companion* is in a *traffic accident*.

One of the following conditions must apply:

- a. *you* or a *travelling companion* needs medical attention; or
- b. the vehicle needs to be repaired because it is not safe to operate.

- 6. *You or a travelling companion* is legally required to attend a legal proceeding during *your trip*.

The following condition applies:

The attendance is not in the course of *your* occupation (for example, if *you* are attending in *your* capacity as an attorney, court clerk, expert witness, law enforcement officer or other such occupation, this would not be covered).

- 7. *You* or a travelling companion's *primary residence* becomes *uninhabitable*.
- 8. *You or a travelling companion* is a traveller on a hijacked aircraft, train, vehicle, or vessel.
- 9. *You, a travelling companion, or a family member* serving in the armed forces is reassigned or has personal leave status changed, except because of war or disciplinary action.

C. TRAVEL DELAY COVERAGE

NOTE: This coverage does not apply to delays resulting from a *travel supplier's* schedule change or cancellation of a service prior to *your departure date*.

General travel delay

If *your* travel during *your trip* is delayed, in total, for at least the Minimum Required Delay Length listed in *your* Coverage Summary due to one of the *covered reasons* listed below, we will pay you the per 6-hour limit for every 6 consecutive hours delay, up to the maximum benefit for travel delay coverage listed in *your*

Coverage Summary for additional expenses *you* incur while and where *you* are delayed for meals, accommodations, communication, and *local public transportation*.

Missed departure

If *you* miss the departure of *your* insured cruise or tour (as shown on *your* original itinerary) due to a travel delay caused by one of the *covered reasons* listed below, we will pay *you* the per 6-hour limit for every 6 consecutive hours delay, up to the maximum benefit for travel delay coverage listed in *your* Coverage Summary, for necessary additional transportation and *accommodation* expenses for *you* to join or rejoin *your* cruise/tour or reach *your* destination.

If *you* miss the departure of *your* insured pre-booked transport (as shown on *your* original itinerary) due to a *local public transportation* delay on *your* way to the departure point, we will pay *you* the per 6-hour limit for every 6 consecutive hours delay, up to the maximum benefit for travel delay coverage listed in *your* Coverage Summary, for the necessary additional transportation and *accommodation* expenses for *you* to reach *your* destination or return home.

Covered reasons:

1. A *travel carrier* delay.
2. A work strike, unless threatened or announced prior to the purchase of *your* policy.
3. *You* or a *traveling companion* is specifically and individually designated by name in an order or directive to be placed in *quarantine* due an exposure to a contagious disease (including an epidemic or pandemic disease *such as* COVID-19)

Specific exclusion:

This does not include a *quarantine* that applies generally or broadly (i) to some segment or all of a population, geographical area, building, or vessel (including shelter-in-place, stay-at-home, safer-at-home, or other similar restriction), or (ii) based on to, from, or through where *you* or the traveling companion is traveling, even if *you* or the *travelling companion* is specifically named in such general or broad quarantine order or directive.

4. A *natural disaster*.
5. Lost or stolen travel documents.
6. Hijacking, except when it is a *terrorist event*.
7. *Civil disorder*.
8. A *traffic accident*.
9. A *travel carrier* denies *you* or a *traveling companion* boarding based on a suspicion that *you* or a *traveling companion* has a contagious medical condition (including an *epidemic* or *pandemic* disease *such as* COVID-19). This does not include being denied boarding due to *your* or the *traveling companion's* refusal or failure to comply with rules or requirements to travel or of entry to *your* destination or a *transit country*; or

D. BAGGAGE COVERAGE

If *your* baggage is lost by a *travel supplier*, damaged, or stolen while *you* are on *your* trip, we will pay *you*, less available *refunds*, the lesser of the following, up to the maximum benefit listed for Baggage Coverage in *your* Coverage Summary:

- i. cost to repair the damaged baggage; or

- ii. cost to replace the lost, damaged, or stolen *baggage* with the same or similar item, depreciated by 10% for each full year since the original purchase date, up to the maximum of 50% depreciation.

The following conditions apply:

- a. You must have taken reasonable steps to keep *your baggage* safe and intact and to recover it;
- b. You must file a loss, damage, or theft report (and retain a copy) with the appropriate local authorities, *travel carrier*, or *travel supplier* within 24 hours of discovery of the loss, damage, or theft. If there is no appropriate local authority, *travel carrier*, or *travel supplier* to notify of the lost, damaged, or stolen *baggage*, you must notify *us* without undue delay after within 2 days of *your* return from *your trip*;
- c. You must file and retain a copy of a police report in case of theft of any one or more *special baggage items*;
- d. You must provide original receipts or another proof of purchase for each lost, damaged, or stolen item. **For items without an original receipt or a proof of purchase, we will only cover 50% of the cost to replace the lost, damaged, or stolen item with the same or similar item;** and
- e. You must report theft or loss of a cellular device to *your* network provider and request to deactivate and/or block the device and, where applicable, the SIM-card or eSIM-card.

What is not covered

The following items are not covered under this section:

- 1. Animals, including remains of animals;
- 2. Cars, motorcycles, motors, aircraft, watercraft, and other vehicles and related accessories and equipment
- 3. Bicycles, skis, and snowboards (except while they are checked with a *travel carrier*);
- 4. Tickets, passports, deeds, blueprints, stamps, and other documents;
- 5. Money, currency, credit cards, notes or evidences of debt, negotiable instruments, travellers' cheques, securities, bullion, and keys;
- 6. Rugs and carpets;
- 7. Antiques and art objects;
- 8. Fragile or brittle items;
- 9. Firearms and other weapons, including ammunition;
- 10. Intangible property, including software and electronic data;
- 11. Property for business or trade;
- 12. Property you do not own;
- 13. *High value items* stolen from a car, locked or unlocked;
- 14. *Baggage* while it is:
 - a. shipped, unless with *your travel carrier*;
 - b. in or on a car trailer;
 - c. *unattended* in an unlocked motor vehicle; or
 - d. *unattended* in a locked motor vehicle, unless the *baggage* cannot be seen from the outside;
- 15. *Baggage* left unattended in a public place.

E. BAGGAGE DELAY COVERAGE

If *your* baggage is delayed by a travel supplier during *your trip*, we will pay for the expenses you incur for purchasing essential items you need until your baggage arrives, up to the maximum benefit shown in *your* Coverage Summary for Baggage Delay.

The following condition applies:

- a. *Your baggage* must be delayed for at least the Minimum Required Delay listed under Baggage Delay in *your* Coverage Summary.
- b. If *your baggage* is delayed during your return travel to Singapore, we will only pay a maximum of \$200 provided a minimum period of 6 hours of delay has lapsed.

F. OVERSEAS EMERGENCY MEDICAL AND DENTAL COVERAGE

Overseas Emergency Medical Care:

If *you* receive emergency medical or dental care while *you* are on *your trip* for one of the following *covered reasons*, we will reimburse the *reasonable and customary costs* of that care for which *you* are responsible and the associated communication expenses, up to the maximum benefit for emergency medical/dental coverage listed in *your* Coverage Summary (dental care is subject to the maximum sublimit listed for dental care):

1. While on *your trip*, *you* have a sudden, unexpected, illness, *injury*, or medical condition that could cause serious harm if it is not treated before *your* return home (including being diagnosed with an *epidemic* or *pandemic* disease such as COVID-19);
2. While on *your trip* *you* have a dental *injury* or infection, a lost filling, or a broken tooth that requires treatment.

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 limit of *your* emergency medical/dental coverage.

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.

Continuation of medical care in Singapore

We will reimburse *you up to the maximum benefit listed in the Coverage Summary for your continuing medical care in Singapore.*

The following conditions apply:

- i. The illness, *injury* or medical condition must have occurred during *your trip*, and you must have sought medical treatment during your trip outside Singapore.
- II. The costs must be *reasonable and customary costs* incurred within 14 days of the date *you* return to Singapore.
- III. If *you* did not have treatment for the illness, *injury* or medical condition during *your trip*, *you* must seek treatment within 48 hours of the date and time *you* arrived back to Singapore or *we* will not pay.
- IV. In all cases, for claims related to COVID-19, *you* must have received a positive COVID-19 test during *your trip* or *we* will not pay regardless of condition iii.

Hospital Cash benefit

If *you* are confined to a hospital outside Singapore because of an unexpected illness, *injury*, or medical condition, *we* will reimburse *you* the maximum amount shown in *your* Coverage Summary for each continuous 24 hour period *you* are hospitalised, provided *your* period of confinement exceeds at least 48 hours. *We* will not reimburse *you* for the first 48 continuous hours *you* are in hospital.

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 for more than 14 days after your 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 (that are not necessary to treat a life-threatening allergic reaction);
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 that is not necessary to stabilise you to transport; and
7. Experimental treatment.

G. EMERGENCY TRANSPORTATION COVERAGE

IMPORTANT:

- If *your* emergency is immediate or life threatening, seek local emergency care immediately.
- We are not, and shall not be deemed to be, a provider of medical or emergency services, nor are we a substitute for such providers
- Neither we nor *our* affiliates or agents are responsible for the acts or omissions of any *third party* providing services to *you*. *Our* services may be subject to approvals by appropriate local authorities and active travel and legal or regulatory restrictions.

The maximum amount payable/reimbursable under this coverage is the maximum benefit for emergency transportation coverage listed in *your* Coverage Summary, including all applicable sublimits.

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.

Additionally if we determine that the local medical facilities are unable to provide appropriate medical care for your conditions:

1. *Our* Emergency Assistance Team will consult with the local *doctor* about 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 when transporting *you* to another medical facility becomes necessary because the local medical facilities are unable to provide appropriate medical care:

- 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. One or more emergency transportation providers must be willing and able to transport *you* from *your* current location to the identified *hospital* or facility.

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 non-emergency, non-specialised common carrier in the same class of service that *you* originally booked, unless a different

class of service or different type of carrier 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.
- 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.

Transport to Bedside (Bringing a friend or your relatives *member* to you)

If *you* are told by the treating *doctor* that *you* will be hospitalised (including hospitalisation for 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 transportation (if necessary) and accommodation expenses for one friend or relative to stay with *you* while *you* are hospitalised. Any transportation required will be round-trip in economy class on a *travel carrier* to the location of *your* hospitalization.

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 hospitalisation for 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 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 travelling 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:

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.

If *your family member* decides to make funeral, burial, or cremation arrangements for *you* at the location of *your* death, *we* will reimburse the family member 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, if *you* are reported missing during *your trip* or have to be rescued from a physical emergency. This does not include the cost of *your* medical treatment or emergency transportation from the location of the rescue activities to a medical facility.

H. PERSONAL LIABILITY COVERAGE

If *you* become legally liable to pay compensation for:

- a. bodily *injury* or death of someone else; or
- b. physical loss of, or damage to, someone else's property,

as a result of an *accident*, or a series of *accidents* arising out of a single event, that happens during *your trip*, then *we* will indemnify *you* up to the maximum benefit listed in *your* Coverage Summary for Personal Liability for:

1. the compensation (including legal costs) awarded against *you*; and
2. any reasonable legal costs incurred by *you* for settling or defending a claim made against *you*, provided that *you* have *our* written approval before *you* incur these costs.

The following conditions apply:

- a. *You* must tell *us* as soon as *you* or *your* personal representatives are aware of a possible prosecution, inquest, fatal *injury*, *accident* or incident, which might lead to a claim against *you*.

- b. You must not pay or promise to pay, settle with, admit or deny liability to anyone who makes a claim against you without our written consent.

If you do not meet these conditions, we may reduce or refuse your claim to the extent we are prejudiced.

What is not covered:

We will not pay in respect of your legal liability for *injury*, death or damage caused by, or arising in connection with:

1. injury to you, your travelling companion or to a relative or employee of you or your travelling companion;
2. loss of or damage to property belonging to, or in the care, custody or control of you, your travelling companion, or a relative or an employee of you or your travelling companion;
3. your ownership, custody, control or use of any firearm or weapon, aerial device, watercraft or motorised vehicle;
4. your conduct of, or employment in any business, profession, trade or occupation;
5. any loss, damage or expenses which are covered or should have been covered under a statutory or compulsory insurance or compensation scheme or fund or a similar scheme including but not limited to a workers compensation insurance, or an industrial award or agreement;
6. any fine or penalty, or aggravated, punitive, exemplary or liquidated damages;
7. illness, sickness or disease that you have transmitted;
8. any compensation or damages awarded which are not monetary amounts;
9. a contract you have agreed to that imposes on you a liability which you would not otherwise have;
10. assault and/or battery committed by you or at your direction;
11. any act by you or any person acting with your knowledge, connivance or consent which is intended to cause *injury*, property damage or liability.

I. TRAVEL ACCIDENT COVERAGE

We will pay up to the maximum benefit for Travel Accident Coverage listed in your Coverage Summary if:

- a) an *accident* occurs during your trip outside of Singapore; and
- b) you sustain an *injury* which within 90 days from the date of the *accident*, causes your death or permanent disablement.

The following condition applies:

- a. If the *accident* is during a flight, the flight must be operated by a commercial airline company and be between two commercial airports.

What is not covered:

We will not pay claims arising directly or indirectly from:

1. Your participation in manual or hazardous work;
2. Deliberate exposure to danger unless in the attempt to save a human life;
3. Disease or any disease process, illness or any natural causes;
4. You not following our instructions or requirements under any other coverage this policy provides.

J. RENTAL CAR EXCESS COVERAGE

Important: This coverage does not replace any vehicle coverage mandated by law, does not provide bodily injury and property damage liability insurance and does not comply with any financial responsibility law or any other law mandating motor vehicle coverage.

If *your rental car* is stolen or damaged during the scheduled rental period and while on *your trip*, we will pay *you*, up to the maximum benefit listed for Rental Car Excess Coverage in *your Coverage Summary*, for:

- i. The specified excess, deductible or damage liability fee *you* are liable to pay under *your rental car agreement*.

The following conditions apply:

- a. If the *rental car* is damaged while being operated, the driver at the time the damage occurs must be listed on the *rental car agreement*;
- a. *This policy must have been purchased and become effective prior to you or any driver listed in the rental car agreement, or anyone acting on your or their behalf, first taking possession of the rental car at the beginning of the scheduled rental period as shown on the rental car agreement;*
- c. You must file a report with the rental car company, either within 24 hours of the loss or damage or when you return the *rental car* (whichever comes first); and
- d. If the *rental car* is stolen, *you* must promptly notify the police.

Rental cars do not include:

1. Vehicles used for peer-to-peer car sharing
2. Trucks or moving vans;
3. Campers, trailers, or recreational vehicles;
4. Motorcycles, motorbikes, snowmobiles, kit-cars, or all-terrain vehicles;
5. Vehicles when used off-road;
6. Vehicles that are more than 10 years old;
7. Vehicles that seat more than nine persons, including the driver;
8. Vehicles that do not have to be licensed or are not legal where used;
9. Vehicles that are rented for commercial or for-hire purposes, including limousines; and
10. Vehicles that have a manufacturer's suggested retail price of more than SG\$75,000.

You are not covered for any loss that results directly or indirectly from any of the following specific exclusions:

1. Any obligation *you* assume under any agreement, (e.g. *you* pay for the car rental agency's supplemental insurance), except a collision or comprehensive *deductible* for *your* primary insurance;
2. Violating the *rental car agreement*;
3. Leases or rentals for 31 consecutive days or longer;
4. The *Rental car's* loss of value; or
5. *Mechanical breakdown* or ordinary wear and tear.

K. ID DOCUMENT COVERAGE

If *your identification document* is lost, stolen or damaged during *your trip*, we will reimburse you for the cost, including shipping fees, to replace this *identification document*, up to the maximum benefit shown in *your Coverage Summary for Identification Document Coverage*.

The following condition applies:

- a. There must be a minimum of six months from the date of loss until *your identification document* is due to expire.

General exclusions

This section describes the general exclusions applicable to all coverages under *your policy*. An “exclusion” is something that is not covered by this insurance *policy*, and therefore no payment or service would be available.

This *policy* does not provide any coverage, benefit, or service for any activity that would violate any applicable law, regulation or any economic/trade sanction or embargo.

This *policy* does not provide any coverage, benefit, or service if providing such coverage, benefit, or service would violate any applicable law, regulation, or any economic or trade sanction or embargo.

This *policy* does not provide coverage for any loss that *you* incur during *your trip* that results directly or indirectly from an event, incident, or circumstance for which *your home country's* or *trip destination's* government has issued a travel warning or advisory against travel prior to *your departure date*.

This *policy* does not provide coverage for any loss that results directly or indirectly from any of the following, except when, where, and to the extent coverage for such loss is expressly and explicitly referenced in and provided under a benefit included in this *policy*:

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.
2.	Pre-existing medical conditions	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 against the medical advice of a doctor regarding <i>your</i> health or medical condition.

5.	Self-harm and suicide	<i>Your intentional self-harm or your suicide or attempted suicide.</i>
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) during <i>your trip</i> , 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: 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> other than 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 <i>high-risk sports and activities</i> .
16.	Illegal acts	An <i>illegal act</i> resulting in a conviction, except when <i>you</i> , a <i>travelling companion</i> , <i>your 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 <i>Trip Cancellation Coverage</i> , <i>Trip Curtailment Coverage</i> , <i>Travel Delay Coverage</i> , <i>Emergency Medical and Dental Coverage</i> or <i>Emergency Transportation Coverage</i> .
18.	Natural disasters	<i>Natural disaster</i> , except when and to the extent that a <i>natural disaster</i> is expressly referenced in and covered under <i>Trip Cancellation Coverage</i> , <i>Trip Curtailment Coverage</i> , or <i>Travel Delay Coverage</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, except when and to the extent that military duty is expressly referenced and covered under <i>Trip Cancellation Coverage</i> or <i>Trip Curtailment Coverage</i> .

23.	Political risk	<i>Political risk.</i>
24.	Cyber risk	<i>Cyber risk.</i>
25.	Civil disorder	<i>Civil disorder.</i>
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.	Manual labor	Performing manual labor during <i>your trip</i> as a part of a job for which <i>you</i> were hired.
32.	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.
34.	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.

For loss or theft of *your baggage* or *ID documents*, report it immediately to the police and obtain a written notice of *your* report.

For damage or misplacement of *your baggage*, caused by the airline or any other operator or accommodation provider, report the damage or misplacement to an appropriate official and obtain a written report, including any offer of settlement that they may make.

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