ZURICH

Klook Protect Travel Insurance (for Singapore residents only)

Policy Wording

Klook Protect Travel Insurance (for Singapore residents only)

This Policy sets out the terms and conditions of insurance between Zurich Insurance Company Ltd (Singapore branch) and You. Please read and examine it thoroughly to ensure it meets Your requirements as this is a legal document. If it does not, please inform Us immediately.

Please be reminded that You are required to ensure that all of the information that You provide to Us is accurate. Prior to Us agreeing to issue this Policy, You have a duty to inform Us of anything that You know, or ought to know that may affect Our decision to insure You and on what terms. This is referred to as 'material information'. This duty continues until We agree to insure You. You also have the same duty before We agree to renew, vary or reinstate this Policy.

If You fail to disclose material information or provide incorrect or untrue information, We may cancel, avoid or discharge the insurance Policy contract, or reduce Our liability under the Policy if a claim is made.

If You are in doubt as to whether a fact is material or not, please contact Us.

Our Agreement

In consideration of payment of premiums to Us specified in the schedule and subject to the Definitions, General Terms and Conditions, and General Exclusions and other provisions or endorsements as contained or endorsed in this Policy, We will insure You and promise to provide indemnity as provided under this Policy for the Policy Period.

This Policy shall commence on the Inception Date. This Policy shall not be binding on Us unless the Policy is signed by Our authorised representative.

Eligibility

The Insured Person must meet all these criteria.

1. Insured Person must be (a) residing in Singapore and (b) Singaporean, permanent resident or foreigner holding valid employment, work permit or long-term pass issued by the Singapore government.
2. Adult is 18 years old and above at the start of the trip.
3. Child is aged over one month to below 18 years old at the start of the trip.
4. All ages are determined based on Age last birthday at the trip start date.

Important Conditions for Whole Policy

The insurance operates only if you meet all the following conditions.

1. The round-trip Journey must begin and end in Singapore.
2. At the time of arranging the Journey or taking out this insurance, neither You nor any other Insured Person is aware of any circumstances which are likely to lead to a claim under the policy.
3. At the time You send Us Your application for this insurance, none of the intended Insured Person(s) have already left Singapore on any Journey meant to be covered by this insurance. An Insured Person is not covered for the entire Journey if they leave Singapore before the start of the Policy Period.
4. Any Child under the age of 12 years must be accompanied by a parent or adult guardian during the Journey.
5. If an Insured Person has ever been refused cover or had special terms placed on them by any insurer for travel insurance, they must declare this at the point of application and We must accept them, or there will be no cover for them.
6. Insured Person(s) are not travelling against the advice of a doctor (and if they are not in good health, should receive clearance from a doctor prior to travel).
7. Insured Person(s) are not travelling for the purpose of getting medical treatment.

Important Contact Information

Zurich Assistance Emergency Hotline: +65 6260 0122 (24/7 for emergency-related matters)

Zurich Customer Service Hotline: +65 6260 0126 (9am to 5.30pm, Monday to Friday, excluding Public Holidays)

Zurich Customer Service Mailbox: customer.service@zurich.com.sg

Zurich Claims Submission Portal: https://web.edge.zurich.com.sg/travel/claim/landing

FlyEasy by Zurich

For policies with FlyEasy service, this is an additional service that allows you the convenience of lounge access if your flight is delayed by more than two (2) hours. Please note, FlyEasy service must be activated by registering your flight details and details of all persons travelling with you under this Zurich Travel Insurance Policy on www.flyeasy.zurich.com.sg at least twenty-four (24) hours before your scheduled flight departure time. FlyEasy service is not available if you do not register your flight and traveler details at least twenty-four (24) hours before your scheduled flight departure time.

FlyEasy by Zurich is a service facilitated by Blink Parametric on behalf of Zurich Insurance. This service is available to Zurich Travel Insurance customers if:

- You have an active travel insurance policy from Zurich Insurance that includes FlyEasy service; and
- You have updated flight(s) and traveler(s) details on flyeasy.zurich.com.sg at least twenty-four (24) hours before your scheduled flight departure time; and
- Your flight has been delayed by more than two (2) hours

Please note the FlyEasy service is facilitated by Blink Parametric so ensure you have read and understood the privacy policy and terms of use of the website before registering your details.

ZURICH

Contents

Definitions **7**

Benefits **12**

Section A – Personal Accident **12**

1. Accidental Death and Permanent Disablement 13
2. Child Education Fund 13
3. Credit Card Indemnity 13

Section B – Emergency Medical and Travel Assistance Services **13**

4. Emergency Medical Evacuation, Repatriation Expenses and Travel Assistance Services 13

Section C – Medical Expenses **14**

5. Overseas Medical Expenses 14
6. Post Journey Medical Expenses 15
7. Treatment by Chinese Physician 15
8. Overseas Hospital Visit 15
9. Overseas Compassionate Visit 16

Section D – Travel Inconvenience Benefits **16**

10. Travel Cancellation 16
11. Travel Curtailment 16
12. Travel Delay 17

Section E – Baggage Delay, and Loss or Damage of Baggage, Personal Property or Money **17**

13. Baggage Delay 17
14. Loss or Damage of Baggage 17
15. Loss of Money 18

Section F – Liability Protection **20**

16. Personal Liability 20

Section G – Bonus Cover **21**

17. Adventurous Activities Cover 21
18. Home Content 21
19. Terrorism Cover 22

Section H – COVID-19 Cover **22**

20. Emergency Medical Evacuation, Repatriation Expenses and Travel Assistance Services due to COVID-19 22
21. Overseas Medical Expenses due to COVID-19 22
22. Daily Hospital Benefit whilst Overseas due to COVID-19 22
23. Daily Quarantine Benefit whilst Overseas due to COVID-19 23
24. Travel Cancellation due to COVID-19 23

25. Travel Curtailment due to COVID-19 24
General Exclusions 25
General Terms and Conditions 27
1. Assignment 27
2. Awareness of Circumstances 27
3. Arbitration 27
4. Aggregate Limit of Liability 27
5. Policy Cancellation and Refund 27
6. Claims Notification and Evidence 27
7. Claims Payment 27
8. Compliance With Policy Provisions 28
9. Condition Precedent To Liability 28
10. Contracts (Rights of Third Party) 28
11. Cover Termination 28
12. Currency 28
13. Data Use 28
14. Determination of Age 28
15. Duplication of Cover 28
16. Entire Contract 28
17. Fitness for Travel 28
18. Geographical Limit 28
19. Governing Law 29
20. Interest 29
21. Insurance Act 1966 29
22. Length of Journey 29
23. Misrepresentation or Fraud 29
24. Payment before Cover Warranty 29
25. Policy Owners' Protection Scheme 29
26. Purchase of Travel Insurance 30
27. Reasonable Care 30
28. Subrogation 30
29. Sanctions 30

Definitions

Accident or Accidental means a sudden and unforeseen event that happens unexpectedly and causes Bodily Injury to the Insured Person.

Accident Medical Reimbursement means the cost incurred for medical, surgical, other related costs, hospital and nursing treatment prescribed by a Physician, ambulance charges, traditional Chinese medicine, chiropractor charges, and dental fees to restore sound and natural teeth if such costs result from an Accident.

Age means the age attained on the person's last birthday at the point of trip start date.

Annual Policy means a Policy issued for the selected plan where You can make an unlimited number of Journeys to the selected region of travel during the Policy Period.

Asean means Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand, Vietnam and Cruise to nowhere.

Asia means Anywhere in Asean, Australia, China (excluding inner Mongolia and Tibet), Hong Kong, India, Japan, South Korea, Macau, New Zealand, Sri Lanka and Taiwan.

Baggage means personal property belonging to You or an Insured Person or for which an Insured Person is legally responsible and has taken on or acquired during the Journey but does not include household furniture or effects.

Bodily Injury means physical bodily injury caused solely and directly by an Accident and which is not the result of Sickness.

Benefit means the respective Benefit specified in the Schedule of Benefits, payable by Us under the terms and conditions of this Policy in respect of each event or loss covered by this Policy.

Chinese Physician means a registered herbalist, acupuncturist and bonesetter licensed under any applicable laws. The attending Chinese Physician must not be:

i. The Policyholder, or an Insured Person; or
ii. A business partner, agent or someone otherwise related to the Policyholder or Insured Person or the Insured Person's immediate family member or relative.

Civil Commotion means a disturbance, commotion or disorder created by civilians usually against a governing body or the policies thereof.

Common Carrier means any land, water or air conveyance operated under an authorised license for the transportation of fare paying passengers that operates on fixed, established and regular schedules and routes.

It does not mean taxis, private hire cars utilizing mobile application booking systems nor does it mean any such conveyance if chartered or arranged as part of a tour even if such services are regularly scheduled.

Confined or Confinement means confinement for a continuous uninterrupted period of at least 24 hours in a Hospital as a Resident In-Patient (other than for day surgery) upon the advice and under the regular care and attendance of a Physician.

Conveyance means any bus, coach, ferry, helicopter, hovercraft, hydrofoil, ship, taxi, tram, monorail or train, provided and operated by a carrier duly licensed for the regular transportation of fare-paying passengers, and any aircraft provided and operated by an airline or air charter company which is duly licensed for the regular transportation of fare-paying passengers.

COVID-19 refers to the Coronavirus disease, an infectious disease caused by the SARS-CoV-2 virus, and its mutations or variants.

Child or Children means any unmarried person, who is dependent on the Insured Person and who is at least one month old but less than 18 years of age.

Detention/Detained means restrained by way of custody or Confinement against the Insured Person's will.

Emergency Travel Expenses mean the additional transport and accommodation expenses (less any possible recovery or saving) incurred by the Insured Person and any person who needs to travel to remain with, or escort the Insured Person.

Emergency Evacuation Expenses means the cost of transportation by any suitable means to an appropriate medical facility as determined by Zurich Assistance, or to the Insured Person's home in Singapore or their Home Country. In the event of the Insured Person's death, the costs of transportation of his or her body or ashes and his or her personal effects back to Singapore, or Home Country, are covered.

Entertainment Tickets mean tickets granting admission to musical plays, theatre or drama performances, concerts or sports events.

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

Family Member means Your spouse, parent, parent-in law, grandparent, grandparent-in-law, son or daughter, son-in-law, daughter-in-law, brother or sister, step-parent, stepdaughter, stepson, grandchild or legal guardian.

Golf Equipment means golf clubs and golf bags owned by the Insured Person.

Home Country means the country declared by an Insured Person as his or her nationality and of which the Insured Person holds a valid passport.

Hospital means an establishment which meets the following requirements:

i. Holds a license as a Hospital (if licensing is required in the state or government jurisdiction);
ii. Operates primarily for the reception, care and treatment of sick, ailing or injured persons as in-patients;
iii. Provides full-time nursing service by and under the supervision of a staff of nurses;
iv. Has a staff of one or more licensed Physicians available at all times;
v. Maintains organised facilities for the medical diagnosis and treatment of such persons, and provides (where appropriate) facilities for major surgery within the confines of the establishment or in facilities controlled by the establishment;
vi. Is not primarily a clinic, nursing, rest or convalescent home or similar establishment and is not other than incidentally, a place for alcoholics or drug addicts;
vii. Does not include a mental institution; an institution Confined primarily to the treatment of psychiatric disease including sub normality; or the psychiatric department of a Hospital**;**
viii. Does not include a place for the aged; a rest home; a place for drug addicts or alcoholics; and
ix. Does not include a health, hydro or nature cure clinic; a special unit of a Hospital used primarily as a place for drug addicts or alcoholics, and/or a nursing, convalescent, rehabilitation, extended-care facility or rest home.

Inception Date means the date this Policy first comes into force, as specified in the travel insurance summary.

Insured Person means person(s) named or described in the Policy, who satisfy the eligibility requirements and for whom premium has been paid or agreed to be paid.

Jewellery means objects such as watches, rings, bracelets, brooches, necklaces, bangles, earrings, lockets that are worn on the body as decoration which may incorporate precious metals including but not limited to gold and silver with precious stones or semi-precious stones.

Journey means a Return Journey. A Journey must commence from Singapore and end in Singapore must occur within the Policy Period.

A Journey shall commence from the place of embarkation in Singapore and proceed to a scheduled destination overseas within the maximum period of 90 days for an Annual Plan or 182 days allowed under a Single Journey Plan and shall end on the earlier of the following events:

i. The Insured Person's arrival and place of disembarkation into Singapore, or
ii. After the expiry date of the Policy Period specified in the Policy.

Kidnap means the illegal abduction and holding hostage of one or more Insured Persons for the purpose of demanding extortion or ransom monies as a condition of release.

Laptop Computer means the complete laptop computer including accessories or attachments that come as standard equipment with the laptop. Any handheld computers, tablets (including but not limited to iPads, Samsung Galaxy tablets), phablets or similar devices are excluded from this category.

Loss of Limb means loss by complete physical severance of a hand at or above the wrist or of a foot at or above the ankle.

Loss of Sight means the complete and irrecoverable loss of sight in any eye rendering the Insured Person absolutely blind in that eye and beyond remedy by surgical or other treatment.

Manual Work means work which involves You undertaking physical labour or manual operations or active personal participation in any of the following:

i. Underground work, mining work, military duties (other than for reservist training under Section 14 of the Enlistment Act, Chapter 93 of Singapore), offshore work, construction work, or outside building or installation exceeding three metres in height;
ii. Work that involves heavy machinery, explosives or hazardous material;
iii. Work as a diver, life guard, taxi driver, bus driver, or other commercial vehicle or heavy vehicle driver, dispatch rider or delivery person;
iv. Work of a manual nature that involves specialist equipment and training, or work that presents risk of serious injury including but not limited to oil riggers, fishermen, crane operator or welders;
v. Work involved as a staff member in a bar, restaurant or hotel;
vi. Working as a musician or singer;
vii. Working as a fruit picker if the fruit picking involves operating machinery.

'Manual work' does not mean You undertaking voluntary work for a charitable organisation unless You are receiving remuneration for this work or it involves construction work and usage of machinery or working more than 3 metres above the ground.

Medical Expenses means usual, reasonable and customary medical expenses necessarily and reasonably incurred in the medical or surgical treatment of a Bodily Injury or Sickness covered by this Policy.

Money means coins, bank notes, postal and money orders, traveller's and other cheques, letters of credit, automatic teller machine cards, credit cards, petrol and other coupons in the possession of the Insured Person.

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

Natural Catastrophe means cyclones, earthquakes, floods, hurricanes, landslides, tornadoes, tsunamis, typhoons, volcanic eruptions, wind storms/hail, or wildfires that are due to natural causes and have occurred at the planned destination within 7 days before date of departure.

Permanent as used in respect to disablement means a disability that lasts more than 365 days following which there is no hope of improvement.

Permanent Total Disablement means disablement that results solely, directly and independently of all other causes from Bodily Injury and which occurs within 365 consecutive days, will in all probability entirely prevent the Insured Person from engaging in employment of any and every kind for the remainder of their life and for which there is no hope of improvement.

Physician means a legally registered medical practitioner or surgeon and includes a Chinese Physician, chiropractor or physiotherapist who is licensed to practice within the scope of his/her license pursuant to the laws of the country in which such practice is maintained. Physician shall not include the Policyholder, the Insured Person or any of their relatives unless otherwise approved by Us.

Policy means this agreement, any schedule, endorsements, attachments or amendments hereto signed by Us, which together constitute the entire agreement between the parties.

Policyholder means the person named in the schedule, who satisfies the eligibility requirements and who will be charged for the premiums due on the Policy.

Policy Period means the period stated in the Declarations/Policy/Product Summary from which the insurance under this Policy is in force.

Pre-Existing Conditions means any medical conditions for which the Insured Person received medical treatment, diagnosis, consultation or prescribed drugs within a 12 month period preceding the journey of the Insured Person into this Policy, with the exception of congenital anomalies which will be considered as Permanent exclusion under this Policy.

Quarantine means mandatory isolation or confinement at:
i. a Hospital; or
ii. a government facility designated for COVID-19 patients; or
iii. a location approved by the local government.

Relative means Your spouse, son, daughter, son-in-law, daughter-in-law, child, parent, parent-in-law, grandparent, grandparent-in-law, great-grandparent, great-grandparent-in-law, grandchild, brother, sister, brother-in-law, sister-in-law, step-parent, stepdaughter, stepson, step-brother, step-sister, niece, nephew, aunt or uncle.

Resident In-Patient means an Insured Person whose Confinement is as a resident bed patient and whose Confinement is due to Accidental Bodily Injury or Sickness covered by this Policy and not merely for any form of nursing, convalescence, rehabilitation, rest or extended care.

Riot means the act of any person taking part together with others in any disturbance of the public peace (whether in connection with a Strike or lock-out or not) or the action of any lawfully constituted governmental authority in suppressing or attempting to suppress any such disturbance or in minimizing the consequences of such disturbance.

Schedule means the schedule or Schedule of Benefits, which is incorporated in and forms part of this Policy.

Schedule Departure Date means the date on which You are scheduled to depart on a Journey as set out in Your travel ticket.

Serious Injury or Serious Sickness means, when applied to the Insured Person, one which requires treatment by a Physician and which results in the Insured Person being certified by the Physician as being dangerous to life and which makes them unfit to travel or continue with their original Journey. When Serious Injury or Serious Sickness is applied to the Insured Person's Immediate Family Member, it will mean Injury or Sickness certified as being dangerous to life by a Physician and which results in the Insured Person's discontinuation or cancellation of their original Journey.

Sickness means any illness, disease or syndrome suffered by the Insured Person whilst on a Journey, but does not include a terminal condition suffered by an Insured Person which was diagnosed prior to the commencement of the Journey.

Spouse means a person who is legally married or is the civil, common law or cohabiting partner of the Policyholder or the Insured Person.

Strike means the willful act of any striker or locked-out worker done in furtherance of a Strike or in resistance to a lock-out; or the action of any lawfully constituted authority in preventing or attempting to prevent such an act or in minimizing the consequences of any such act.

Terrorism means activities including but not limited to, actual and/or threatened 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) or government(s), which from its nature or context is done for, or in connection with political, religious, ideological, ethnic, racial, economic or similar purposes or reasons, including the intention to influence any government and/or to put the public, or any section of the public in fear.

Travel Documents mean passports, travel tickets, visas, entry permits and other similar documents in the possession or control of the Insured Person.

Usual, Reasonable and Customary Medical Expenses means charges for treatment, supplies or medical services medically necessary to treat the Insured Person's condition, which do not exceed the usual level of charges for similar treatment, supplies or medical services in the locality where the expense is incurred and does not include charges that would not have been made if no insurance existed.

War means a contest by force between two or more nations, carried on for any purpose, or armed conflict of sovereign powers, or declared or undeclared and open hostilities or the state of nations among whom there is an interruption of peaceful relations and a general contention by force authorised by the sovereign.

We/Us/Our means Zurich Insurance Company Ltd (Singapore Branch).

Worldwide means the rest of the world, inclusive of Asia countries, subjected to the Sanction Clause that is found under Our Policy's General Terms and Conditions, but excludes Belarus, Cuba, Iran, Israel, North Korea, Palestine, Russian Federation and Syria.

You/Your means the Policyholder or the Insured Person(s) as named in the Policy.

Benefits

Section A – Personal Accident

1. Accidental Death and Permanent Disablement

If, during the Policy Period, the Insured Person sustains Bodily Injury whilst on a Journey and as a result of the covered Accident, which solely and independently of any other causes, results in the death or Permanent disablement of the Insured Person, We will pay the Insured Person as provided in the Benefit Table below.

We will pay the Insured Person according to the respective percentage of the sum insured as stated in the Benefit amount specified in the Policy.

Benefit Table

Item	Benefit	Benefit Percentage
1.	Accidental Death	100%
2.	Permanent total Disablement	100%
3.	Total and irrecoverable Loss of Sight of both eyes	100%
4.	Total and Permanent Loss of Use of two or more limbs	100%
5.	Total and Permanent Loss of Limb and Loss of Sight of one eye	100%
6.	Total and Permanent Loss of Use of one limb	50%
7.	Loss of Sight of one eye	50%

Additional Exclusions

1. We will not pay any compensation for events that are not listed above, and We will not pay for loss caused by or resulting from Sickness.

Additional Conditions

1. The total compensation payable for any disabilities due to the same injury is arrived at by adding the various percentages but shall not be more than 100% of the Maximum Sum Insured and no further liability under this Policy applies for the same Insured Person for injury sustained subsequently;
2. We will, in Our absolute discretion, determine the percentage payable for any Permanent Disablement not otherwise provided for under items 1 to 7;
3. There shall be no reference to the Insured Person's occupation in determining the nature of the disablement sustained by the Insured Person.

2. Child Education Fund

If, during the Policy Period and whilst on a Journey, an Insured Person suffers a Bodily Injury, which directly and independently of all other causes, results in death, and at the date of the accident, had any Child or Children enrolled in a pre-school, childcare, kindergarten, primary or secondary school, or institution for vocational or tertiary education licensed by the local government, We will pay a one-time Benefit amount specified in the Policy.

3. Credit Card Indemnity

If, during the Policy Period, the Insured Person sustains death or Permanent Total Disablement resulting from an Accident whilst on a Journey, We will pay for the Insured Person's credit card expenses incurred during the Journey, up to the Benefit amount specified in the Policy.

Section B – Emergency Medical and Travel Assistance Services

4. Emergency Medical Evacuation, Repatriation Expenses and Travel Assistance Services

We will pay the following Benefits in the event that the Insured Person sustains Bodily Injury or Sickness whilst the Insured Person is travelling outside Singapore for a Journey:

i. The actual cost of transportation, medical services and medical supplies necessarily and unavoidably incurred as a result of emergency medical evacuation or repatriation of the Insured Person. The timing, means of transportation and the final destination of evacuation will be decided by Us and will be based entirely upon the Insured Person's medical necessity;

ii. The reasonable and unavoidable expenses incurred for transporting the Insured Person's mortal remains from the place of death to Singapore or the cost of local burial at the place of residence as approved by Us;

iii. Arrangement of Hospital admission guarantee of Medical Expenses incurred during the Insured Person's hospitalization in respect of the Insured Person. Such Medical Expenses are to be borne by the Insured Person unless otherwise covered by this Policy;

iv. The cost of one companion's round-Journey economy class ticket for a relative or friend of the Insured Person, if the Insured Person sustains Serious Injury or Serious Sickness and is Confined to a Hospital as a Resident In-Patient for 5 or above consecutive days outside Singapore, provided that prior approval has been granted by Us, and;

v. Our twenty-four (24) hour emergency assistance, and pre-trip services are provided by Zurich Assistance, supported by EMA Global Assistance Pte. Ltd., which include:

Prior to travel – Medical Information & Advice

a. Pre-trip medical advice
b. Medical precautions, such as recommended vaccinations, and COVID-19 entry regulations
c. Recommended medical facilities

While travelling – Medical Assistance

a. 24/7 doctor-on-call via phone & telemedicine
b. Medical referral
c. 2nd medical opinion
d. Arrange doctor house-call (if legally allowed)
e. Delivery of medications (if legally allowed)
f. Medical situation health alerts

While travelling – Travel Assistance

a. Legal referral, lost luggage & document assistance
b. Emergency message transmission
c. Translation and interpreter services
d. Transportation, ticketing, and accommodation
e. Emergency cash disbursement

Emergency cases – Medical Assistance

a. Hospital admission and Guarantee-of-Payment
b. Medical monitoring while in hospital or at a COVID-19 quarantine facility
c. Medical evacuation and repatriation
d. Onward journey management such as change of flight, hotel bookings, or emergency message transmission to Family Members

Zurich Assistance Emergency Hotline: +65 6260 0122 (24/7 for emergency-related matters)

Zurich General Hotline: +65 6260 0126 (9am to 5.30pm, Monday to Friday, excluding Public Holidays)

Additional Exclusions

No service will be provided or paid:

1. When the Insured Person is located in areas which represent War risks or in political conditions such as to make provision of services under this section impossible or reasonably impracticable;
2. For emergency medical evacuation or repatriation of the insured's mortal remains or other cost not approved in writing in advance by Us and/or not arranged by Us. This exclusion shall not apply to emergency medical evacuation from remote or primitive areas where We cannot be contacted in advance and delay might reasonably be expected to result in death or extreme prejudice to the Insured Person's prospects;
3. When the Insured Person is travelling outside Singapore contrary to the advice of the Physician.

Section C – Medical Expenses

5. Overseas Medical Expenses

If, during the Policy Period, the Insured Person sustains Bodily Injury or Sickness whilst on a Journey, We will pay the Medical Expenses for treatment administered by a Physician when You suffer solely and independently of any other causes up to the Benefit amount specified in the Policy less any excess, if applicable and specified in the Policy.

If You are entitled to a reimbursement of all or part of the Medical Expenses from any person or any other source, We will only pay the balance amount of Medical Expenses that is not reimbursed up to the Benefit amount specified in the Policy.

6. Post Journey Medical Expenses

If, during the Policy Period, the Insured Person receives treatment administered by a Physician during the Journey outside Singapore for Bodily Injury or Sickness, We will pay the Medical Expenses for treatment administered by a Physician in Singapore as a continuation of medical treatment received whilst on the Journey overseas, limited to 30 days after Your return to Singapore.

If no medical treatment has been sought during the Journey for a Bodily Injury or Sickness, We will cover the Medical Expenses incurred within 30 days upon return to Singapore for continued treatment, provided the medical treatment is sought within 48 hours upon return to Singapore.

If You are entitled to a reimbursement of all or part of the Medical Expenses from any person or any other source, We will only pay the balance amount of Medical Expenses that is not reimbursed up to the Benefit amount specified in the Policy.

7. Treatment by Chinese Physician

If, during the Policy Period, whilst the Insured Person is on a Journey and if medical treatment has been sought during the Journey for a Bodily Injury or Sickness, We will reimburse You up to the Benefit amount for treatment by a Chinese Physician within 30 days upon return to Singapore.

If no medical treatment has been sought during the Journey for a Bodily Injury or Sickness, We will cover the Medical Expenses incurred within 30 days upon return to Singapore for continued treatment, provided the medical treatment is sought within 5 days upon return to Singapore.

If You are entitled to a reimbursement of all or part of the Medical Expenses from any person or any other source, We will only reimburse the balance amount of expenses incurred up to the Benefit amount specified in the Policy.

Additional Exclusions

In addition to the General Exclusions applying to all sections, We will not be liable for:

1. Any further expenses incurred by You if We wish to return You to Singapore but You refuse (where in the opinion of the treating Physician and Zurich Assistance, You are fit to travel).
2. Any expenses relating to any treatment for Accidental Injury or Sickness where such treatment was first sought more than 60 days from the time the Accidental Injury or Sickness was first sustained.
3. Any expenses incurred for prostheses, contact lenses, spectacles, hearing aids, dentures or medical equipment unless prescribed by a Physician for the treatment of Accidental Bodily Injury or Sickness.
4. Any expenses relating to any treatment not prescribed by a Physician.

8. Overseas Hospital Visit

If, during the Policy Period and whilst on a Journey, the Insured Person sustains Bodily Injury or Sickness resulting in hospitalization for more than 5 days and no Family Member is with the Insured Person, we will pay for reasonable travel (economy air travel, rail or sea transport fare) and hotel accommodation expenses necessarily incurred by the Family Members of the Insured Person to visit and stay with the Insured Person for the duration of the Insured Person's Hospital Confinement based on the written advice of a doctor.

We will pay up to the Benefit amount specified in the Policy.

9. Overseas Compassionate Visit

If, during the Policy Period and whilst on a Journey, the Insured Person sustains Bodily Injury or Sickness resulting in death, we will pay for reasonable travel (economy air travel, rail or sea transport fare) and hotel accommodation expenses necessarily incurred by Family Members of the Insured Person to assist in the final arrangement at the destination of the deceased Insured Person.

We will pay up to the Benefit amount specified in the Policy.

The maximum amount payable under Benefit 7 and 8 will not exceed the maximum limit under Benefit 8.

Section D – Travel Inconvenience Benefits

10. Travel Cancellation

If, the Insured Person's Journey is cancelled due to the following events occurring within 60 days before the date of departure and, provided that the Policy is purchased more than 3 days before the Journey:

i. Death, serious injury, serious illness of the Insured Person or their Immediate Family Member.
ii. Quarantine of the Insured Person.
iii. Closure of the airport/airspace.
iv. Natural Catastrophe at planned destination.
v. Insured Person's permanent place of residence in Singapore is unfit to live in or is seriously damaged following a burglary, fire, flood, landslide, typhoon or earthquake and requires the Insured Person to be present in Singapore during the intended period of the Journey.

We will reimburse You or the Insured Person to cancel the Journey up to the Benefit amount specified in the Policy for administrative fees incurred when:

1. Full payment was made by the Insured Person (includes redemption from any personal loyalty or rewards programmes) and is not recoverable from any other sources.
2. Fees are those for which the Insured Person is legally liable.
3. Fees are not recoverable from any other source.

11. Travel Curtailment

If, during the Policy Period, the Insured Person's Journey is curtailed after the date of departure due to the following events:

i. Death, serious injury, serious illness of the Insured Person or their Immediate Family Member.
ii. Quarantine of the Insured Person.
iii. Closure of the airport/airspace.
iv. Natural Catastrophe at planned destination.
v. Insured Person's permanent place of residence in Singapore is unfit to live in or is seriously damaged following a burglary, fire, flood, landslide, typhoon or earthquake and requires the Insured Person to be present in Singapore during the intended period of the Journey.

We will reimburse You or the Insured Person to curtail the Journey up to the Benefit amount specified in the Policy for administrative fees incurred when:

1. Additional air, land or sea travel (equivalent class of the original Journey) or accommodation expenses incurred as a result of the curtailment.
2. Loss of travel and/or accommodation expenses paid in advance by or forfeited by the Insured Person after the commencement of the Journey as a result of the curtailment.

Once an Insured Person postpones the Journey and a claim is made under this Benefit, the Insured Person's coverage under the Policy immediately terminates. The Policy coverage continues for other Insured Persons who continue with the Journey.

12. Travel Delay

If, during the Policy Period and whilst on a Journey, the Common Carrier in which an Insured Person has arranged to travel on was delayed, misconnected or diverted due to the following events, resulting in at least 6 consecutive hours of late arrival time at your planned destination, We will pay the Insured Person up to the Benefit amount specified in the Policy.

i. Strike
ii. Industrial action
iii. Adverse weather conditions
iv. Civil commotion
v. Bomb threat
vi. Terrorism
vii. Natural Catastrophe
viii. Mechanical breakdown/derangement of Common Carrier
ix. Grounding of an aircraft as a result of mechanical or structural defect
x. Serious Injury or Serious Sickness of any passenger
xi. Closure of airport or airspace

Additional Exclusions

1. Any delay due to strike or any other industrial action existing or announced before the date the official receipt is issued by the travel agent or Common Carrier for the confirmation of travel ticket;
2. Any loss for which the Insured Person fails to obtain a written confirmation from the Common Carrier on the number of hours of delay and the reason for such delay;
3. Any delay due to the late arrival of the Insured Person at the airport or port (i.e. arrival at a time later than the time required for check-in or booking-in except for late arrival due to strike or industrial action by the employees of the Common Carriers);
4. Any loss in relation to cancellations or variations of schedules that are not verified by the airline, travel agency or other relevant organisations.

Section E – Baggage Delay, and Loss or Damage of Baggage, Personal Property or Money

13. Baggage Delay

If, during the Policy Period and whilst on a Journey, an Insured Person's Baggage is delayed, misdirected or temporarily mislaid by any transport carrier for at least 6 consecutive hours, We will pay up to the Benefit amount specified in the Policy.

14. Loss or Damage of Baggage

If, during the Policy Period and whilst on a Journey, an Insured Person sustains loss of, theft, robbery, burglary or damage to Baggage, We will indemnify You or the Insured Person in respect of such loss or damage up to the sublimit and total Benefit amount specified in the Policy.

15. Loss of Money

If, during the Policy Period, an Insured Person sustains loss of money through theft, robbery or burglary, We will indemnify You or the Insured Person in respect of such loss up to the Benefit amount specified in the Policy.

Alternatively, if during the Policy Period, there is unauthorised use of credit card following robbery, theft or burglary, We will reimburse the Insured Person's credit card expenses incurred during the Journey, up to the Benefit amount specified in the Policy.

Additional Conditions for Benefits 12 to 14

1. The Insured Person must take all reasonable precautions for the safety and supervision of all Baggage, Money;
2. The Insured Person must report any missing Baggage or Money to either the police or the transport carrier within 72 hours of the loss or damage being discovered so that a written report is available at time of making any claim;
3. In respect of coins or bank notes held for the purpose of a Journey, cover will commence at the time of collection from a financial institution or 72 hours prior to the commencement of the Journey, whichever occurs later, and will continue for 72 hours after termination of the Journey or until deposit at a financial institution, whichever occurs first;
4. In respect of Jewellery, it must be owned by You and not hired by, loaned or entrusted to You;
5. In the event that a payment is made in respect of any property, We will be entitled to take and keep possession of such property for which a claim has been paid and to deal with it in any manner We see fit;
6. Where the item is a mobile phone, We will only pay the cost of replacement phone (not new) of the same make and model, subjected to depreciation and We shall not be liable for any contractual obligations that may exist. This Benefit can only be utilised once during any one Journey;

Additional Exclusions for Benefits 12 to 14

We will not be liable for any loss or damage:

1. In respect of Baggage or Money:
   (a) due to confiscation by customs or any other lawful authority where the Insured Person's use and/or possession of such item(s) is unlawful; or
   (b) recoverable from any other source; or
   (c) devaluation of currency or shortage due to errors or omissions during any transactions involving money.
2. In respect of Baggage
   (a) Shipped under any freight agreement or sent by postal or courier services;
   (b) To any goods intended for trade or sale;
   (c) To any electronic data or software caused by
      - Activity of moths, vermin or rodents, wear and tear, atmospheric or climatic conditions;
      - Gradual deterioration;
      - Mechanical or electrical failure;
   (d) Due to any process of cleaning, restoring, repairing or alteration; or
   (e) Due to scratching or breaking of fragile or brittle articles, if as result of negligence of the Insured Person.

3. In respect of Laptop Computer
   (a) Where theft or attempted theft occurs whilst such item is left unattended, unless securely locked inside a building or securely locked out of sight inside a motor vehicle (unless You and/or the Insured Person have no other option than to leave the equipment unattended due to an emergency medical, or security or evacuation situation);
   (b) Where loss or damage occurs whilst being carried in or on any aircraft, aerial device, bus, waterborne vessel or craft, unless accompanied by the Insured Person as personal cabin Baggage;
   (c) Any handheld computers, tablets (including but not limited to iPads, Samsung Galaxy Tablets) phablets or similar devices.
4. In respect of Money
   (a) arising out of devaluation of currency or shortages due to errors or omissions during monetary transactions;
   (b) Where theft or attempted theft occurs whilst such item is left unattended, unless securely locked inside a building or securely locked out of sight inside a motor vehicle (unless You and/or the Insured Person have no other option than to leave the equipment unattended due to an emergency medical, or security or evacuation situation);
   (c) bank notes, cheques, postal and money orders, credit cards, or coupons unless reported to the issuing authority as soon as reasonably practicable after the discovery of the loss or damage;
   (d) coins and bank notes in excess of the amount allowed by any applicable currency regulations at the time of commencement of the Journey.
5. In respect of golf equipment
   (a) loss of or damage to golf balls and clubs arising out of play or practice;
   (b) arising out of wear and tear or damage due to any process of repair;
   (c) resulting from the Insured Person's willful act, omission, negligence or carelessness;
   (d) arising from confiscation or retention by customs or other officials;
   (e) covered by any other Policy or reimbursed by any other party.
6. Of Baggage caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process or while actually being worked upon or resulting therefrom;
7. Of Baggage caused by mechanical or electrical breakdown or derangement or damage sustained due to any process initiated by You to repair, clean or alter any baggage;
8. Of Baggage resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authorities in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or customs regulations, confiscation by order of any government or public authority or risk of contraband or illegal transportation or trade;
9. Of Baggage from confiscation or retention by customs or other officials;
10. Of Baggage as a result of Your failure to take due and reasonable care and precautions to safeguard and secure such property;
11. Of watches and Laptop Computers not carried as hand-carried baggage or kept under Your supervision;
12. Of data recorded on tapes, cards, discs or otherwise, including the cost of reproducing the data;
13. Or breakages of fragile or brittle articles;

14. Not reported to either the police or relevant authority having jurisdiction where the loss or damage occurred within 72 hours of the discovery of such loss or damage; or

15. Of property whilst in the custody of an airline or other carrier, unless reported immediately on discovery and, in the case of an airline, a property irregularity report is obtained.

16. To the following classes of property which are excluded from coverage: animals, motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances, snow skis, fruits, perishables and consumables, household effects, antiques, artifacts, paintings, objects of art, computers (including handheld computers, software and accessories with the exception of Laptop Computers as provided herein above), manuscripts, contact or corneal lenses, securities, musical instruments, bridges for tooth or teeth and dentures.

Section F – Liability Protection

16. Personal Liability

If, during the Policy Period and whilst on a Journey, an Insured Person becomes legally liable to pay damages in respect of either:

i. bodily injury to any person; or
ii. loss of or damage to property,

And such injury or damage is accidental; We will indemnify the Insured Person up to the Benefit amount specified in the Schedule of Benefits:

(a) against such damages; and
(b) any legal costs and expenses which are recovered by a claimant from the Insured Person and/or incurred with Our written consent in the investigation or defence of any claim.

Additional Conditions

1. No admission, offer, promise, payment or indemnity will be made without written consent from Us;
2. We will be entitled to take over and conduct in the Insured Person's name the defence or settlement of any claim and We will have full discretion in the handling of any proceedings;
3. We may at any time pay to the Insured Person, in connection with any claim or series of claims arising from the original cause, an amount up to the Benefit amount specified in the Policy or any lesser amount for which such claim(s) can be settled and, upon such payment being made, We will be under no further liability in connection with such claim(s), except for the payment of costs and expenses recoverable or incurred prior to the date of such payment.
4. You have not been reckless and have conducted reasonable care for the safety of third parties as if uninsured and to prevent any bodily injury, loss and/or damage.

Additional Exclusions

We will not be liable in respect of:

1. Injury to any person arising in the course of their employment, contract of service or apprenticeship with You;
2. Loss of or damage to property belonging to or held in trust by or in the custody or control of You, an Insured Person or any of Your employees;
3. Injury, loss or damage caused directly or indirectly by, through or in connection with, any mechanically propelled vehicle (with the exception of golf buggies and motorised wheelchairs), aircraft or watercraft, when an Insured Person is the owner, driver or pilot thereof or has it in their care, custody or control or where the pilot is an employer or agent of You or an Insured Person;

4. Injury, loss or damage to property caused by or arising from:
   i. The nature of products sold by You or an Insured Person;
   ii. Advice furnished by You or by an Insured Person; or
   iii. The conduct of Your business, trade or profession;
   iv. Any liability assumed under contract unless such liability would have arisen in the absence of such a contract;
   v. Aggravated, exemplary or punitive damages or the payment of any fine or penalty; or
   vi. Any sexually transmitted or transmissible disease, or infection or virus of any sort emanating from a sexually transmitted disease.

Section G – Bonus Cover

17. Adventurous Activities Cover

During the Policy Period and whilst on a Journey, this Policy will automatically cover the Insured Person while engaged in the following activities for leisure and non-competitive purpose, with a licensed operator and provided the Insured Person follows all safety and health instructions, guidelines or regulations:

1. Zip-lining, zip-riding, bungee jumping, parasailing, tandem sky diving, tandem paragliding, tandem hang gliding;
2. Sightseeing on hot-air balloon, helicopter, airplane;
3. Canoeing or white-water rafting with a qualified guide and up to Grade 3 (of International Scale of River Difficulty);
4. Jet skiing, helmet diving;
5. Scuba diving, up to the maximum depth as specified under the Insured Person's PADI certification, and at all times accompanied by a qualified instructor or dive master but no deeper than 30 metres;
6. Ice skating, tobogganing, sledging; snow tube sliding, dog sledding, snow rafting; skiing or snowboarding, snowmobiling provided these activities are not done in off piste, ungroomed, unpatrolled areas or places not recommended for beginner to intermediate users;
7. Hiking, Trekking, or Mountaineering up to 3,000m above sea level;
8. Marathon

18. Home Content

We will, at Our sole discretion and option, either indemnify You or reinstate or repair, up to the Benefit amount specified in the Schedule of Benefits against physical loss or damage to Your household contents, Jewellery, stamp, coin, and/or medal collections, works of art stored within Your permanent place of residence in Singapore that was left vacant for the full duration of the Journey and which loss or damage was caused by fire or theft where force and violence were used to get into Your permanent place of residence during the Policy Period but which occurred only after You have actually departed Singapore for the Journey.

Exclusions specific to this cover:

We will not be liable for:

1. Wear, tear, depreciation, the process of cleaning, dyeing, repairing or restoring any article, the action of light or atmospheric conditions, moth, insects, vermin or any other gradually operating cause;
2. Any loss or damage occasioned through Your willful act or omission or connivance;
3. Loss (whether temporary or permanent) of Your permanent place of residence or any part thereof by reason of confiscation, requisition, detention or legal occupation of such property or of any premises, vehicle or thing containing the same by any government authorities;
4. Electrical or mechanical breakdown;
5. Consequential loss or damage of any kind;

6. Business or professional use in respect of photographic or sports equipment and accessories and musical instruments;
7. Motor vehicles, boats, livestock, bicycles and equipment or accessories relating thereto; and
8. Loss or damage insured under any other insurance policy or reimbursed by any other party.

The maximum liability under this cover is:

a. $2,000 in total for Jewellery, watches, precious stones, gold and silver items;
b. $1,000 for any one item, or set or pair of items.

19. Terrorism Cover

During the Policy Period and whilst on a Journey, the Schedule of Benefits will extend to cover events resulting from acts of Terrorism.

Section H – COVID-19 Cover

20. Emergency Medical Evacuation, Repatriation Expenses and Travel Assistance Services due to COVID-19

We will extend Benefits under Section B – Emergency Medical and Travel Assistance Services to Section H – Covid-19 Cover.

21. Overseas Medical Expenses due to COVID-19

If, during the Policy Period, the Insured Person is tested positive for COVID-19 whilst on a Journey, We will pay the Medical Expenses for treatment administered by a Physician when You suffer solely and independently of any other causes up to the Benefit amount specified in the Policy less any excess, if applicable and specified in the Policy.

If You are entitled to a reimbursement of all or part of the Medical Expenses from any person or any other source, We will only pay the balance amount of Medical Expenses that is not reimbursed up to the Benefit amount specified in the Policy.

Additional Exclusions

In addition to the General Exclusions applying to all sections, We will not be liable for:

1. Any further expenses incurred by You if We wish to return You to Singapore but You refuse (where in the opinion of the treating Physician and Zurich Assistance, You are fit to travel).
2. Any expenses relating to any treatment for Accidental Injury or Sickness where such treatment was first sought more than 60 days from the time the Accidental Injury or Sickness was first sustained overseas.
3. Any expenses incurred for prostheses, contact lenses, spectacles, hearing aids, dentures or medical equipment unless prescribed by a Physician for the treatment of Accidental Bodily Injury or Sickness.
4. Any expenses relating to any treatment not prescribed by a Physician.

22. Daily Hospital Benefit whilst Overseas due to COVID-19

If, as a direct result of being tested positive for COVID-19 during the Journey, the Insured Person is confined to an overseas Hospital, We will pay the Insured Person the daily Benefit amount specified in the Policy against continuous Hospital Confinement and up to the maximum amount specified in the Policy.

The total amount payable for overseas continuous Hospital Confinement due to COVID-19 shall not be more than the maximum number of continuous days shown in the Policy.

23. Daily Quarantine Benefit whilst Overseas due to COVID-19

If, as a direct result of being tested positive for COVID-19 during the Journey, the Insured Person needs to undergo Quarantine, We will pay the Insured Person the daily Benefit amount specified in the Policy against continuous Quarantine and up to the maximum amount specified in the Policy.

The total amount payable for overseas continuous Quarantine due to COVID-19 shall not be more than the maximum number of continuous days shown in the Policy.

This benefit will not pay if any claim has been paid for under Benefit 21. Daily Hospital Benefit Whilst Overseas due to COVID-19.

Additional Exclusions

In addition to the General Exclusions applying to all sections, We will not be liable for:

We will not pay for any claim for Quarantine that is located at hotel or facility not approved by local government.

24. Travel Cancellation due to COVID-19

If, the Insured Person's Journey is cancelled due to Insured Person:

• medically diagnosed with COVID-19 within 60 days of before date of departure following completion and analysis of a Singapore Government approved test, as certified by a medical practitioner or as certified or verified by an independent authority; or

• in quarantine on the date you are due to commence your trip, on the orders of a treating medical practitioner due to COVID-19, suspected COVID-19 or exposure to someone who has been diagnosed with COVID-19,

provided that the Policy is purchased more than 3 days before the Journey, We will reimburse You up to the Benefit amount specified in the Policy for fees incurred when:

1. Full payment was made by the Insured Person (includes redemption from any personal loyalty or rewards programmes) and is not recoverable from any other sources.
2. Fees are those for which the Insured Person is legally liable.
3. Fees are not recoverable from any other source.

Additional Conditions to Travel Cancellation due to COVID-19

If a policy is purchased within 30 days before the scheduled departure date of the Journey:

a. This policy must be purchased at least 3 days before the Journey or earlier.

b. Insured Person(s) must meet these conditions on and during the 7 days before the Policy purchase date:

   i. Insured Person(s) do not have COVID-19 symptoms such as fever, cough, shortness of breath, blocked or runny nose, sore throat or loss of sense of smell;

   ii. Insured Person(s) have not tested positive for COVID-19;

   iii. Insured Person(s) have not been in close contact with suspected or confirmed COVID-19 person or received notification/health risk warning issued by the Singapore government.

If any of the conditions above are not met, we will not pay claims under Benefit 23. The other sections of the Policy will still cover the Insured Person for the Journey.

25. Travel Curtailment due to COVID-19

If, during the Policy Period, the Insured Person's Journey is curtailed after the date of departure due to:

• Insured Person medically diagnosed with COVID-19 during the Journey following completion and analysis of a Singapore Government approved test, as certified by a medical practitioner or as certified or verified by an independent authority; or

• hospitalization or death of a Family Member, as a result of them having contracted COVID-19,

We will reimburse You to postpone or rearrange the Journey up to the Benefit amount specified in the Policy for administrative fees incurred when:

1. Additional air, land or sea travel (equivalent class of the original Journey) or accommodation expenses incurred as a result of the curtailment.
2. Loss of travel and/or accommodation expenses paid in advance by or forfeited by the Insured Person after the commencement of the Journey as a result of the curtailment.

Additional Conditions for Benefits 19 to 24

1. The Insured Person is not travelling against the travel advisory issued by the Singapore government.
2. The Insured Person must comply with all requirements and advice put in place by the Singapore and relevant overseas government, transport and accommodation provider relating to measures for minimizing the risk and spread of COVID-19, including but not limited to COVID-19 vaccination requirement, pre-departure, post-arrival COVID-19 test, Quarantine, isolation, and controlled itinerary whenever applicable.
3. During the Journey, the Insured Person does not knowingly stay with any person who is having or suspected to be having a COVID-19 infection, and/or is undergoing isolation or Quarantine.

The Insured Person or the personal representative must contact Zurich Assistance immediately for any medical claims relating to COVID-19.

General Exclusions

This Policy does not cover death, disablement, injury, loss, damage or expense, directly or indirectly, resulting from any of the following events:

1. War, invasion, act of foreign enemy, hostilities, warlike operations (whether war be declared or not), mutiny, military uprising, civil war, rebellion, revolution, insurrection, military or usurped power or the theft of property as a result of any of these events (other than Passive War).

2. Engaging in any naval, military, air force, law enforcement or civil defence service or operation.

3. Engaging in or testing of any kind of Conveyance, manual work, aerial photography, mining or handling of explosives, military equipment or weapons.

4. Self-inflicted injury, suicide or any attempt thereat, whilst sane or insane.

5. Professional sports or any sport whereby the Insured Person could earn or receive remuneration, donation, sponsorship or award of any kind for racing on wheels.

6. Activities whilst under the influence of alcohol or drugs, unless the drug is taken in accordance with an authorised medical prescription.

7. Activities subject to any prohibition or regulations by any government.

8. Contact with nuclear weapons material or ionising radiations or contamination by radioactivity from any nuclear fuel or nuclear waste, or from the combustion of nuclear fuel, and solely for the purpose of this General Policy Exclusions, combustion shall include any self-sustaining process of nuclear fission.

9. Mental, behavioral or sleep disorders, including any known or suspected psychological or psychiatric disorder, anxiety or depression.

10. Pre-existing medical conditions.

11. Being unfit to travel or travelling against the advice of a Physician.

12. Where the purpose of the Journey is to obtain medical care or treatment of any kind.

13. Any loss which is covered by any other insurance Policy.

14. Illegal or unlawful act by an Insured Person or any confiscation, detention or destruction by customs or other authorities.

15. Air travel other than as a fare-paying passenger on a regular scheduled airline or licensed chartered aircraft.

16. Any injury, illness, death, loss, expense or other liability attributable to HIV (Human Immunodeficiency Virus) and/or HIV-related illness including AIDS and/or any mutant derivative or variations thereof however caused or however named.

17. You participating in:-
    (a) Extreme Sports and Sporting Activities;
    (b) Racing, other than on foot, but this does not include ultra-marathons, biathlons and triathlons;
    (c) Off-piste skiing;
    (d) Private white water rafting - grade 4 and above;
    (e) Mountaineering;

(f) Hiking, Trekking (including mountain trekking) and Mountaineering above 3,000 metres above sea level; or

(g) Scuba diving unless You hold a PADI certification (or similar recognised qualification) or when diving with a qualified instructor. In these situations the maximum depth that this Policy covers is as specified under Your PADI certification (or similar recognised qualification) but no deeper than 30 metres and You must not be diving alone.

(h) Ocean yachting or pot holing.

18. Any condition which results from or is a complication of pregnancy, childbirth, miscarriage (except Accidental miscarriage) or abortion. Exception will apply and is subject to the terms of Benefit 13 – Pregnancy related medical expenses.

19. Illegal acts (or omissions) by You or Your executors, administrators, legal heirs or personal representatives, a loss resulting directly or directly from action taken by the government authorities including confiscation, seizure, destruction and restriction.

20. Any loss or expense which, if reimbursed or paid by Us, would result in Us being in breach of trade or economic sanctions or other such similar laws or regulations.

21. You not taking all reasonable efforts to safeguard Your property or to avoid any injury or minimise any claim under the Policy.

22. Due to any mysterious disappearance or unexplained loss.

23. Any condition which results from or is a complication of venereal disease.

24. Any loss arising directly or indirectly from solely due to epidemic- or pandemic-related travel advisories issued by governments, health authorities or the World Health Organization, by or for destination country or origin country.

25. Any loss or expenses which arises in connection with or is contributed by You undertaking any Journey against the travel advice of the Ministry of Foreign Affairs of Singapore or the Ministry of Health of Singapore, in relation to actual or threatened riots, strike or civil commotion, wars or warlike situations, outbreaks of disease or unsafe health conditions, epidemic or pandemic declared situations, or impending natural disasters, to the country or territory of Your destination, unless the Journey had already commenced prior to the issuing of the travel advice.

Notwithstanding any other terms under this Policy, We shall not be deemed to provide coverage or will not make any payments or provide any service or benefit to any insured or other party to the extent that such cover, payment, service, benefit and/or any business or activity of the insured would violate any applicable trade or economic sanctions law or regulation.

General Terms and Conditions

1. Assignment
This Policy cannot be assigned.

2. Awareness of Circumstances
At the time of purchasing this Policy the Insured Person must not be aware of any circumstances, facts or risks which are known or ought to be known by the Insured Person that may give rise to a claim under this Policy.

3. Arbitration
Any dispute or differences arising out of this Policy shall first be referred to the Financial Industry Disputes Resolution Centre (FIDREC), where it falls within FIDREC's jurisdiction. If the dispute or differences cannot be referred to or resolved by FIDREC, such a dispute or difference shall be referred to and finally resolved by arbitration in Singapore in accordance with the Arbitration rules of the Singapore International Arbitration Centre for the time being in force, which rules are deemed to be incorporated by references in this clause. The Tribunal shall consist of one arbitrator.

FIDReC's contact details are:

Financial Industry Disputes Resolution Centre Ltd.
36 Robinson Road #15-01
City House Singapore 068877
Telephone: 6327 8878 Fax: 6327 8488
Email: info@fidrec.com.sg
Website: www.fidrec.com.sg

4. Aggregate Limit of Liability
Means the maximum limit of $15,000,000 per event, payable for all such losses for all Insured Persons under Benefit 1 - Accidental Death and Permanent Disablement occurring whilst a number of Insured Person are together. If the aggregate amount of losses exceeds the aggregate limit, the Benefit payable to each Insured Person shall be proportionately reduced in such a way that the total of the Benefit does not exceed the aggregate limit of liability.

5. Policy Cancellation and Refund
This Policy may be cancelled by Us by giving 7 days written notice to Your last registered email address with us or by the Policyholder first calling Us at our General Hotline +65 6260 0126. We will not allow any refund of premium for the Single Journey Policy. In respect of the Annual Travel Policy, a proportionate amount of the premium for the unexpired period will be returned, subject to a minimum premium of S$25 to be retained by Us and provided no claims have been paid or are outstanding.

Cancellation of Annual Policy	Refund % of Premium
1 to 6 months from policy inception date	50%
7 to 9 months from policy inception date	15%
9 months or more from policy inception date	0%
Claims filed or paid during policy period	0%

6. Claims Notification and Evidence

Written notice of a potential claim or claim must be given to Us within 30 days after the date of the Accident causing an injury or loss or damage. Immediate notice must be given to Us in the event of the Accidental death of the Insured Person.

All certificates, information and evidence required by Us shall be furnished at Your own cost to Us. We will be entitled, in the case of non-fatal injury, to call for medical examinations by a Physician appointed by Us whenever required by Us and, in the event of death of the Insured Person, to have a post-mortem examination at Our expense.

7. Claims Payment

All indemnities and Benefits are payable to the Policyholder or the Insured Person (as instructed by the Policyholder) except for services specified under Benefit 4 - Emergency Medical and Travel Assistance Services. Any receipt by the Policyholder or Insured Person (if the Policyholder has instructed that payment is to be made to the Insured Person) of any Benefit payable under this Policy shall in all cases be deemed final and complete discharge of all of Our liability in respect of such a Benefit.

8. Compliance With Policy Provisions

Failure to comply with any of the provisions contained in this Policy shall invalidate all claims made under this Policy.

9. Condition Precedent To Liability

The due observance and fulfilment of the terms and conditions of this Policy, insofar as they relate to anything to be done or complied with by You, and the truth of the statements and information provided by You to Us, shall be condition precedent to Our liability under the Policy.

10. Contracts (Rights of Third Party)

A person who is not a party to this Policy contract will have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce any of its terms.

11. Cover Termination

Cover under this Policy will cease in respect of any Insured Person upon such an Insured Person no longer meeting the eligibility requirements set out under this Policy or upon the death of such an Insured Person.

12. Currency

All amounts shown are in Singapore dollars.

13. Data Use

Any information collected or held by Us whether contained in Your application or otherwise obtained may be used and disclosed to Our associated individuals/companies or any independent third parties appointed by Us (within or outside Singapore) for any matters relating to Your application, any Policy issued including policy servicing, underwriting and claims administration in accordance to Our Personal Data Protection Policy.

14. Determination of Age

In any claim, Your age will be determined as the age You are at the date of the Injury or Sickness with reference to the date of birth.

15. Duplication of Cover

In the event that You are covered under more than one travel insurance policy, with the exception of Corporate Travel Insurance, underwritten by Us for the same Journey, We will consider You insured only under the Policy which provides the highest benefit level.

16. Entire Contract

This Policy including the schedule, endorsements, attachments and amendments, if any, will constitute the entire contract between the parties. No changes in this Policy shall be valid unless approved and evidenced by endorsement of amendment from Us.

17. Fitness for Travel
At the time of effecting this insurance, You must be medically fit to travel and not be aware of any circumstances which could lead to cancellation, disruption of the Journey or to any other claim under this Policy, otherwise no claim will be payable.

18. Geographical Limit
The coverage under this Policy is 24 hours whilst on a Journey, subject to geographical limit arrangements.

19. Governing Law
This Policy will be governed by and interpreted in accordance with Singapore laws.

20. Interest
No indemnity or benefits payable by Us will carry any interest.

21. Insurance Act 1966
The Policy is issued in Singapore and is subject to the Insurance Act 1966 (the "Act") and all rules, regulations, subsidiary legislation and government orders enacted thereunder. For this Policy to be treated as a Singapore Policy, You should be ordinarily resident in Singapore at the date of Your application for this Policy. 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 a 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.

22. Length of Journey
In no event shall a Single Journey Policy exceed 182 consecutive days. Each Journey in an Annual Multi-Journey Policy taken by You shall not exceed 90 consecutive days from the departure date to the date of return to Singapore.

23. Misrepresentation or Fraud
Any false statement or failure to fully disclose facts made by the Policyholder or the Insured Person, or concerning any claim will result in Our right to repudiate liability under this Policy.

24. Payment before Cover Warranty
Notwithstanding anything contained in this Policy but subject to sub-clause below:

a. You agree and declare that the total premium due must be paid and actually received in full by Us (or the intermediary through whom this Policy was effected) on or before the Inception Date of the coverage under the Policy; and
b. in the event that the total premium due is not paid and actually received in full by Us (or the intermediary through whom this Policy was effected) on or before the Inception Date, then the Policy will be deemed to be cancelled immediately and no benefits whatsoever will be payable by Us as cover never attached on the Policy or renewal. Any payment received thereafter will be of no effect on the cancellation of the Policy.

25. Policy Owners' Protection Scheme

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

26. Purchase of Travel Insurance

You must purchase the insurance before departing Singapore. If insurance is purchased after Your departure from Singapore, no coverage is extended or backdated, regardless of whether a Policy has been issued.

27. Reasonable Care

The Insured Person shall act in a prudent manner and exercise reasonable care for the safety and supervision of Your property as if uninsured and to prevent loss and/or damage.

28. Subrogation

We have the right to proceed at Our own expense in the name of the Insured Person against third parties who may be responsible for an occurrence giving rise to a claim under this Policy.

29. Sanctions

Notwithstanding any other terms under this Policy, We shall not be deemed to provide coverage and will not make any payments or provide any service or benefit to any insured or other party to the extent that such cover, payment, service, benefit and/or any business or activity of the insured would violate any applicable trade or economic sanctions law or regulation.

Benefits You Receive

The following benefits are maximum limits (in SGD) per Insured per Journey as defined in the policy wording.

No.	Benefits	Lite Plan	Essential Plan	Deluxe Plan
A	**Personal Accident Benefits**			
1	Accidental Death and Permanent Disablement	$100,000 (adult) $10,000 (child)	$200,000 (adult) $20,000 (child)	$400,000 (adult) $40,000 (child)
2	Child Education Fund	Not Covered	$2,500 per child	$5,000 per child
	Limit	Not Covered	$10,000	$20,000
3	Credit Card Indemnity	$500	$2,000	$4,000
B	**Emergency Medical and Travel Assistance Services**			
4	Emergency Medical Evacuation, Repatriation Expenses & Travel Assistance Services	Unlimited	Unlimited	Unlimited
C	**Medical Expenses Benefits**			
5	Overseas Medical Expenses	$100,000	$150,000	$200,000
6	Post Journey Medical Expenses	$2,000	$5,000	$10,000
7	Treatment by Chinese Physician	$500	$750	$750
8	Overseas Hospital Visit	$2,000	$4,000	$6,000
9	Overseas Compassionate Visit	$2,500	$5,000	$7,500
D	**Travel Inconvenience Benefits**			
10	Travel Cancellation	$2,500	$5,000	$7,500
11	Travel Curtailment	$2,500	$5,000	$7,500
12	Travel Delay	$200 per 6 consecutive hours of delay		
	Limit	$200	$400	$800

Schedule of Benefits (Continued)

E	**Baggage Delay, and Loss or Damage of Baggage, Personal Property or Money Benefits**			
13	Baggage Delay (Whilst Overseas)	$200 per 6 consecutive hours of delay		
	Overseas Limit	$200	$400	$800
	Baggage Delay (Upon Return to Singapore)	$200 for at least 6 consecutive hours of delay		
14	Loss or Damage of Baggage (Per Article, Pair or Set of Items)	$100	$150	$150
	Loss or Damage of Baggage (For One Laptop Computer)	$500	$1,000	$1,500
	Loss or Damage of Baggage (For One Mobile Device)	$100	$150	$200
	Limit	$2,000	$3,000	$5,000
15	Loss of Money	$150	$300	$500
F	**Liability Protection**			
16	Personal Liability	$500,000	$500,000	$500,000
G	**Bonus Cover**			
17	Adventurous Activities Cover	Covered	Covered	Covered
18	Home Contents	Not Covered	$2,500	$5,000
19	Terrorism Cover	$200,000	$300,000	$500,000

Schedule of Benefits (Continued)

H	COVID-19 Cover			
20	Emergency Medical Evacuation, Repatriation Expenses and Travel Assistance Services Due to COVID-19	Unlimited	Unlimited	Unlimited
21	Overseas Medical Expenses Due to COVID-19	$100,000	$150,000	$200,000
22	Daily Hospital Benefit whilst Overseas due to COVID-19	$50 per day Maximum 7 days	$100 per day Maximum 14 days	$150 per day Maximum 14 days
23	Daily Quarantine Benefit whilst Overseas due to COVID-19	$50 per day Maximum 7 days	$100 per day Maximum 14 days	$150 per day Maximum 14 days
24	Travel Cancellation Due to COVID-19	$2,500	$5,000	$7,500
25	Travel Curtailment Due to COVID-19	$2,500	$5,000	$7,500

This policy is underwritten by Zurich Insurance Company Ltd (Singapore Branch) at 50 Raffles Place, #32-01 Singapore Land Tower, 048623 Singapore. Company Registration Number T08FC7171K, a licensed insurer authorized by the Monetary Authority of Singapore (MAS). Travel assistance and claim services are administered by Zurich Assistance. Supported by EMA Global Assistance Pte. Ltd.

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