



POLICY WORDINGS

# Corporate Travel



## Etiqa Corporate Travel

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### Important Notice

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In accordance with Section 23(5) of the Insurance Act 1966, We would remind You that You must disclose to Us fully and faithfully all the facts You know or could reasonably be expected to know, otherwise You may not receive any benefit from this Policy.

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### A. General Terms

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1. This Policy, Schedule, Endorsement, application, proposal form, declaration and attached papers together with other statements in writing, if any, are evidence of the contract between You and Us and shall hereinafter be referred to as the "Policy". The proposal made to Us in connection with this Insurance shall be the basis and forms part of this contract. The Policy is to be read as one document and any word or expression to which a specific meaning has been attached in any part shall bear the same meaning wherever it appears.
2. We shall provide the respective Insurance in the terms set out in this Policy, provided that You pay the premium in full and We agree to accept it.
3. The conditions which appear in this Policy must be complied with. Failure to comply may mean that You or the Insured Person(s) may not be able to claim under this Policy.
4. Any word denoting a singular pronoun shall also mean to include the plural.
5. Throughout this Policy, where the context so admits, words embodying the masculine gender shall include the feminine gender and vice-versa.

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### B. Eligibility

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To be eligible under this Policy:

- (a) The Insured Person(s) must be described in the Schedule;
- (b) The Insured Person(s) must be at least sixteen (16) and up to seventy-five (75) years of age (age inclusive);
- (c) The Insured Person's Country of Residence must be Singapore;
- (d) The Insured Person(s) must fall under the Class 1 Occupational Category; and
- (e) The Insured Person(s) must be an employee of the Policyholder.

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### C. Premium Payment Warranty

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If the Period of Insurance is sixty (60) days or more, any premium due must be paid and received in full by Us (or the intermediary through whom this Policy was effected) within sixty (60) days of the Inception Date of the coverage under the Policy.

In the event that any premium due is not paid and received in full by Us (or the intermediary through whom this Policy was effected) within the sixty (60)-day period referred to above, then:

- a) the cover under the Policy is automatically terminated immediately after the expiry of the said sixty (60) day period;

- b) the automatic termination of the cover shall be without prejudice to any liability incurred within the said sixty (60) day period; and
- c) We shall be entitled to a pro-rata time on risk Premium subject to a minimum of twenty-five dollars (\$25).

If the Period of Insurance is less than sixty (60) days, any Premium due must be paid and received in full by Us (or the intermediary through whom this Policy was effected) within the Period of Insurance.

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## D. General Definitions

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**Accident / Accidental** means an unforeseen event of violent, accidental, external and visible nature, occurring during the Period of Insurance, which results in Bodily Injury or death.

**AWP** means AWP Services Singapore Pte. Ltd. (Company Reg. No. 198903487R), a third party provider contracted by Us to provide travel information and emergency assistance services to the Insured Person(s).

**Benefit** means the respective Benefit, as stated in the Policy, Schedule and/or Endorsement payable by Us under the terms and conditions and exclusions in respect of each event or loss covered by this Policy.

**Bodily Injury** means any injury sustained by an Insured Person(s) during the period of insurance and is caused by an Accident solely and independently of any other causes within twelve (12) months from the date of such Accident.

**Business Trip** means travel, by the Insured Person, in the course of their employment, authorised by the Policyholder outside of the Insured Person's Country of Residence.

**Child(ren)** means an Insured Person's unmarried dependent child(ren) (including step or legally adopted child(ren)) as long as they are under twenty-two (22) years of age or under twenty-five (25) years of age if they are full-time students at an accredited institution of higher learning and in either case, are primarily dependent upon the Insured Person for maintenance and support. Child(ren) does not include those who are undergoing full-time national service.

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

**Civil War** means any event, whether declared or not, occurring within the same country against the government by its citizens, including but not limited to any of the following: armed opposition, coup, insurrection, revolution, armed rebellion or sedition.

**Class 1 Occupational Category** means white collared occupations that are engaged in executive, administrative or clerical duties under non-hazardous conditions and does not involve any form of manual labour.

**Close Business Associate** means a business companion (who is not a fellow employee or colleague of the Insured Person) who travels with the Insured Person for the same business purpose, and whose presence is necessary for the Insured Person's business.

**Critical Medical Condition** means a medical condition suffered by the Insured Person as a result of Bodily Injury or Illness, which is determined to be life-threatening by a Medical Practitioner designated by AWP in their absolute discretion.

**Complete Fracture** means a bone which is broken completely across and there is no connection left between the pieces.

**Confined or Confinement** means confinement in Hospital for at least a Day as a resident In-patient (other than for day surgery) upon the advice of and under the regular care and attendance of a Medical Practitioner

and for this purpose, Day means a period for which the Hospital charges for room and board and Daily shall be construed accordingly.

**Country of Residence** means the country in which the Insured Person is residing at the start of Period of Insurance, or the country declared to Us where the Insured Person is working for a period of more than one hundred and eighty three (183) days.

**Covered Expenses** are expenses for services provided and/or arranged by AWP for the transportation, medical services and medical supplies necessarily incurred for an evacuation or the transportation expenses for the repatriation of mortal remains.

**Effective Date of Insurance** means the commencement date of insurance as specified on the Schedule.

**Endorsement** means written evidence of an agreed change to this Policy.

**Family Member** means Insured Person's legal spouse, parent, parent-in-law, step-parent, legal child (including adopted child), brother, sister, brother-in-law, sister-in-law, daughter-in-law, son-in-law, half-brother, halfsister, fiancé(e), stepchild, grandparent or grandchild.

**Fingers, Thumbs or Toes** means the digits of a Hand or Foot.

**Foot** means the entire foot below the ankle.

**Fractured Leg or Patella with Established Non-union** means a fracture of the leg or patella where:

- (a) the fracture does not mend properly;
- (b) the leg or patella does not function normally; and
- (c) this condition will last for the remainder of the Insured Person's life.

**Hairline Fracture** means mere cracks in the bone.

**Hand** means the entire hand below the wrist.

**Hijack, Hijacked or Hijacking** means any seizure or exercise of control of a Public Conveyance or motor vehicle by the use of force or violence or threat of force or violence and with wrongful intent.

**Home Country** means the country of which the Insured Person holds a passport. If the Insured Person holds more than one (1) passport, the Home Country means the country declared to Us.

**Home Leave** means travel to the Insured Person's Home Country from:

- (a) their Country of Residence; or
- (b) any city on their Journey immediately before, during or immediately after Business Trip or Personal Deviation,

for no more than thirty one (31) days while on temporary leave from his employment duties, approved by the Policyholder. This does not include any travel for personal vacation or annual leave.

**Hospital** means a legally constituted establishment operated pursuant to the laws of the country in which it is based, which holds a licence as a hospital (if licensing is required in the state or government jurisdiction), and meets the following requirements:

- (a) operates primarily for the reception, care and treatment of sick, ailing or injured persons as in-patients;
- (b) provides a twenty four (24) hour a day nursing service by and under the supervision of a staff of nurses;
- (c) has a staff of one (1) or more Medical Practitioners available at all times;
- (d) maintains organised facilities for the medical diagnosis and treatment, and provides (where appropriate) facilities for major surgery within the confines of the

- (e) establishment or in facilities controlled by the establishment; and is not primarily a clinic, nursing, rest or convalescent home, psychiatric institution, community hospital, rehabilitation institution, a place for alcoholics or drug addicts or similar establishments.

**Illness** means a physical condition marked by a pathological deviation from the normal healthy state as verified by a Medical Practitioner.

**Insured Person(s) / His / Him / He** in respect of Individual Plan means the person named in the Schedule as the Insured Person and with respect to whom premiums have been paid or agreed to be paid by the Policyholder. They are a person that is legally entitled to claim under the Policy. An Insured Person is not a contracting insured under the Policy with Us.

**Journey** means an Overseas Journey undertaken by the Insured Person for the purposes of any:

- (a) Business Trip;
- (b) Personal Deviation; or
- (c) Home Leave.

Where the journey (except by motor vehicle owned or hired by the Policyholder or the Insured Person) commences the later of either:

- (a) when the Insured Person leaves their residence or usual place of employment or any location in his Country of Residence to go directly to the Terminal; or
- (b) three (3) hours before the scheduled departure time of the Public Conveyance in which the Insured Person has arranged to travel; and

terminates on the earliest of the following:

- (a) the Insured Person returns directly to their residence or usual place of employment or any location from the Terminal in his Country of Residence;
- (b) three (3) hours after the scheduled arrival time of the Public Conveyance in which the Insured Person travels;
- (c) one hundred and eighty three (183) consecutive days after the commencement of the journey; or
- (d) the expiry of the Period of Insurance.

In the event the journey is a one-way trip from the Insured Person's Country of Residence, the journey shall terminate upon the Insured Person's arrival at their residence, place of employment or any location at the final destination, whichever occurs first and shall not include cover for Personal Deviation.

Where the journey is by motor vehicle owned or hired by the Policyholder or the Insured Person outside of their Country of Residence commences the later of either:

- (a) when the Insured Person leaves their residence or usual place of employment or any location in their Country of Residence to go directly to the border departure point; or
- (b) three (3) hours before the Insured Person actually arrives at the border; and

terminates on the earliest of the following:

- (a) the Insured Person returns directly to their residence or usual place of employment or any location from the Terminal in his Country of Residence;
- (b) three (3) hours after the Insured Person crosses the border;
- (c) one hundred and eighty three (183) consecutive days after the commencement of the journey; or
- (d) the expiry of the Period of Insurance.

In the event the journey is a one-way trip from the Insured Person's Country of Residence, the journey shall terminate upon the Insured Person's arrival at their residence, place of employment or any location at the final destination, whichever occurs first and shall not include cover for Personal Deviation.

Where the journey is inside his Country of Residence and is by motor vehicle owned or hired by the Policyholder or the Insured Person commences when the Insured Person leaves their city of residence or usual place of employment in their Country of Residence to go directly to a destination that is more than one hundred (100) kilometres away and is not within the same city; and

terminates on the earliest of the following:

- (a) the Insured Person returns directly to their residence or usual place of employment or any location from the Terminal in his Country of Residence;
- (b) one hundred and eighty three (183) consecutive days after the commencement of the journey; or
- (c) the expiry of the Period of Insurance.

In the event the journey is a one-way trip from the Insured Person's city of residence or usual place of employment in their Country of Residence to go directly to a destination that is more than one hundred (100) kilometres away and is not within the same city, the journey shall terminate upon the Insured Person's arrival at their residence, place of employment or any location at the final destination, whichever occurs first and shall not include cover for Personal Deviation.

**Limb** means the entire limb between the shoulder and the wrist or between the hip and the ankle.

**Loss** means in a Bodily Injury resulting in connection with:

- (a) a Limb, Permanent physical severance or Permanent total loss of the use of the Limb;
- (b) an eye, total and Permanent loss of all sight in the eye;
- (c) hearing, total and Permanent loss of hearing;
- (d) speech, total and Permanent loss of the ability to speak;
- (e) Fingers, Thumbs or Toes, Permanent physical severance through or above a metacarpophalangeal or metatarsophalangeal joint,

**Major Unexpected Event** means

- (a) Natural Disaster;
- (b) Epidemic or pandemic as declared by the World Health Organisation;
- (c) Major industrial accident as determined by Us;
- (d) Civil unrest, riot or commotion resulting in cancellation of scheduled Sea Conveyance services or in a relevant government warning against non-essential travel;
- (e) Strike resulting in the cancellation of scheduled Sea Conveyance services; or
- (f) Any event leading to airspace or multiple airport closures.

**Medical Expenses** means the necessary and reasonable expenses incurred and paid to a medical practitioner, physician, Hospital and/or ambulance service provider for medical, surgical, X-ray, hospital or nursing treatment including the cost of medical supplies and ambulance hire. All treatment, including specialist treatment, must be prescribed or referred by a medical practitioner in order for expenses to be reimbursed under this Policy and such reimbursement will not exceed the usual level of charges for similar treatment, medical services or supplies in the location where the expenses were incurred and paid had this insurance not existed. Treatments and services including medicines must be customary for the treatment of a condition you have and cannot be experimental or elective.

**Medical Practitioner** means a registered and legally qualified physician, doctor or surgeon by a medical degree in western medicine and authorised by the medical licensing authority of that country to provide medical or surgical services within the scope of their licence and training. This cannot be You, Your Family Member or travelling companion, partner, business partner, employer, employee or agent.

**Natural Disasters** mean cyclone, flood, hurricane, earthquake, landslide, tornado, tsunami, typhoon, volcanic eruption, wind storm, hailstorm and wildfire.



**Nuclear, Chemical or Biological Terrorism** means the use of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical agent and/or biological agent during the Period of Insurance by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious or ideological purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

**Other Fracture** means any fracture other than a Complete Fracture or Simple Fracture or Hairline Fracture.

**Overseas** means anywhere beyond the Country of Residence.

**Partner** means a Insured Person's spouse and includes a de-facto and/or life partner with whom an Insured Person has continuously cohabited for a period of three (3) months or more at the time of loss.

**Period of Insurance** means the period during which the coverage under this Policy is effective, as stated in the Schedule or any subsequent Endorsement(s).

**Permanent Disablement** means one of the items of disability listed in the scale of compensation under Section 1 in the table of cover, and which was caused only by an accident, as long as:

(a) the disability lasts for twelve (12) months consecutively from the date of the accident; and (b) Our Medical Practitioner confirms that it is not going to improve after twelve (12) months.

**Pre-existing Condition** means any medical condition for which:

- (a) The Insured Person(s) received medical treatment, diagnosis, consultation or prescribed drugs within a twelve (12) month period immediately prior to the Effective Date of Insurance; or
- (b) Medical advice or treatment was recommended by a Medical Practitioner within a twelve (12) month period immediately prior to the Effective Date of Insurance; or
- (c) A reasonable person in the circumstances would be expected to be aware of within a twelve (12) month period immediately prior to the Effective Date of Insurance.

**Permanent** means having lasted twelve (12) consecutive months from the date of the Bodily Injury and at the expiry of that period, being beyond hope of improvement as diagnosed by a Medical Practitioner.

**Permanent Total Disablement** means the Insured Person is entirely and continuously unable to engage in, perform or attend to any occupation, business or employment of any and every kind for the remainder of their life and has had this disability for at least twelve (12) consecutive months as diagnosed by a Medical Practitioner any time after those twelve (12) consecutive months.

**Personal Deviation** means personal vacation taken by an Insured Person immediately before, during or immediately after a Business Trip and within the applicable territorial limits that the Insured Person is covered for in the Schedule, up to a maximum of thirty one (31) days. This does not include personal vacation before, during or immediately after Home Leave.

**Physician** means a registered herbalist, chiropractor, acupuncturist, bone setter or osteopath all licensed under any applicable laws including a traditional Chinese medical practitioner registered with the Traditional Chinese Medicine Practitioners Board. The Insured Person(s) should not be the attending Physician nor a Family Member.

**Policy** means this wording, the current Schedule, Endorsement(s) and any other documents We may issue to the Policyholder that We advise will form part of the Policy which together constitutes the entire Policy between the parties.

**Policyholder** means the named company listed as the Policyholder in the Schedule with whom We enter into the Policy. They are the contracting insured. Where the Policyholder is more than one firm, partnership, company, association, organisation or entity of a similar nature, the Policyholder shall refer to all of them

taken together as a whole and any obligation and/or liability pertaining to a Policyholder under this Policy shall be joint.

**Pre-Existing Condition** means any medical conditions for which the Insured Person received medical treatment, diagnosis, consultation or prescribed drugs within a twelve (12) month period preceding the effective date that this Insured Person is added into this Policy.

**Professional Sport** means any sport for which an Insured Person receives a fee, allowance, sponsorship or monetary reward as a result of their participation, which accounts for more than fifteen percent (15%) of their annual income from all sources.

**Public conveyance** means:

- (a) taxi; or
- (b) any land, sea or air conveyance provided and operated by a carrier duly licensed for the regular transportation of fare-paying passengers, which is available to the general public, and which has designated and established routes and is provided according to a regular schedule. It will only be a Public Conveyance,

so long as either (a) or (b) above:

- (i) is used as public transportation, and excludes private transportation; and
- (ii) is not a chartered vehicle and/or transportation; and
- (iii) has the applicable commercial registration or taxi licence (for land, sea, or air transportation, as the case may be from the relevant authorities).

Public conveyance does not include motorcycles or motor scooters of any kind whatsoever.

**Relative** refers to the adult Insured Person(s)'s spouse, child, parent, parent-in-law, grandparent, grandparent-in-law, great-grandparent, great-grandparent-in-law, grandchild, sibling, sibling-in-law, aunt, uncle, niece or nephew.

**Resident In-Patient** means an Insured Person whose Confinement is as a resident bed patient and whose Confinement is due to Illness or Bodily Injury covered by this Policy at a Hospital.

**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 minimising the consequences of such disturbance.

**Schedule** means the information page that contains the details of the Policyholder, Insured Person(s), Benefit, Premium and Period of Insurance attached to this Policy.

**Second Degree Burns** means a burn where both the epidermis and the underlying dermis are damaged.

**Serious Medical Condition** means a condition which in the opinion of AWP constitutes a serious medical emergency requiring urgent remedial treatment to avoid death or serious impairment to the Insured Person(s)'s immediate or long term health prospects. The seriousness of the medical condition shall be judged within the context of the Insured Person(s)'s geographical location, the nature of the medical emergency and the local availability of appropriate medical care of facilities.

**Serious Bodily Injury or Serious Illness** whenever applied to the Insured Person(s), is one which requires treatment by a Medical Practitioner and which results in the Insured Person(s) being certified by that Medical Practitioner as unfit to travel or continue with the planned Journey. When applied to the Family Member, it shall mean Bodily Injury or Illness certified as being dangerous to life by a Medical Practitioner and which results in the discontinuation or cancellation of the planned Journey.

**Simple Fracture** means a basic and uncomplicated break in the bone and which in the opinion of a Physician requires minimal and uncomplicated medical treatment.



**Specified Cause** means any of the following, affecting the Insured Person:

- (a) the Insured Person's death, or Bodily Injury or Illness sustained by him and rendering him unfit to travel in the opinion of a Medical Practitioner;
- (b) the death, of a Family Member or Bodily injury or Illness of such person necessitating him to be Confined to a Hospital;
- (c) the death of a Close Business Associate or Bodily Injury or Illness of such person necessitating him to be Confined to a Hospital;
- (d) compulsory quarantine, jury service, subpoena, or Hijack;
- (e) unexpected Strike, Riot or Civil Commotion, Terrorism, adverse weather or Natural Catastrophe arising out of circumstances beyond the control of the Policyholder; or
- (f) the Insured Person's residence or usual place of employment in their Country of Residence becoming uninhabitable resulting from fire, storm, flood, theft, subsidence or malicious damage.

**Strike** means the wilful 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 any such act or in minimising the consequences of any such act.

**Sum Insured** means the benefit amount payable by Us as stated in the Schedule.

**Temporary Partial Disablement** means where in the opinion of a Medical Practitioner, the Insured Person:

- (a) is temporarily unable to engage in a substantial part of their usual occupation or business duties; and
- (b) is under the regular care of and acting in accordance with the instructions or advice of that Medical Practitioner.

**Temporary Total Disablement** means where in the opinion of a Medical Practitioner, the Insured Person:

- (a) is temporarily unable to engage in their usual occupation or business duties; and
- (b) is under the regular care of and acting in accordance with the instructions or advice of a Medical Practitioner.

**Terminal** means the air, sea or land terminal in the Country of Residence which is the point of departure or return of a Public Conveyance at the commencement of an Insured Person's Journey or at the end of such Journey, respectively.

**Terrorism** means any act committed by a Terrorist or Freedom Fighter (including Nuclear, Chemical or Biological Terrorism).

**Terrorist or Freedom Fighter** means an individual or organisation, irrespective of ethnic, religious or ideological background or beliefs, which use violence or the threat of violence to promote their cause or beliefs.

**Third Degree Burns** means a burn resulting in the damage or destruction of the skin to its full depth and damage to the tissues beneath.

**Usual, Reasonable and Customary Medical Expenses** means charges for treatment, supplies or medical services medically necessary to treat the Insured Person's condition, which does 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.

**Us / We / Our / The Company** means Etiqa Insurance Pte. Ltd. (Company Reg. No. 201331905K).

**War** means war, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

**You / Your** means the Policyholder / Policy Owner named in the Schedule.

**Zone 1** means Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Thailand, Philippines and Vietnam.

**Zone 2** means Armenia, Australia, Azerbaijan, Bahrain, Bangladesh, China (excluding Tibet), Cyprus, Georgia, Hong Kong, India, Israel, Japan, Jordan, Kazakhstan, Kuwait, Kyrgyzstan, Lebanon, Macau, Maldives, Mauritius, Mongolia, Nepal, New Zealand, Oman, Pakistan, Palestine, Qatar, Saudi Arabia, South Korea, Sri Lanka, Taiwan, Tajikistan, Timor-Leste, Turkey, Turkmenistan, United Arab Emirates and Uzbekistan.

**Zone 3** means Zone 1; Zone 2; Nepal, Tibet and Worldwide/the rest of the world excluding Democratic Republic of Congo, Iran, Libya, North Korea, Somalia, South Sudan, Sudan and Yemen.

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## E. The Benefits

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### Overseas Medical Benefits

#### Section 1 – Overseas Medical Expenses

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person necessarily incurs Medical Expenses as a direct result of Bodily Injury or Illness, We will indemnify the Policyholder in respect of such expenses up to the Benefit amount shown in the Schedule applicable under the Policy.

#### Additional Conditions

- (a) Our liability in respect of Medical Expenses shall not exceed the Benefit amount stated in the Policy Schedule applicable under the Policy.
- (b) In the event the Policyholder or an Insured Person becomes entitled to a refund or reimbursement of all or part of Medical Expenses from any other source, including but not limited to any other insurance, We will only be liable for the excess of the amount recoverable from such other source or insurance.

#### Exclusions

In addition to the General Exclusions of this Policy, this Policy does not cover, and We will not pay or indemnify for any:

- (a) treatment where the Insured Person first sought treatment for Bodily Injury or Illness more than sixty (60) days after the start of the Bodily Injury or Illness;
- (b) expenses incurred for prostheses, contact or corneal lenses, spectacles, hearing aids, dentures or other medical equipment unless prescribed by a Medical Practitioner for the treatment of Bodily Injury or Illness;
- (c) routine medical examination, cosmetic surgery, routine dental treatment and other elective treatments and surgical processes;
- (d) Medical Expenses incurred after the Period of Insurance; or
- (e) Medical Expenses directly or indirectly, caused by, as a consequence of, in connection with or contributed to by any of the following:
  - (i) Human Immunodeficiency Virus (HIV), any variance including Acquired Immune Deficiency Syndrome (AIDS), AIDS related complications or any sexually transmitted disease;
  - (ii) any nervous conditions, mental conditions, psychiatric disorder, alcoholism or drug addiction, rest cures, sanatoria or special nursing care; or
  - (iii) any condition which results from or is a complication of pregnancy, childbirth, miscarriage (except Accidental miscarriage not attributed to any natural causes and/or Illness) or abortion, intoxication by alcohol, or drugs not prescribed by a Medical Practitioner.

## Section 2 – Post Journey Medical Expenses

- (a) If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person sustains Bodily Injury or Illness, and seeks medical treatment while on the Journey, and then necessarily incurs Medical Expenses for follow up treatment administered by a Medical Practitioner in their Country of Residence within sixty (60) days after the end of the Journey, We will indemnify the Policyholder or the Insured Person in respect of such expenses up to the Benefit amount shown in the Schedule.
- (b) If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person sustains Bodily Injury or Illness, and does not seek medical treatment outside of their Country of Residence whilst on the Journey, the Insured Person must seek the first medical treatment in their Country of Residence within seven (7) days upon return to their Country of Residence and then any subsequent medical treatments are covered up to a maximum of sixty (60) days after the end of the Journey. We will indemnify the Policyholder or the Insured Person in respect of related Medical Expenses up to the Benefit amount shown in the Schedule.

### Additional Conditions

- (a) Our liability in respect of Medical Expenses shall not exceed the Benefit amount stated in the Schedule less any Excess applicable under the Policy.
- (b) In the event the Policyholder or an Insured Person becomes entitled to a refund or reimbursement of all or part of Medical Expenses from any other source, including but not limited to any other insurance, We will only be liable for the excess of the amount recoverable from such other source or insurance.

### Exclusions

In addition to the General Exclusions, this Policy does not cover, and We will not pay or indemnify for:

- (a) any expenses incurred sixty (60) days after the Journey;
- (b) any expenses incurred for prostheses, contact or corneal lenses, spectacles, hearing aids, dentures or other medical equipment unless prescribed by a Medical Practitioner for the treatment of Bodily Injury or Illness;
- (c) any expenses incurred for routine medical examination, cosmetic surgery, routine dental treatment and other elective treatments and surgical processes; or
- (d) any Medical Expenses directly or indirectly, caused by, as a consequence of, in connection with or contributed to by any of the following:
  - (i) Human Immunodeficiency Virus (HIV), any variance including Acquired Immune Deficiency Syndrome (AIDS), AIDS-related complications or any sexually transmitted disease;
  - (ii) any nervous conditions, mental conditions, psychiatric disorder, alcoholism or drug addiction, rest cures, sanatoria or special nursing care; or
  - (iii) any condition which results from or is a complication of pregnancy, childbirth, miscarriage (except Accidental miscarriage not attributed to any natural causes and/or Sickness) or abortion, intoxication by alcohol, or drugs not prescribed by a Medical Practitioner.

## Section 3 – Traditional Chinese Medical Treatment

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person necessarily incurs traditional Chinese Medical Expenses as a direct result of Bodily Injury or Illness, We will indemnify the Policyholder in respect of such expenses up to the Benefit amount shown in the Schedule applicable under the Policy.

#### Additional Conditions

- (a) Our liability in respect of Medical Expenses shall not exceed the Benefit amount stated in the Policy Schedule applicable under the Policy.
- (b) Where an Insured Person has been treated by a Physician, Our liability in respect of Medical Expenses shall not exceed seven hundred and fifty dollars (S\$750) applicable under the Policy.
- (c) In the event the Policyholder or an Insured Person becomes entitled to a refund or reimbursement of all or part of Medical Expenses from any other source, including but not limited to any other insurance, We will only be liable for the excess of the amount recoverable from such other source or insurance.

#### Exclusions

In addition to the General Exclusions of this Policy, this Policy does not cover, and We will not pay or indemnify for any:

- (a) treatment where the Insured Person first sought treatment for Bodily Injury or Illness more than sixty (60) days after the start of the Bodily Injury or Illness;
- (b) expenses incurred for prostheses, contact or corneal lenses, spectacles, hearing aids, dentures or other medical equipment unless prescribed by a Physician for the treatment of Bodily Injury or Illness;
- (c) routine medical examination, cosmetic surgery, routine dental treatment and other elective treatments and surgical processes; or
- (d) Medical Expenses incurred after the Period of Insurance.
- (e) Medical Expenses directly or indirectly, caused by, as a consequence of, in connection with or contributed to by any of the following:
  - (i) Human Immunodeficiency Virus (HIV), any variance including Acquired Immune Deficiency Syndrome (AIDS), AIDS related complications or any sexually transmitted disease;
  - (ii) any nervous conditions, mental conditions, psychiatric disorder, alcoholism or drug addiction, rest cures, sanatoria or special nursing care; or
  - (iii) any condition which results from or is a complication of pregnancy, childbirth, miscarriage (except Accidental miscarriage not attributed to any natural causes and/or Illness) or abortion, intoxication by alcohol, or drugs not prescribed by a Physician.

#### Section 4 – Hospital Confinement Benefit

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person is Confined outside their Country of Residence for the length of time set out in the Schedule as a result of Bodily Injury or Illness, We will pay the Policyholder the Sum Insured (as identified in the Schedule) up to the Benefit amount shown in the Schedule.

#### Exclusions

In addition to the General Exclusions, this Policy does not cover, and We will not pay or indemnify any amount, directly or indirectly, caused by, as a consequence of, in connection with or contributed to by any of the following:

- (a) any period of Confinement that occurs outside of the Period of Insurance;
- (b) Human Immunodeficiency Virus (HIV), any variance including Acquired Immune Deficiency Syndrome (AIDS), AIDS-related complications or any sexually transmitted disease;
- (c) any nervous conditions, mental conditions, psychiatric disorder, alcoholism or drug addiction, rest cures, sanatoria or special nursing care; or
- (d) any condition which is results from or is a complication of pregnancy, childbirth, miscarriage (except Accidental miscarriage not attributed to any natural causes and/or Illness) or abortion, intoxication by alcohol, or drugs not prescribed by a Medical Practitioner.

## Section 5 – Double Hospital Confinement Benefit (ICU)

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person is necessarily confined in an Intensive Care Unit (ICU) outside their Country of Residence as a result of Bodily Injury or Illness, We will pay the Policyholder the Sum Insured for the length of Confinement (as identified in the Schedule) up to the Benefit amount shown in the Schedule.

### Additional Conditions

- (a) The Sum Insured shall be paid for each Day of Confinement from the first day of Confinement and up to the Benefit amount shown in the Schedule.
- (b) Every Day of Confinement as a result of the same event shall be counted towards the total number of days of Confinement, notwithstanding that such days do not run consecutively.
- (c) Confinement due to Bodily Injury must occur within thirty (30) days of the Accident causing the relevant Bodily Injury.
- (d) Confinement must be considered medically necessary by a Medical practitioner.

We will only be liable for the same Day of Confinement, if sought under Section 4 - Hospital Confinement Benefit and Section 5 – Double Hospital Confinement Benefit. We will only pay or indemnify the greater amount, under these two sections for the same period of Confinement.

### Exclusions

In addition to the General Exclusions, this Policy does not cover, and We will not pay or indemnify any amount, directly or indirectly, caused by, as a consequence of, in connection with or contributed to by any of the following:

- (a) any period of Confinement that occurs outside of the Period of Insurance;
- (b) Human Immunodeficiency Virus (HIV), any variance including Acquired Immune Deficiency Syndrome (AIDS), AIDS-related complications or any sexually transmitted disease;
- (c) any nervous conditions, mental conditions, psychiatric disorder, alcoholism or drug addiction, rest cures, sanatoria or special nursing care; or
- (d) any condition which is results from or is a complication of pregnancy, childbirth, miscarriage (except Accidental miscarriage not attributed to any natural causes and/or Illness) or abortion, intoxication by alcohol, or drugs not prescribed by a Medical Practitioner.

## Section 6 – Hospital Visitation

If, during the Period of Insurance, whilst the Insured Person is on a Journey, outside of their Country of Residence, the Insured Person dies or becomes Confined for more than five (5) consecutive days and no adult Family Member is present, We will indemnify the Policyholder for reasonable travel and accommodation expenses necessarily incurred by two (2) relatives or friends of the Insured Person to visit and stay with them until the Insured Person is medically fit to return to their Country of Residence, up to the Benefit amount shown in the Schedule.

### Exclusions

In addition to the General Exclusions, this Policy does not cover, and We will not pay or indemnify any amount, directly or indirectly, caused by, as a consequence of, in connection with or contributed to by any of the following:

- (a) any period of Confinement that occurs outside of the Period of Insurance;
- (b) Human Immunodeficiency Virus (HIV), any variance including Acquired Immune Deficiency Syndrome (AIDS), AIDS-related complications or any sexually transmitted disease;
- (c) any nervous conditions, mental conditions, psychiatric disorder, alcoholism or drug addiction, rest cures, sanatoria or special nursing care; or
- (d) any condition which is results from or is a complication of pregnancy, childbirth, miscarriage (except Accidental miscarriage not attributed to any natural causes and/or Sickness) or abortion, intoxication by alcohol, or drugs not prescribed by a Medical Practitioner.

## Section 7 – Emergency Telephone Charges

If, during the Period of Insurance whilst the Insured Person is on a Journey, the Insured Person needs to contact AWP for assistance in an emergency situation, We will indemnify the telephone or mobile phone charges incurred to contact AWP up to the Benefit amount shown in the Schedule.

#### Evacuation and Repatriation Benefits

### Section 8 – Emergency Medical Evacuation

If, during the Period of Insurance, whilst the Insured Person is on a Journey, as a result of an Insured Person being in a Critical Medical Condition and in the opinion of an authorised representative of AWP, it is judged medically appropriate to move the Insured Person to another location for medical treatment or to return the Insured Person to their Country of Residence, the authorised representative of AWP shall arrange for the evacuation utilising the means best suited to do so based on the medical severity of the Insured Person's Critical Medical Condition. We shall pay directly to AWP the Covered Expenses for such evacuation up to the Benefit amount shown in the Schedule.

In the event the Insured Person cannot, for reasons beyond his control, notify AWP, and nevertheless makes arrangements for his own evacuation, We shall, if satisfied that the arrangements were medically appropriate in view of the Insured Person's Critical Medical Condition at that time, indemnify the Policyholder in respect of the expenses incurred, up to an amount which would have been payable to AWP for services provided under the same circumstances and in any event not exceeding the Benefit amount shown in the Schedule.

The means of evacuation arranged by an authorised representative of AWP, may include air ambulance, surface ambulance, regular air transportation, railroad or any other appropriate means. All decisions as to the means of evacuation and the final destination of any evacuation will be made by the authorised representative of AWP.

### Section 9 – Repatriation Expenses

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person dies, an authorised representative of AWP shall make the necessary arrangements for the return of the Insured Person's mortal remains to their Country of Residence or usual place of employment. We shall pay directly to AWP the Covered Expenses for such repatriation, up to the Benefit amount shown in the Schedule.

In addition to the transportation expenses of the mortal remains as provided above, We shall indemnify the Policyholder for expenses necessarily incurred to comply with relevant laws, rules and regulations to transfer the mortal remains to the Country of Residence.

#### Additional Conditions

In the event any services are provided by AWP, the charges for which are outside of the scope of Section 9 – Repatriation Expenses, or which exceed the applicable limits under this Policy, We reserve the right to claim reimbursement from the Policyholder of any amounts paid by Us to AWP outside or in excess of the said scope or limits.

#### Exclusions

In addition to the General Exclusions, this Policy does not cover, and We will not pay or indemnify for:

- (a) any Covered Expenses incurred after the Period of Insurance;
- (b) any expenses incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of a scheduled trip;
- (c) any expenses for a service not approved and arranged by an authorised representative of AWP, except as mentioned in Section 8 – Emergency Medical Evacuation, and Section 9 – Repatriation Expenses; or
- (d) any expenses incurred for services provided by the Policyholder or another party to transport the Insured Person from offshore (including but not limited to rig, platform or vessel) onto land.



## Section 10 – Direct Repatriation Expenses (Home Country)

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person dies, an authorised representative of AWP shall make the necessary arrangements for the return of the Insured Person's mortal remains to their Home Country. We shall pay directly to AWP the Covered Expenses for such repatriation, up to the Benefit amount shown in the Schedule.

In addition to the transportation expenses of the mortal remains as provided above, We shall indemnify the Policyholder for expenses necessarily incurred to comply with relevant laws, rules and regulations to transfer the mortal remains to their Home Country.

### Additional Conditions

In the event any services are provided by AWP, the charges for which are outside of the scope of Section 9 – Repatriation Expenses or which exceed the applicable limits under this Policy, We reserve the right to claim reimbursement from the Policyholder of any amounts paid by Us to AWP outside or in excess of the said scope or limits.

### Exclusions

In addition to the General Exclusions, this Policy does not cover, and We will not pay or indemnify for:

- (a) any Covered Expenses incurred after the Period of Insurance;
- (b) any expenses incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of a scheduled trip;
- (c) any expenses for a service not approved and arranged by an authorised representative of AWP, except as mentioned in Section 8 – Emergency Medical Evacuation, Section 9 – Repatriation Expenses, Section 10 – Direct Repatriation Expenses (Home Country); or
- (d) any expenses incurred for services provided by the Policyholder or another party to transport the Insured Person from offshore (including but not limited to rig, platform or vessel) onto land.

## Section 11 – Compassionate Visit

If, during the Period of Insurance, whilst the Insured Person is on a Journey, outside of his Country of Residence, the Insured Person dies and no adult Family Member is with them, We will indemnify the Policyholder for reasonable travel and accommodation expenses necessarily incurred by two (2) relatives or friends of the Insured Person to assist in the final arrangement at the city located nearest to the place of death of the Insured Person, up to the Benefit amount shown in the Schedule.

### Exclusions

In addition to the General Exclusions, this Policy does not cover, and We will not pay or indemnify any amount, directly or indirectly, caused by, as a consequence of, in connection with or contributed to by any of the following:

- (a) death that occurs outside the Period of Insurance;
- (b) Human Immunodeficiency Virus (HIV), any variance including Acquired Immune Deficiency Syndrome (AIDS), AIDS-related complications or any sexually transmitted disease;
- (c) any nervous conditions, mental conditions, psychiatric disorder, alcoholism or drug addiction, rest cures, sanatoria or special nursing care; or
- (d) any condition which is results from or is a complication of pregnancy, childbirth, miscarriage (except Accidental miscarriage not attributed to any natural causes and/or Illness) or abortion, intoxication by alcohol, or drugs not prescribed by a Medical Practitioner.

## Personal Accident Benefits

### Section 12 – Accidental Death and Permanent Disablement

- (a) If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person sustains Bodily Injury which results in their Accidental Death within three hundred and sixty-five (365) consecutive days from the date of the Accident, We will pay to the Policyholder the Accidental Death Benefit amount specified in the Scale of Compensation.
- (b) If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person sustains Bodily Injury which results in Permanent disablement of the nature specified in the Table of Events, We will pay to the Policyholder the relevant Benefit amount specified in the Scale of Compensation.

### Additional Condition

We will not be liable for any amount in excess of the Capital Sum Insured set out in the Schedule. If the total Benefit amounts paid for Accidental Death Benefit and Permanent disablement Benefit exceed the Capital Sum Insured, the Benefit amount payable to each Insured Person shall be proportionately reduced in such a way that the total payment of these Benefit amounts does not exceed Capital Sum Insured.

Scale of Compensation		% of Capital Sum Insured
1.	Accidental Death	100%
2.	Permanent total disablement preventing the Insured Person from attending to any business, occupation or duties for which he is reasonably qualified by reason of his education, training and experience	100%
3.	Permanent total loss of sight of one or both eyes	100%
4.	Permanent total loss of a hand or a foot or loss by physical severance at or above the wrist or ankle	100%
5.	Permanent total loss of speech and hearing	100%
6.	Permanent total loss of hearing in both ears	75%
7.	Permanent total loss of hearing in one ear	15%
8.	Permanent total loss of speech	50%

### Section 13 – Accidental Burns Benefit

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person sustains Bodily Injury which results in a Third Degree Burns and Second Degree Burns, We will pay to the Policyholder for the event against the relevant Benefit under this section:

Third Degree Burns (Damage as a percentage of total body surface area)	% of the Sum Insured shown in the Schedule for each Insured Person
Equals to or greater than:	

2% but less than 5% of the entire head	50%
5% but less than 8% of the entire head	75%
8% of the entire head	100%
10% but less than 15% of the entire body	50%
15% but less than 20% of the entire body	75%
20% of the entire body	100%

<b>Second Degree Burns (Damage as a percentage of total body surface area)</b>	<b>% of the Sum Insured shown in the Schedule for each Insured Person</b>
Equals to or greater than:	
2% but less than 5% of the entire head	50%
5% but less than 8% of the entire head	75%
8% of the entire head	100%
10% but less than 15% of the entire body	50%
15% but less than 20% of the entire body	75%
20% of the entire body	100%

The maximum that We will pay under Section 13 – Accidental Burns Benefit, due to the same Bodily Injury shall not exceed one-hundred percent (100%) of the Benefit amount stated in the Schedule.

#### Exclusion

In addition to the General Exclusions, this Policy does not cover, and We will not pay or indemnify any amount, directly or indirectly, caused by, as a consequence of, in connection with or contributed to by sunburn, in-door tanning, cosmetic tanning, or aesthetic procedure.

#### Section 14 – Accidental Death and Permanent Disablement due to War

Notwithstanding the General Exclusions, if, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person sustains Bodily Injury which results in their Accidental Death or Permanent disablement within three hundred and sixty-five (365) consecutive days from the date of the Accident as a result of War, We will pay to the Policyholder the Benefit amount specified in the Schedule.

##### Additional Conditions

- (a) We will not be liable for any amount in excess of the Capital Sum Insured set out in the Schedule. If the total Benefit amounts paid for Accidental Death and Permanent Disablement due to War Benefit exceeds the Capital Sum Insured, the Benefit amount payable to each Insured Person shall be proportionately reduced in such a way that the total payment of these Benefit amounts does not exceed Capital Sum Insured.
- (b) This is provided that such event did not arise as a result of or in connection with the Insured Person's collaboration or provocation and the Accidental Death or Permanent Disablement could not reasonably have been avoided by the Insured Person.

#### Section 15 – Fracture Benefit

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person sustains Bodily Injury which results in a Simple Fracture, Hairline Fracture, Other Fracture or Complete Fracture of

the nature mentioned in this Scale of Compensation under Section 15 – Fracture Benefit, We will pay to the Policyholder the relevant Benefit amount specified in the Schedule.

#### Additional Conditions

- (a) No Benefit under Section 15 – Fracture Benefit shall be payable where an Insured Person has been diagnosed as having osteoporosis prior to the date on which he was first covered under this Policy;
- (b) If any Insured Person is diagnosed as having osteoporosis after the date on which they were first covered under this Policy, We will only be liable to pay any Benefit under Section 15 – Fracture Benefit in respect of the first occasion on which a Simple Fracture, Hairline Fracture, Other Fracture or Complete Fracture is sustained, and no other Benefit shall be payable for any subsequent Simple Fracture, Hairline Fracture, Other Fracture or Complete Fracture;
- (c) The following event(s) under the Scale of Compensation must occur within twelve (12) months of the date of the Bodily Injury.

Scale of Compensation	% of the Sum Insured shown in the Schedule for each Insured Person
Neck, skull or spine (Complete Fracture)	100%
Hip (Complete Fracture)	75%
Jaw, pelvis, leg, ankle or knee (Other Fracture)	50%
Cheekbone or shoulder (Complete Fracture or Simple Fracture or Other Fracture or Hairline Fracture)	30%
Hairline Fracture of skull or spine	30%
Arm, elbow, wrist or ribs (Other Fracture)	25%
Jaw, pelvis, leg, ankle or knee (Simple Fracture)	20%
Nose or collar bone (Complete Fracture or Simple Fracture or Other Fracture or Hairline Fracture)	20%
Arm, elbow, wrist or ribs (Simple Fracture)	10%
Finger, Thumb, Foot, Hand or Toe (Complete Fracture or Simple Fracture or Other Fracture or Hairline Fracture)	7.5%

#### Section 16 – Compassionate Death Allowance

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person sustains Bodily Injury which results in their Accidental Death, We will pay to the Policyholder up to the Benefit amount specified in the Schedule for the funeral expenses that have been necessarily incurred.

#### Additional Condition

We will not be liable for any amount in excess of the Capital Sum Insured set out in the Schedule. If the total Benefit amounts paid for Compassionate Death Allowance Benefit exceed the Capital Sum Insured, the Benefit amount payable to each Insured Person shall be proportionately reduced in such a way that the total payment of these Benefit amounts does not exceed Capital Sum Insured.

## Section 17 – Child Education Fund

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person sustains Bodily Injury which results in their Accidental Death, We will pay up to the Benefit amount shown in the Schedule towards the education of the Insured Person's Child(ren).

### Additional Condition

On the date of the Insured Person's Accidental Death, such Child(ren) must be enrolled in a nursery, kindergarten, primary or secondary school, institution for vocational or tertiary education licensed by the local or federal government and must continue to be enrolled at the time of the payment of such Benefit amount.

## Travel Inconvenience Benefits

### Section 19 – Trip Cancellation Expenses

If, during the Period of Insurance, an Insured Person is forced to cancel any part of a planned Journey prior to the commencement of that Journey as the direct and necessary result of any Specified Cause occurring within thirty (30) days prior to the commencement of the planned Journey, We will indemnify the Policyholder in respect of Cancellation Expenses incurred up to the Benefit amount shown in the Policy Schedule.

**Cancellation Expenses** mean expenses payable under a contract, or forfeited or unrecoverable expenses, for charges, deposits, payments, or advance payments for travel or accommodation charges which have not been or will not be used as a result of the Specified Cause.

### Section 20 – Trip Curtailment and Rearrangement Expenses

If, during the Period of Insurance, an Insured Person is forced to curtail or alter the itinerary of any part of a planned Journey during the course of that Journey, as the direct and necessary result of any Specified Cause, We will indemnify the Policyholder in respect of Curtailment Expenses and/or Rearrangement Expenses incurred up to the Benefit amount shown in the Policy Schedule.

**Curtailment Expenses** mean:

- (a) expenses payable under a contract, or forfeited or unrecoverable expenses, for charges, deposits, payments, or advance payments for travel or accommodation or other charges which have not been or will not be used as a result of the Specified Cause; and
- (b) additional reasonable travel and accommodation expenses incurred (i) in order to facilitate the Insured Person's prompt return directly to Country of Residence or (ii) resulting from an extension of the Journey upon medical advice of the Medical Practitioner that the Insured Person is not able to travel and return to Country of Residence as originally scheduled, including but not limited to change fees and travel agent fees resulting from a Specified Cause.

**Rearrangement Expenses** mean all reasonable travel and accommodation expenses incurred in transporting the Insured Person back to the point at which the Journey was curtailed to complete the Journey where it is commercially reasonable to do so provided that such expenses do not include first class or business class airfares. The Journey must be continued within six (6) months of the curtailment.

### Additional Conditions Applicable to Sections 19 and 20:

- (a) in the event the Policyholder or an Insured Person becomes entitled to a refund or reimbursement of all or part of such expenses from any other source, or if there is in place any other insurance against the events covered under Section 19 – Trip Cancellation Expenses and/or Section 20 – Trip Curtailment and Rearrangement Expenses, We will only be liable for the excess of the amount recoverable from such other source or insurance.

- (b) this coverage is effective only if the expenses are incurred before the Insured Person becomes aware of any Specified Cause which could lead to the cancellation, curtailment or rearrangement of their particular Journey.

Exclusions Applicable to Sections 19 and 20:

In addition to the General Exclusions, this Policy does not cover, and We will not pay or indemnify for:

- (a) any expense or Benefit amount or Sum Insured, directly or indirectly, caused by, as a consequence of, in connection with or contributed to by any of the following:
  - (i) the Insured Person's inability to travel due to financial reasons;
  - (ii) the Insured Person's mere disinclination to travel;
  - (iii) the financial collapse or default of the agent or travel agent or tour operator; or
  - (iv) smog or conditions arising from pollution.
- (b) any expenses incurred or payments made by the Policyholder or Insured Person after the Period of Insurance.

**Section 21 – Travel Delay**

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the departure of the Public Conveyance in which the Insured Person had arranged to travel is delayed for the length of time set out in the Policy Schedule from the departure time of the Public Conveyance specified in the itinerary supplied to the Insured Person due to:

- (a) any event leading to airspace or airport closure;
- (b) Strike or industrial action;
- (c) Civil Commotion;
- (d) Terrorism;
- (e) adverse weather or Natural Catastrophe;
- (f) mechanical breakdown/derangement of the Public Conveyance (excluding taxi);
- (g) bomb threat to the Public Conveyance (excluding taxi);
- (h) grounding of a Public Conveyance (excluding taxi) as a result of:
  - (i) a mechanical or structural defect; or
  - (ii) the discovery of a suspicious object in the Public Conveyance as declared by the relevant authorities,

We will pay to the Policyholder the Sum Insured for each time period of delay (as identified in the Policy Schedule) but in no circumstance an amount greater than the Benefit amount shown in the Schedule.

**Additional Conditions**

Any claims under Section 21 – Travel Delay must be accompanied by the itinerary supplied to the Insured Person and written confirmation from the Public Conveyance (or their handling agents) of the number of hours of delay and the reason for such delay.

We will not pay or indemnify for Benefit amounts or expenses or Sum Insured under Section 21 – Travel Delay, Section 24 – Travel Misconnection and Section 22 – Flight Diversion on the same Journey.

**Section 22 – Flight Diversion**

If, during the Period of Insurance and whilst on a Journey, the Insured Person is on a scheduled flight that is diverted due to any event leading to airspace or airport closure, unruly passengers, emergency medical treatment of a passenger, bomb threat, Terrorism, Natural Catastrophe or adverse weather conditions which prevents the Insured Person from continuing on his Journey and delayed from arriving at the planned destination as specified in his itinerary, We will pay to the Policyholder the Sum Insured (as identified in the Schedule) up to the Benefit amount shown in the Schedule.



#### Additional Condition

We will not pay or indemnify for Benefit amounts or expenses or Sum Insured under Section 21 – Travel Delay, Section 24 – Travel Misconnection and Section 22 – Flight Diversion on the same Journey.

#### Exclusions

In addition to the General Exclusions, this Policy does not cover, and We will not pay or indemnify any amount, directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:

- (a) any diversion that occurs outside of the Period of Insurance; or
- (b) smog or conditions arising from pollution.

#### **Section 23 – Flight Overbooking**

If, during the Period of Insurance, whilst the Insured Person is on a Journey, an Insured Person is denied boarding on a confirmed flight on a Public Conveyance due to overbooking and no alternative transportation is made available by the Public Conveyance to the Insured Person, We will pay to the Policyholder up to the Benefit amount shown in the Schedule.

#### Exclusions

In addition to the General Exclusions, this Policy does not cover, and We will not pay or indemnify any amount, directly or indirectly, caused by, as a consequence of, in connection with or contributed to by any of the following:

- (a) any scheduled flight on a Public Conveyance outside of the Period of Insurance;
- (b) the failure of the Insured Person to check-in according to the itinerary supplied to them; or
- (c) the arrival of the Insured Person at the airport or port after the required check-in time.

#### **Section 24 – Travel Misconnection**

If, during the Period of Insurance, whilst the Insured Person is on a Journey, an Insured Person misses a connecting flight due to:

- (a) the late arrival of their incoming flight;
- (b) any event leading to airspace or airport closure; and
- (c) no alternative transportation is made available by the Public Conveyance to the Insured Person, We will pay to the Policyholder the Sum Insured (as identified in the Schedule) up to the Benefit amount shown in the Schedule.

#### Additional Condition

We will not pay or indemnify for Benefit amounts or expenses or Sum Insured under Section 21 – Travel Delay, Section 24 – Travel Misconnection and Section 22 – Flight Diversion on the same Journey.

#### Exclusion

In addition to the General Exclusions, this Policy does not cover, and We will not pay or indemnify any amount, directly or indirectly, caused by, as a consequence of, in connection with or contributed to by any flight outside of the Period of Insurance.

#### **Section 25 – Baggage Delay**

If, during the Period of Insurance, whilst the Insured Person is on a Journey, after travel on a Public Conveyance, the Insured Person's checked-in baggage is delayed due to misdirection in delivery for the length of time set out in the Schedule, We will pay to the Policyholder the Sum Insured for each time period of delay (as identified in the Schedule) but in no circumstance an amount greater than the Benefit amount shown in the Schedule.

#### Additional Condition

We will not pay or indemnify for Benefit amounts or expenses or Sum Insured under Section 25 – Baggage Delay, Section 26 – Damage or Loss of Personal Baggage and Section 27 – Damage or Loss of Portable Business Equipment for the same or related events on the same Journey.

#### Exclusions

In addition to the General Exclusions, this Policy does not cover, and We will not pay or indemnify any amount, which is, directly or indirectly, caused by, as consequence of, in connection with or contributed to by any of the following:

- (a) any baggage delay after the Period of Insurance;
- (b) any delay which is not reported to the Public Conveyance within twenty-four (24) hours of the expected arrival time of the baggage at the destination;
- (c) any baggage and/or personal effects sent under an airway bill or bill of lading;
- (d) any illegal or unlawful act by the Insured Person or confiscation, detention, destruction by customs or other authorities;
- (e) any delays due to Strike or industrial action existing or announced before the commencement of the Journey; or
- (f) any baggage delay upon the Insured Person's returning to his Country of Residence from a location outside of his Country of Residence.

#### Section 26 – Damage or Loss of Personal Baggage

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person sustains loss of or damage to their Personal Baggage, We will indemnify the Policyholder in respect of such loss or damage up to the Benefit amount shown in the Schedule.

#### Additional Conditions

- (a) if any article of the Insured Person(s)' Personal Baggage is proven to be beyond economical repair, a claim will be dealt with under Section 26 – Damage or Loss of Personal Baggage as if the article had been lost.
- (b) in respect of articles more than one (1) year old, We may pay subject to due allowance of wear and tear and depreciation or at Our option reinstate or repair such articles.
- (c) We shall not be liable for more than the relevant Benefit amount shown in the Schedule in respect of any one article or pair or set of articles.
- (d) the loss or damage must be reported to the police or relevant authority having jurisdiction where the loss or damage occurred within twenty-four (24) hours from the incident. Any claims under Section 26 – Damage or Loss of Personal Baggage must be accompanied by a copy of a police report or a report issued by the relevant authority evidencing such loss.
- (e) the submission of a claim under Section 26 – Damage or Loss of Personal Baggage shall preclude any claim from being made under Section 25 – Baggage Delay arising out of the same loss or damage.
- (f) In the event the Policyholder or an Insured Person becomes entitled to a refund or reimbursement of all or part of such expenses from any other source, including but not limited to any other insurance, We will only be liable for the excess of the amount recoverable from such other source or insurance.

**Personal Baggage** means personal goods belonging to the Insured Person or property of the Policyholder entrusted to him in the course of his employment and for which he is personally responsible which are taken by them on the Journey or acquired by them and carried on their person or hand-carried or checked-in as accompanied baggage with the Public Conveyance during the Journey.

## Exclusions

In addition to the General Exclusions, this Policy does not cover, and We will not pay or indemnify for any amount, which is, directly or indirectly, caused by, as a consequence of, in connection with or contributed to by any the following:

- (i) any loss or damage sustained after the Period of Insurance;
- (ii) any loss or damage to property 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;
- (iii) 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;
- (iv) any loss or damage to Insured Person's Personal Baggage sent in advance of the Journey, mailed or shipped separately;
- (v) any loss or damage to Insured Person's Personal Baggage:
  - (a) left unattended in any Public Place;
  - (b) left with a person that the Insured Person does not know; or
  - (c) which could have been avoided by the exercise of reasonable care by the Insured Person.
- (vi) any loss of data recorded on tapes, cards, discs and otherwise;
- (vii) any loss arising from confiscation or retention by customs or other relevant authorities;
- (viii) any loss or damage not reported to either the police or relevant authority having jurisdiction where the loss or damage occurred within twenty-four (24) hours of the discovery of such loss or damage;
- (ix) any loss or damage of vehicles or their accessories, or loss due to theft of Personal Baggage left in:
  - (a) unoccupied touring or convertible cars; or
  - (b) other unoccupied vehicles unless all windows, doors, luggage compartment, roof and windscreen are completely closed and securely locked.
- (x) any loss or damage of glass (in pictures or otherwise), china, marble, earthenware, or other brittle substances.

The following classes of property are excluded from coverage under Section 26 – Damage or Loss of Personal Baggage:

- (i) foodstuff;
- (ii) computers (including software and accessories);
- (iii) contact or corneal lenses or hearing aids or bridges for a tooth or teeth;
- (iv) business goods or samples/prototypes or equipment of any kind or any products/components meant for trade;
- (v) cash and bank notes, bonds, coupons, stamps, negotiable instruments, title deeds, manuscripts, securities of any kind, travel documents; (vi) hired or leased equipment; or animals.

## Section 27 – Damage or Loss of Portable Business Equipment

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person sustains loss of or damage to their Portable Business Equipment, We will indemnify the Policyholder in respect of such loss or damage up to the Benefit amount shown in the Schedule.

### Additional Conditions

- (a) if any article of the Insured Person(s)' Personal Baggage is proven to be beyond economical repair, a claim will be dealt with under Section 27 – Damage or Loss of Portable Business Equipment as if the article had been lost.
- (b) in respect of articles more than one (1) year old, We may pay subject to due allowance of wear and tear and depreciation or at Our option reinstate or repair such articles.

- (c) We shall not be liable for more than the relevant Benefit amount shown in the Schedule in respect of any one article or pair or set of articles.
- (d) the loss or damage must be reported to the police or relevant authority having jurisdiction where the loss or damage occurred within twenty-four (24) hours from the incident. Any claims under Section 27 – Damage or Loss of Portable Business must be accompanied by a copy of a police report or a report issued by the relevant authority evidencing such loss.
- (e) the submission of a claim under Section 27 – Damage or Loss of Portable Business Equipment shall preclude any claim from being made under Section 25 – Baggage Delay arising out of the same loss or damage.
- (f) In the event the Policyholder or an Insured Person becomes entitled to a refund or reimbursement of all or part of such expenses from any other source, including but not limited to any other insurance, We will only be liable for the excess of the amount recoverable from such other source or insurance.

**Portable Business Equipment** means Laptop Computers and Hand-Held Computers.

**Lap-Top Computers** means laptop, notebook, sub-notebook or similar computers.

**Hand-Held Computers** means personal digital assistants, palmtop computers, smartphones or any hand-held computers.

#### Exclusions

In addition to the General Exclusions, this Policy does not cover, and We will not pay or indemnify for any amount, which is, directly or indirectly, caused by, as a consequence of, in connection with or contributed to by any the following:

- (i) any loss or damage sustained after the Period of Insurance;
- (ii) any loss or damage to property 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;
- (iii) 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;
- (iv) any loss or damage to Insured Person's Portable Business Equipment sent in advance of the Journey, mailed or shipped separately;
- (v) any loss or damage to Insured Person's Portable Business Equipment:
  - I. left unattended in any Public Place;
  - II. left with a person that the Insured Person does not know; or
  - III. which could have been avoided by the exercise of reasonable care by the Insured Person.
- (vi) any loss of data recorded on tapes, cards, discs and otherwise;
- (vii) any loss arising from confiscation or retention by customs or other relevant authorities;
- (viii) any loss or damage not reported to either the police or relevant authority having jurisdiction where the loss or damage occurred within twenty-four (24) hours of the discovery of such loss or damage; (ix) any loss or damage due to theft of Portable Business Equipment left in:
  - I. unoccupied touring or convertible cars; or
  - II. other unoccupied vehicles unless all windows, doors, luggage compartment, roof and windscreen are completely closed and securely locked.

#### Section 28 - Loss of Travel Documents & Money Including Credit Card Fraud

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person:

- (a) sustains loss of or damage to their Money, due to robbery, burglary, theft or threat of violence, We will indemnify the Policyholder in respect of such loss or damage up to the sublimit of the Benefit amount shown in the Schedule less any Excess applicable under the Policy;
- (b) sustains financial loss as a direct result of a credit, charge or bankers card being lost or stolen and being subsequently used fraudulently by any person other than the Insured Person, a member of the Insured Person's family or where the card is issued on behalf of the Policyholder, an employee of the Policyholder, We will indemnify the Policyholder for such loss up to the sublimit of the Benefit amount shown in the Policy Schedule less any Excess applicable under the Policy provided that the Policyholder and Insured Person have fully complied with all terms and conditions under which such card has been issued;
- (c) sustains loss of or damage to his Travel Documents, We will indemnify the Policyholder in respect of fees charged by the appropriate consular, visa and/or passport office and any additional travel or accommodation expenses incurred in obtaining any official temporary or replacement Travel Documents whilst outside of their Country of Residence up to the Benefit amount shown in the Schedule.

#### Additional Conditions

- (a) The loss or damage must be reported to the police or relevant authority having jurisdiction where the loss or damage occurred, within twenty-four (24) hours from the incident. Any claims for indemnity under Section 28 - Loss of Travel Documents & Money Including Credit Card Fraud must be accompanied by a copy of a police report or a report issued by the relevant authority evidencing such loss or damage.
- (b) In the event the Policyholder or an Insured Person becomes entitled to a refund or reimbursement of all or part of such expenses from any other source, including but not limited to any other insurance, We will only be liable for the excess of the amount recoverable from such other source or insurance.

**Money** means coins, bank notes, postal or money orders or signed travellers' cheques.

**Travel Documents** mean passports, visas or travel tickets.

#### Exclusions

In addition to the General Exclusions, this Policy does not cover, and We will not pay or indemnify for any amount, which is, directly or indirectly, caused by, as a consequence of, in connection with or contributed to by any the following:

- (a) any loss or damage sustained after the Period of Insurance;
- (b) any devaluation of currency or shortages due to errors or omissions during any transactions involving money;
- (c) any loss or damage not reported to either the police or relevant authority having jurisdiction where the loss or damage occurred within twenty-four (24) hours of the discovery of such loss or damage;
- (d) any loss or damage due to illegal or unlawful act by the Insured Person or confiscation, destruction or detention by customs or any other relevant authority; or
- (e) any loss or damage which could have been avoided by the exercise of reasonable care by the Insured Person.

#### Section 29 – Hijack

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person is a victim of a Hijack, We will pay to the Policyholder the Sum Insured for each time period of Hijack (as identified in the Policy Schedule) but in no circumstance an amount greater than the Benefit amount shown in the Schedule.

#### Additional Condition

Any claims under Section 29 – Hijack must be accompanied by a police report or a report issued by the Public Conveyance confirming that the Insured Person was a victim of Hijack and the duration of such Hijack.

#### Exclusion

In addition to the General Exclusions, this Policy does not cover, and We will not pay or indemnify any amount where any period of Hijack occurs outside of the Period of Insurance.

### Other Benefits

#### Section 30 – Staff Replacement Benefit

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Policyholder or Insured Person necessarily incurs Replacement Expenses as a direct result of death or Serious Bodily Injury or Serious Illness of the Insured Person or their Family Member, We will indemnify the Policyholder or Insured Person in respect of such expenses up to the Benefit amount shown in the Policy Schedule.

#### Additional Condition

In the event the Policyholder or an Insured Person becomes entitled to a refund or reimbursement of all or part of such expenses from any other source, including but not limited to any other insurance, We will only be liable for the excess of the amount recoverable from such other source or insurance.

**Replacement Expenses** means all reasonable and necessary expenses incurred in sending a substitute person to complete the original Insured Person's Journey where the sending of such a substitute person is commercially necessary. Such expenses shall be limited to economy fare travel and other essential travel expenses incurred by the substitute person for travelling to the location at which the Insured Person had sustained Serious Bodily Injury or contracted Serious Sickness.

**Serious Bodily Injury or Serious Sickness** means Bodily Injury or Sickness which causes the Insured Person to be necessarily confined as a resident patient in a Hospital for at least five (5) days on the recommendation of a Medical Practitioner but not for the purpose of convalescent rest.

#### Section 31 – Credit Card Indemnity

If, during the Period of Insurance whilst the Insured Person is on a Journey, should the Insured Person die as a result of an Accident, We will pay for all credit card expenses incurred by the Insured Person during the Journey up to the Benefit amount shown in the Schedule, provided that the Insured Person has fully complied with all terms and conditions under which such card has been issued.

#### Section 32 – Legal Fees

If, during the Period of Insurance, whilst the Insured Person is on a Journey, an Insured Person incurs legal fees as a result of false arrest or wrongful detention by any government or public authority, We will pay those legal fees to the Policyholder, up to the Benefit amount shown in the Schedule.

#### Exclusion

In addition to the General Exclusions, this Policy does not cover, and We will not pay or indemnify any amount, directly or indirectly, caused by, as a consequence of, in connection with or contributed to by any false arrest or wrongful detention that occurs outside of the Period of Insurance.

#### Section 33 – Bail Bond Facility

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person is arrested following a car accident, an authorised representative of AWP will arrange a bail bond up to the Benefit



amount shown in the Schedule to obtain his release on bail, provided that AWP will only arrange the bail bond against satisfactory security from the Insured Person or the Policyholder.

The Insured Person must reimburse Us the amount of the bail bond, upon the earliest of the following:

- (a) the bail has been refunded;
- (b) within fifteen (15) days of his conviction; or
- (c) three (3) months from the date of arrangement of the bail bond.

#### Exclusion

In addition to the General Exclusions, this Policy does not cover, and We will not pay or indemnify any amount where the arrest occurs outside of the Period of Insurance.

#### Section 34 – Personal Liability

If, during the Period of Insurance, whilst the Insured Person is on a Journey, We will indemnify the Policyholder against all sums which the Insured Person shall become legally liable to pay as Compensation in respect of:

- (a) death or Harm; or
- (b) Accidental Property Damage,

as a result of an Occurrence, first happening during the Period of Insurance, while the Insured Person is on a Journey.

We will only indemnify up to the Benefit amount shown in the Schedule per Occurrence.

#### Additional Condition

In the event the Policyholder or an Insured Person becomes entitled to a refund or reimbursement of all or part of such expenses from any other source, including but not limited to any other insurance, We will only be liable for the excess of the amount recoverable from such other source or insurance.

**Compensation** means monies paid or payable by judgment or settlement together with any defence costs and any liability on the Insured's part to pay legal costs and expenses.

**Harm** means any physical harm, sickness or disease.

**Pollutant** means solid, liquid, gaseous or thermal irritant or contaminant, including but not limited to smoke, vapours, soot, fumes, acids, alkalis, chemicals and waste. Waste includes material to be recycled, reconditioned or reclaimed.

**Property Damage** means any physical damage to, destruction of, or loss of use of tangible property. Occurrence means an event including continuous or repeated exposure to substantially the same general conditions which results in death, Harm or Property Damage neither expected nor intended from the standpoint of the Insured Person. All events of a series consequent on or attributable to one source or original cause are deemed one Occurrence.

#### Exclusions

In addition to the General Exclusions, this Policy does not cover, and We will not pay or indemnify any amount, which is, directly or indirectly, caused by, as a consequence of, in connection with or contributed to by any of the following:

- (a) any Property Damage to the property of any person who is a relative of the Insured Person or who is an employee (or deemed by law to be an employee) of the Insured Person or Policyholder;
- (b) any death or Harm to any person who is a relative of the Insured Person or who is an employee (or deemed by law to be an employee) of the Insured Person or Policyholder;

- (c) any Property Damage to property which belongs to the Insured Person or is in his legal custody or control;
- (d) any liability assumed under contract;
- (e) any wilful, malicious or unlawful act or omission on the part of the Insured Person; any ownership, possession or use of any vehicles, aircraft, watercraft, firearms or animals, or arising from the negligent supervision and vicarious liability for the acts of a minor in connection with the above;
- (g) any past or present business, trade or professional activities, including the rendering of or failure to render business, trade or professional services;
- (h) any criminal proceedings taken against the Insured Person whether he is actually convicted or not;
- (i) any transmission of communicable disease by an Insured Person;
- (j) any possession or use of any controlled substances/drugs unless prescribed by a licensed Medical Practitioner;
- (k) any sexual molestation, corporal punishment or physical or mental abuse by an Insured Person; or
- (l) the discharge, dispersal, release, seepage, migration or escape of Pollutants, including the cost of testing, monitoring, treating, detoxifying, removing, neutralising or cleaning up Pollutants; or the cost of preventing the escape of Pollutants.

### Section 35 – Rental Vehicle Excess Waiver

If, during the Period of Insurance, whilst the Insured Person is on a Journey, We will indemnify the Insured Person for any insurance policy excess or deductible which he becomes legally liable to pay in respect of loss or damage to a rental vehicle caused by an Accident during the rental period up to the Benefit amount shown on the Schedule.

#### Additional Conditions

- (a) The rental vehicle must be rented from a licensed rental agency.
- (b) As part of the hiring agreement, Insured Person must take up all comprehensive motor insurance against loss or damage to the rental vehicle during the rental period.
- (c) the Insured Person must comply with all requirements of the rental agency under the hiring agreement and of the comprehensive motor insurer under such insurance, as well as all relevant laws, rules and regulations.

#### Exclusions

In addition to the General Exclusions, this Policy does not cover, and We will not pay or indemnify any amount, directly or indirectly, caused by, as a consequence of, in connection with or contributed to by any of the following:

- (a) any Accident that occurs outside the Period of Insurance;
- (b) any loss or damage arising from operation of the rental vehicle in violation of the terms of the hiring agreement or loss or damage which occurs beyond the limits of any public roads or in the violation of relevant laws, rules and regulations; or
- (c) any loss or damage arising from wear and tear, gradual deterioration, damage from insects or vermin, inherent vice, latent defect or damage.

### Section 36 – Full Terrorism Cover

Notwithstanding any provision to the contrary within this Policy or endorsement thereto, it is hereby noted and agreed that this Policy is extended to cover death, bodily injury, loss, damage, cost or expenses as result of or in connection with Terrorism.

#### Additional Condition

Section 36 – Full Terrorism Cover does not apply to Section 8 – Emergency Medical Evacuation, Section 9 – Repatriation Expenses and Section 34 – Personal Liability.

### **Section 37 – Automatic Extension**

If, during the Period of Insurance, whilst the Insured Person is on a Journey and is unable to return to their Country of Residence due to Confinement or compulsory quarantine, We will extend the Period of Insurance if the Policy has expired for a period not exceeding thirty (30) days that is reasonably necessary to allow the Insured Person to complete their Journey. No additional premium will be charged for this extension.

#### **Covid-19 Benefit Extensions**

Subject to the terms, conditions, and General Exclusions, this Policy is extended to provide cover for the following events as a result of a Covid-19:

### **Section 38 - Medical Expenses for Hospitalisation due to COVID-19**

If during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person is diagnosed with Covid-19 and is becomes medically necessarily Confined for more than five (5) consecutive days, We will pay for the Confinement expenses up to the Benefit amount shown in the Schedule as a sublimit of Section 1 – Overseas Medical Expenses.

In the event the Insured Person is entitled to a refund or reimbursement of all or part of such expenses from any other source, or if there is in place any other insurance coverage for the events covered under this section, We shall only be liable for the excess of the amount recoverable from such other source or insurance subject to the applicable limits.

#### **Additional Condition**

This Policy will not pay for any expenses relating to specialist treatment not prescribed or referred by a Doctor in general practice or expenses incurred for mandatory diagnostic tests that the Insured Person is required to take for the trip, such as pre-departure tests and post-arrival tests.

### **Section 39 - Return Treatment for Hospitalization due to COVID-19**

If during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person is diagnosed with Covid-19 and becomes medically necessarily Confined upon return to their Country of Residence, We will pay for the Confinement expenses up to the Benefit amount shown in the Schedule as a sublimit of Section 2 – Post Journey Medical Expenses.

#### **Additional Condition**

Return Treatment for Hospitalization due to Covid-19 is only payable if the Insured Person is hospitalized within twenty-four (24) hours from the date of return to their Country of Residence.

### **Section 40 - Emergency Medical Evacuation and Repatriation due to COVID-19**

If, during the Period of Insurance, whilst the Insured Person is on a Journey, as a result of an Insured Person being in a Critical Medical Condition due to contracting with Covid-19 and in the opinion of an authorised representative of AWP, it is judged medically appropriate to move the Insured Person to another location for medical treatment or to return the Insured Person to their Country of Residence, the authorised representative of AWP shall arrange for the evacuation utilising the means best suited to do so based on the medical severity of the Insured Person's Critical Medical Condition. We shall pay directly to AWP the Covered Expenses for such evacuation up to the Benefit amount shown in the Schedule as a sublimit of Section 8 – Emergency Medical Evacuation.

In the event the Insured Person cannot, for reasons beyond his control, notify AWP, and nevertheless makes arrangements for his own evacuation, We shall, if satisfied that the arrangements were medically appropriate in view of the Insured Person's Critical Medical Condition at that time, indemnify the Policyholder in respect of the expenses incurred, up to an amount which would have been payable to AWP for services provided under the same circumstances and in any event not exceeding the Benefit amount shown in the Schedule.

The means of evacuation arranged by an authorised representative of AWP, may include air ambulance, surface ambulance, regular air transportation, railroad or any other appropriate means. All decisions as to the means of evacuation and the final destination of any evacuation will be made by the authorised representative of AWP.

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person dies as a result from contracting with Covid-19, an authorised representative of AWP shall make the necessary arrangements for the return of the Insured Person's mortal remains to their Country of Residence or usual place of employment. We shall pay directly to AWP the Covered Expenses for such repatriation, up to the Benefit amount shown in the Schedule as a sublimit of Section 9 – Repatriation Expenses.

Should AWP be requested to arrange for the return of the Insured Person's mortal remains directly to their Home Country, not being his Country of Residence, We shall not be liable for expenses in excess of expenses that would have been incurred for return of the remains to his Country of Residence.

In addition to the transportation expenses of the mortal remains as provided above, We shall indemnify the Policyholder for expenses necessarily incurred to comply with relevant laws, rules and regulations to transfer the mortal remains to the Country of Residence.

#### Additional Conditions

In the event any services are provided by AWP, the charges for which are outside of the scope of Section 9 – Repatriation Expenses, or which exceed the applicable limits under this Policy, We reserve the right to claim reimbursement from the Policyholder of any amounts paid by Us to AWP outside or in excess of the said scope or limits.

#### Exclusions

In addition to the General Exclusions, this Policy does not cover, and We will not pay or indemnify for:

- (a) any Covered Expenses incurred after the Period of Insurance;
- (b) any expenses incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of a scheduled trip;
- (c) any expenses for a service not approved and arranged by an authorised representative of AWP, except as mentioned under Section 20 - Emergency Medical Evacuation and Repatriation due to Covid-19 Benefit; or
- (d) any expenses incurred for services provided by the Policyholder or another party to transport the Insured Person from offshore (including but not limited to rig, platform or vessel) onto land.

#### Section 41 – Travel Assistance Services

The Insured Person(s) is entitled to the following free travel assistance services provided by AWP:

- (a) Travel Information and Emergency Assistance Services
- (b) Pre-Trip Information Services
- (c) Inoculation Requirements & Visa Requirements
- (d) 24-hours Emergency General Travel Assistance (English & Mandarin)
- (e) Lost Passport Assistance
- (f) Interpreter Referral

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### F. General Exclusions (Applicable to All Sections)

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We will not pay for any Benefit under this Policy caused by or contributed by or related to any of the following:

- (a) Declared or undeclared War or any act of War, foreign invasion, Civil War, rebellion, revolution or insurrection;
- (b) Any intentional self-injury, suicide, reckless misconduct or any illegal or criminal act committed by the Policyholder or an Insured Person;

- (c) The Insured Person undertaking any Journey against the advice of a Medical Practitioner or for the purpose of seeking medical attention.
- (d) Any Pre-Existing Condition unless the Insured Person has been insured continuously under any group or corporate hospital and surgical insurance policy (excluding individual medical schemes paid using Medisave Account under the Central Provident Fund or in partial payment made in cash by Insured Person) for at least twelve (12) months immediately prior to the date that the Insured Person is added into the Policy. If at any point after this twelve (12) months period, the Insured Person changes his employer, this exclusion shall not apply so long as the date that this Insured Person is added into the Policy occurs within thirty (30) days of the termination of his previous employment.
- (e) Training for and/or participating in Professional Sports of any kind;
- (f) The Insured Person engaging in naval, military or airforce service or operations except peacetime reservist training or operationally ready national service under Section 14 of the Enlistment Act, Chapter 93 of the Republic of Singapore.
- (g) The Insured Person engaging in:
  - (i) testing of any kind of conveyance;
  - (ii) works onboard docked or sailing vessels, offshore oil rigs and offshore platforms or mining;
  - (iii) handling of explosives; or
  - (iv) diving activities.
- (h) Any congenital anomalies.

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## G. General Conditions (Applicable to All Sections)

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### 1. Changes in Policy

No change in this Policy, Schedule and/or Endorsements shall be valid unless approved by Us and evidenced by Endorsement. We reserve the right to amend the terms and provisions of this Policy by giving thirty (30) day prior notice in writing by ordinary post to Your last known address in Our records, and such amendment will be applicable from the next renewal of this Policy.

### 2. Addition or Removal of Insured Person

If this Policy is administered on a "named basis" as indicated in the Schedule, written notice shall be given by the Policyholder to Us as soon as possible and in any event within ninety (90) days of:

- (a) any Insured Person is being added to any category specified in the Schedule;
- (b) any Insured Person is being deleted from any category specified in the Schedule;
- (c) any revision or adjustment in Sum Insured of any Insured Person.

Coverage ceases upon the date of termination of employment. The Policyholder shall provide written proof of employment to Us in the event of a claim.

If this Policy is administered on an "un-named basis" as indicated in the Schedule, We will only pay claims for a number of Insured Persons that is no greater than the number of lives covered identified in the Schedule, unless a claim was paid for a traveller who is no longer employed by the Policyholder and a claim is subsequently made by a new traveller during the Period of Insurance. Should at any time the total number of lives be greater than the number identified in the Policy Schedule, any new Insured Person, whom the Policyholder may engage during the Period of Insurance has to be declared to Us prior to the commencement of coverage and additional premium will be charged to the Policyholder.

If this Policy is administered on a flat annual premium basis as indicated in the Schedule, the Premium payable shall be based on the declaration of the Policyholder, prior to the commencement of each Period of Insurance, in respect of the expected travelling pattern of its employees during the Period of Insurance.

### 3. Automatic Termination of Cover

Cover under this Policy in respect of any particular Insured Person shall terminate on the earliest of the following events:

- (a) Upon such Insured Person ceasing to satisfy any of the eligibility requirements set out herein;
- (b) Upon the death of such Insured Person; and/or
- (c) Upon expiry of the Period of Insurance.

Unless otherwise provided in an appropriate Endorsement, an Insured Person shall only be covered for the first one hundred eighty three (183) consecutive days of any Journey, and We shall not be liable in respect of any loss occurring after 12.01 a.m. (Singapore time) on the one hundred and eighty fourth (184th) day after the Insured Person's commencement of any Journey.

#### **4. Misrepresentation/Fraud**

If the proposal or declaration from the Insured Person(s) is untrue in any respect or if any material fact affecting that risk be incorrectly stated herein or omitted therefrom or if this Insurance, or any renewal thereof shall have been obtained through any misstatement, misrepresentation or suppression or if any claims made shall be fraudulent or exaggerated or if any false declaration or statement shall be made in support thereof then in any of these cases, this Insurance shall be void.

#### **5. Payment of Benefit**

All Benefit amounts, expenses or Sums Insured paid under the Policy shall be payable to a Singapore registered Policyholder or such person or persons in Singapore and in such proportions as the Policyholder shall nominate, unless otherwise specified in the Policy (except as provided in Sections 8, 9, 10 and 20).

#### **6. Maintenance of Records and Examination**

The Policyholder shall maintain material records of each Insured Person(s). We have the right to examine these records at any time during the term of this Policy and within three (3) years after the expiration of the Period of Insurance or until the adjustment and settlement of all claims hereunder, whichever is later.

#### **7. Claims Procedures**

- (a) All claims and relevant supporting documents must be given to Us as soon as possible but not later than thirty (30) days after any event which may entitle the Insured Person(s) to claim under this Policy.
- (b) Any document or evidence required by Us to verify the claim shall be provided by the Insured Person(s) at His own expense.
- (c) Any medical examination required by Us to verify the claim shall be at Our expense.

#### **8. Incomplete Claims**

Claims are not deemed complete and eligible benefits are not payable unless all bills for such claims have been submitted and agreed by Us. Only actual costs incurred shall be considered for reimbursement. Any variation or waiver of the foregoing shall be at Our sole discretion.

#### **9. Conditions Precedent to Liability**

Our liability for any Benefit under this Policy is conditional upon:

- (a) the statements and information provided to Us by the Policyholder and all Insured Persons being true; and
- (b) 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 the Policyholder and all Insured Person(s).

#### **10. Interest & Currency**

No amount payable under this Policy shall subject to any interest. Premium and benefits payable under this policy shall be in Singapore Dollars (SGD).

#### **11. Governing Law**

This policy shall be governed by and interpreted in accordance with Singapore law.

#### **12. Notice of Trust or Assignment**



We shall not accept or be affected by notice of any trust or assignment or the like which relates to this Policy.

### **13. Disappearance Clause**

If the Insured Person(s) is travelling and the means of transportation disappears, sinks, crashes or is wrecked and the Insured Person(s) body cannot be found after a period of twelve (12) months, We shall presume that the Insured Person(s) have died as a result of Bodily Injury and shall pay the Accidental Death benefit accordingly. If at any time after payment, the Insured Person(s) is found to be alive, such amount paid must be refunded to Us.

### **14. Rights of Third Parties**

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

### **15. Right Of Recovery**

We reserve the right to recover against the Policyholder or their legal representative(s) for the full sum which We or AWP have paid on the Policyholder's behalf but for which this Policy is not responsible.

### **16. Arbitration**

If any dispute arises between Us, the Policyholder and/or the Insured Person(s) concerning any matter arising out of this Policy, such dispute shall be referred to arbitration in accordance with the provisions of the Arbitration Act 2001 of Singapore (and any statutory modification or re-enactment thereof then in force) within three (3) months from the date that We receive written notice of a claim under this Policy.

### **17. Subrogation**

The Policyholder and/or the Insured Person agree that We have the right to proceed at Our expense in the name of the Policyholder and/or the Insured Person against any third parties who may be responsible for an occurrence of an event giving rise to a claim under this Policy.

### **18. Change in Business Activities**

In the event of any change in the nature of business of the Policyholder and/or in the nature of the employment, profession or occupation of the Insured Person(s), the Policyholder shall give immediate written notice to Us and shall pay any additional premium that is required.

### **19. Territorial Limits**

The coverage as afforded under this Policy applies to Journey(s) in the Territorial Limits as set out in the Schedule unless otherwise stated in the Schedule or any subsequent Endorsements.

### **20. Policyholder**

This Policy is entered into with the Policyholder and is between Us and the Policyholder.

### **21. Fitness for Travel**

At the time of effecting this insurance, the Insured Person(s) 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.

### **22. Awareness of Circumstances**

At the time of effecting this insurance, the Insured Person(s) must not be aware of any circumstances, facts or risks related to the Insured Person(s)'s place of destination which are known or ought to be known by the Insured Person(s) and which may give rise to a claim under this Policy, otherwise no claim will be payable.

### **23. AWP Notification**

If the Insured Person(s) require hospitalization or emergency transportation services or need to return to their Country of Residence early for any reason, He must contact AWP and obtain approval before arrangements are made. The Insured Person(s) must follow the advice and instruction of AWP failing which their claim may not be payable.

**24. Termination and Renewal**

This Policy shall continue to be in force until the end of the Period of Insurance. This Policy may be renewed for consecutive periods by the payment of the Premium prior to the expiry of the Period of Insurance or as provided under the Premium Payment Warranty. We reserve the right to decline the renewal, or amend premium rates, Benefits, terms and conditions of this Policy at the end of any Period of Insurance.

**25. Determination of Age**

In any claim, the Insured Person(s)'s age will be determined as at the date of the Injury or Illness with reference to the birth date.

**26. Cancellation of Policy**

We may cancel this Policy, at any time by giving thirty (30) days' notice in writing to the Policyholder. In the event of such cancellation, We will return a pro-rated portion of any Premium paid.

The Policyholder may cancel at any time by giving Us written notice provided no claim has arisen during the current Period of Insurance. In the event of such cancellation, We will promptly return any portion of the Premium paid that has not been deemed to be earned by Us.

The Premium deemed to be earned shall be, computed in accordance with the applicable percentage indicated below, but not less than the minimum premium as set out by Endorsement.

Period Covered Not Exceeding Short Period Rates of Annual Premium	
2 Months	40%
3 Months	50%
4 Months	60%
5 Months	70%
6 Months	80%
Above 6 Months	Full Annual Premium Charged

Cancellation is not allowed for policies which have a Period of Insurance of less than one (1) year.

**27. No Cover**

Notwithstanding anything to the contrary, this Policy shall not cover or provide for the payment of claims or Benefits to specific persons or entities where the application of or compliance with certain laws and regulations including but not limited to trade sanctions, anti-terrorism or anti-money laundering (as may be applicable to Us, Our parent companies and/or Our ultimate controlling entities, Our reinsurers, their parent company and/or ultimate controlling entity) prohibit performance under the Policy based on:

- a) the identity, domicile, residence, place of incorporation, establishment (whether incorporated or unincorporated), or citizenship, of You, or claimant or the parent company and ultimate controlling entity of You, or claimant; or
- b) the country where the claim arises.

Should any person or entity be found to have been erroneously enrolled under this policy, insurance coverage for such person or entity shall cease with immediate effect and any unearned Premiums paid in respect of such person or entity shall, subject to compliance with laws and regulations, be refunded without interest to You.

Should any claim for payment of any nature be found to have been made under this Policy by a person or entity excluded by this provision, no such payment will be made.

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## H. Disputes Resolution

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Any dispute arising from a matter that is related to or in connection with this Policy shall be referred to the Financial Industry Disputes Resolution Centre Ltd (“FIDReC”). This would apply as long as the dispute can be brought before FIDReC.

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## I. Personal Data Use

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Any information collected or held by Us whether contained in Your application or otherwise obtained may be used and/or disclosed to Our associated individuals/companies or any independent third parties (within or outside Singapore) for any matters relating to Your application, any policy issued and to provide advice or information concerning products and services which We believe may be of interest to You and to communicate with You for any purpose. Your data may also be used for audit, business analysis and reinsurance purposes.

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## J. Policy Owners’ Protection Scheme

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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 General Insurance Association (GIA) or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).