TM Travel Smart – Silver 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	***You* have to cancel *your trip* before *you* depart.**	**$5,000**
Travel Delay Coverage	***Your* travel plans are delayed while *you* are on *your trip.*** Minimum required delay – 6 hours Per 6-hour limit: $100	**$500**
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	**$3,000**
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	**$500**
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: $2,000 Ages 70 years and above: $1,000	 **$500,000** **$75,000**

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Coverage	When It Applies	Maximum Benefit in SGD
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.**	**$250,000**

Contact us

For customer service:

Call: **+65 6327 2210**
Mon – Fri, 09:00 – 17:30 (Singapore Time)
E-mail: sg.travelhelp@allianz.com

To make a claim, please visit:

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

For claims enquiries, please:

Call: **+65 6327 2215**
Mon – Fri, 09:00 – 17:30 (Singapore Time)
E-mail: sg.travelhelp@allianz.com

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

Call: **+65 6995 1118**

What's inside

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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* – Silver 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 *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.

Accident	An unexpected and unintended event that causes *injury*, property damage, or both.
Accommodation	A hotel or any other kind of lodging for which *you* make a reservation or where *you* 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 *you* take with *you* or acquire on *your trip*.
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 *you* 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.
Covered reasons	The specifically named situations or events for which *you* are covered under this *policy*.
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 *illegal act*, or the threat of such act(s), involving access to, or the processing, use, or operation of, any *computer system*; 2. Any error or omission involving access to, or the processing, use, or operation of any *computer system*; 3. Any partial or total unavailability or failure to access, process, use, or operate any *computer system*; 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.
Departure date	*Your* departure date as listed on *your* Certificate of Insurance.
Dependent children	*Your* children or grandchildren aged under 18 at the time you commence *your* trip who are accompanying *you* on *your trip*, and who are named on *your* Certificate of Insurance. This definition is extended to *your* unmarried children or grandchildren aged under 23, provided they meet the following conditions: a) They must be enrolled for full time study at a recognised institution of learning or higher learning; and b) They must not be employed in any occupation.
Destination	A location listed on *your* original itinerary to which *you* are scheduled to travel. This does not include any layover location where *you* did not arrange for overnight lodging on *your* return travel to *your primary residence*.
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 *travelling companion's family member*, or the sick or *injured* person's *family member*.
Epidemic	A contagious disease recognised or referred to as an *epidemic* by a representative of the World Health Organisation (WHO) or an official government authority.
Family member	*Your*: 1. Spouse (by marriage, common law, domestic partnership, or civil union); 2. *Cohabitants*; 3. Parents and stepparents; 4. Children, stepchildren, foster children, adopted children, or children currently in the adoption process; 5. Siblings and stepsiblings; 6. Grandparents and grandchildren; 7. The following in-laws: mother, father, son, daughter, brother, sister, and grandparent; 8. Aunts, uncles, nieces, and nephews; 9. Legal guardians and wards; 10. Paid, live-in caregivers. 11. *Service animals.*
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.
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 *our* medical team to accompany an ill or *injured* person while they are being transported. A *medical escort* is trained to provide medical care to the person being transported. This cannot be a friend, *travelling companion*, or *family member*.

Medically necessary	Treatment that is required for *your* illness, *injury*, or medical condition, consistent with *your* symptoms, and can safely be provided to *you*. Such treatment must meet the standards of good medical practice and is not for *your* 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 *epidemic* 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 *injury* 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, *your* Certificate of Insurance and any other document *we* tell *you* forms part of *your policy*.
Political risk	Any kind of events, organised resistance or actions intending or implying the intention to overthrow, supplant or change the existing ruler or constitutional government, including but not limited to: • 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 *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*.

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 *you* are booked to travel during *your trip*, which is intended to stop the spread of a contagious disease to which *you* or a *travelling companion* 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 *you* are eligible to receive from a *travel supplier*, or any credit, recovery, or reimbursement *you* are eligible to receive from *your* employer, another insurance company, a credit card issuer, or any other entity.
Return date	The date on which *you* are originally scheduled to end *your* travel, as shown on *your* travel itinerary.
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 *mechanical breakdown*, that causes *injury*, property damage, or both.
Transit country	Any country through which *you* only transit while travelling to get to *your destination.*
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 *your* tour operator; or 4. *Local public transportation.*
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 *you* or travelling to accompany *you* on *your trip*. A group or tour leader is not considered a travelling companion unless *you* are sharing the same room with the group or tour leader.
Trip	*Your* travel to, within, and/or from a location away from *your primary residence*, which is originally scheduled to begin on *your departure date* and end on *your return date*. It cannot include commuting to and from work or moving house. The maximum duration of *your trip* 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*. Please note that this coverage only applies before *your* first use of the trip's pre-paid arrangements (e.g. transportation or accommodations.

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 *destination*s 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* o 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. 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.*

C. 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.

D. 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.

E. 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.

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.

F. 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 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 applies:
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.

G. 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.**

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 *your policy* was purchased.

2.	***Pre-existing medical conditions***	a) *Your pre-existing medical condition(s)*, including any complications attributable to those condition(s); b) *Pre-existing medical condition(s)* of *your travelling companion* including any complications attributable to those condition(s); c) *Pre-existing medical condition(s)* of *your family members* including any complications attributable to those condition(s).
3.	**Travelling for medical treatment**	*You* travelling with the intention to receive health care, medical treatment, or dental treatment of any kind while on *your trip.*
4.	**Travelling against medical advice**	*You* travelling against the medical advice of a *doctor* regarding *your* health or medical condition.
5.	**Self-harm and suicide**	*Your* intentional self-harm or *your* suicide or attempted suicide.
6.	**Pregnancy and childbirth**	Pregnancy or childbirth except for sudden unforeseen medical complications or emergencies occurring within the first 20 weeks/140 days of *your* pregnancy.
7.	**A child born overseas**	A child born overseas during *your* coverage period.
8.	**Fertility and abortion**	Fertility treatments or *you* undergoing an abortion where it is not deemed *medically necessary* to do so by a *doctor*.
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 *doctor* and used as prescribed.
10.	**Intent to cause loss**	Acts committed by *you*, *your travelling companion* or *your family member* 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 your trip, aboard any aircraft or commercial vehicle or commercial watercraft.
12.	**Motorcycles and mopeds**	*You* 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 *you* are in; or iii. 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).
13.	**Professional sports**	Participating in or training for any *professional sporting competition* or semi-*professional sporting competition.*
14.	**Amateur sports**	Participating in or training for any *amateur sporting competition* while on *your trip* other than participating in informal recreational sporting competitions and tournaments organised by *accommodation*, resorts, or cruise lines to entertain their guests.
15.	**Extreme sports**	Participating in *high-risk sports and activities.*
16.	**Illegal acts**	An *illegal act* resulting in a conviction, except when *you*, a *travelling companion*, your *family member*, or *your service animal* is the victim of such act.
17.	***Epidemics* and *pandemic* diseases**	An *epidemic* or *pandemic*, except when and to the extent that an epidemic or pandemic is expressly referenced in and covered under *Trip* Cancellation Coverage, *Trip* Curtailment Coverage, Travel Delay Coverage, Emergency Medical and Dental Coverage or Emergency Transportation Coverage.

18.	***Natural disasters***	*Natural disaster*, except when and to the extent that a *natural disaster* is expressly referenced in and covered under *Trip* Cancellation Coverage, *Trip* Curtailment Coverage, or Travel Delay Coverage.
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 *Trip* Cancellation Coverage or *Trip* Curtailment Coverage.
23.	**Political risk**	*Political risk.*
24.	**Cyber risk**	*Cyber risk.*
25.	**Civil disorder**	*Civil disorder.*
26.	**Terrorism**	*Terrorist events.* 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 *travel supplier's* 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 *you* or a *travelling companion.*
31.	**Manual labor**	Performing manual labor during *your trip* as a part of a job for which *you* were hired.
32.	**Travel against government advice**	Travel against the orders or advice of any government or other public authority.
33.	**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*, 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 *policy*holders. 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