

AIA AROUND THE WORLD PLUS

POLICY DOCUMENT

SECTION 1: GENERAL DEFINITIONS

The following definitions will apply to this Policy (where applicable):

1. **Accident** or **Accidental** refers to an unforeseen and involuntary event.
2. **Activities of Daily Living** refer to:
 - (a) Transfer : getting in and out of a chair without requiring any physical assistance of another person;
 - (b) Mobility : moving from room to room without requiring any physical assistance of another person;
 - (c) Dressing : putting on and taking off all necessary items of clothing without requiring any physical assistance of another person;
 - (d) Bathing/Washing : washing in the bath or shower (including getting in or out of the bath or shower) or washing by other means, without requiring any physical assistance of another person;
 - (e) Eating : getting food into the body once it has been prepared without requiring any physical assistance of another person; and
 - (f) Toileting : using the toilet without requiring any physical assistance of another person.
3. **AIDS** refers to Acquired Immunodeficiency Syndrome and **HIV** refers to Human Immunodeficiency Virus. For the purposes of this Policy, the definitions of AIDS and HIV shall be that used by the World Health Organisation in 1987, or any subsequent revisions by the World Health Organisation to those definitions.
4. **Area of Travel** refers to the selected travel destination group shown in the Policy Schedule or on any endorsement. The travel destination groups are as follow:
 - (a) **ASEAN** refers to Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand and Vietnam;
 - (b) **Asia** refers to Australia, China, Hong Kong, India, Japan, Korea, Macau, Mongolia, New Zealand, Sri Lanka, Taiwan, Timor-Leste and includes ASEAN; or
 - (c) **Worldwide** refers to any countries outside Singapore and includes Asia.
5. **ATM** refers to an automatic teller machine.
6. **Child** refers to an unmarried person who is at least two (2) weeks old but a) not older than 19 years old or b) not older than 24 years old if enrolled for full-time study in a recognised institution of learning or higher learning during the Period of Insurance.
7. **Chiropractor** refers to any person qualified in chiropractic treatment who is legally registered with, authorised and/or licensed in the geographical area of his practice to render chiropractic treatment or services, but excluding the Policy Owner, the Insured, respective spouses and all immediate family members of such persons.
8. **Civil Unrest, Riot or Commotion** refers to a gathering of persons (organised or unorganised) in disturbance of the public peace with the presence of violence or threats of violence, or the action of any lawfully constituted authority to suppress or attempt to suppress any such gathering
9. **Close Business Partner** refers to a person that has a business relationship with the Insured within the same legal entity as shown in The Accounting and Corporate Regulatory Authority (ACRA) records and provided such person is not a passive or dormant business partner.
10. **Common Carrier** refers to any land, water or air conveyance operating under a valid license in the country that the Insured is in for the transportation of passengers for hire and which operate to fixed, established and regular schedules and routes. It neither includes taxis nor any such conveyance if chartered or arranged as part of a tour even if such services are regularly scheduled.

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11. **Complementary Medicine Practitioner** refers to a Traditional Chinese Medicine Practitioner or a Chiropractor.
12. **Confinement** or **Confined** refers to admission to a Hospital upon the recommendation of a Physician and continuous stay in the Hospital as an in-patient for a minimum period of 24 hours prior to discharge and for which room and board charges are imposed.
13. **Coverage** refers to the selected Plan: Classic, Deluxe or Premier as reflected in the Policy Schedule or on any endorsement.
14. **Diagnosis** or **Diagnosed** refers to the definitive diagnosis made by a Physician, based upon such specific evidence of the particular condition concerned or in the absence of such specific evidence, based upon radiological, clinical, histological or laboratory evidence, acceptable to us. Such diagnosis must be supported by our medical consultant who may base his opinion on the medical evidence submitted by the Policy Owner, the Insured and/or any additional evidence as required.
15. **Expedition** refers to any journey to remote, high risk, inaccessible and/or inhospitable locations including but not limited to privately organised kayaking trips around the coast of a country or trips to generally inaccessible interiors of a country or areas previously unexplored or unchartered, or trips undertaken for scientific, research or political purposes to such locations or trips to Antarctica or similar remote and inhospitable locations. It does not include treks and travel, outside these previously given examples (unless specifically excluded elsewhere in this Policy), provided by a recognised tour operator that are accessible to the general public without restrictions (other than general health or fitness warnings) and provided the Insured always acts under the guidance and supervision of qualified guides and/or instructors provided or arranged by the tour operator when carrying out such treks and travel.
16. **External Service Provider** refers to the service provider appointed by us, or their authorised representatives.
17. **Extreme Sports and Sporting Activities** refer to any sport or sporting activities that present a high level of inherent danger (i.e. involves high level of expertise, exceptional physical exertion, highly specialised gear or stunts) including but not limited to big wave surfing, canoeing down rapids, cliff jumping, horse jumping, ultra marathons, biathlons, triathlons and stunt riding. It does not mean usual tourist activities that are accessible to general public without restrictions (other than height or general health or fitness warnings) and which are provided by a recognised tour operator and provided the Insured always acts under the guidance and supervision of qualified guides and/or instructors provided or arranged by the tour operator when carrying out such tourist activities.
18. **Golfing Equipment** refers to golf clubs and golf bags.
19. **Home Country** refers to the country of citizenship of the Insured as declared on the application of this Policy under the "Citizenship" field or any country to which the Insured is granted the rights of permanent residence by the respective governmental authorities.
20. **Hospital** refers to a facility which must include all of the following:
 - (a) is operated as a hospital and licensed with the appropriate regulators in accordance with the laws of the relevant geographical area;
 - (b) is open at all times;
 - (c) is operated mainly to provide diagnosis and treatment on an inpatient basis for which charges are levied;
 - (d) provides organised facilities for major surgery;
 - (e) provides a staff of one (1) or more doctors on call at all times;
 - (f) provides 24 hours nursing services by or under the supervision of registered nurses;
 - (g) not primarily a skilled nursing facility, clinic, spas, hydroclinics, place for alcoholics or drug addicts, nursing home, rest home, convalescent home, home for the aged, place for the treatment of mental disorders or a similar establishment; and
 - (h) maintains a daily medical record for each patient.
21. **Hostage** refers to the Insured being taken and held prisoner by another person by force or against the Insured's will.
22. **Household Contents** refer to household furniture and furnishing, clothing and personal effects belonging to the Insured or to members of the Insured's family or domestic servants permanently residing with the Insured and fixtures and fittings owned by the Insured (or for which the Insured is responsible) not being landlord's fixtures and fittings and excluding deeds, bonds, bills of exchange, promissory notes, cheques, travellers' cheques, securities for money, documents of any kind, cash and currency notes.
23. **Injury** refers to bodily injury sustained in an Accident and not by or through any other cause, illness or disease.

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24. **Insolvency** refers to inability of an individual or entity to pay its debt resulting in the total cessation of their operations due to either:

- (a) insolvency, with or without the filing of a bankruptcy or similar petition;
- (b) abscondment with monies belonging to the organisation by an owner or employee who has prior convictions of any fraudulent or dishonest act or is under investigation on a charge of fraudulent or dishonest act.

25. **Insured** refers to the person(s) in respect of whose life or lives this Policy is effected and named in the Policy Schedule under the "Person Covered" field or endorsement (if any) and renewal certificate (if applicable and if the Policy is renewed).

In respect of a Family Plan purchased under a Single Trip, Insured refers to:

- (a) a maximum of two (2) adults who need not be related; and
- (b) any number of Children who are the legal Child or Children of either one (1) of the adults and must depart from and return to Singapore together with either one (1) of the adults mentioned in (a) during a Trip,

who are named in the Policy Schedule as Insured(s) under the "Person Covered" field or endorsement (if any) and renewal certificate (if applicable and if the Policy is renewed).

In respect of a Family Plan purchased under an Annual Multiple Trip, Insured refers to:

- (a) a maximum of two (2) adults who are legally married to each other, and
- (b) any number of Children who are the legal Child or Children of either one (1) of the adults and provided the Child or Children must be accompanied by either one (1) of the adults mentioned in (a) during a Trip,

who are named in the Policy Schedule as Insured(s) under the "Person Covered" field or endorsement (if any) and renewal certificate (if applicable and if the Policy is renewed).

Each Insured is entitled to a claim for each benefit (where applicable) of this Policy up to the Insured Amount as reflected under the corresponding Coverage. If a Child is not covered under a Family Plan and hence has paid an adult-rate premium, he will be covered up to the Insured Amount under the adult coverage (where applicable).

26. **Insured Amount** refers to the amount shown in the Schedule of Benefits of this Policy in relation to the selected Coverage as set out in the Policy Schedule or endorsement (if any) or renewal certificate (if applicable and if the Policy is renewed), and which is used to determine the amount of benefits payable under this Policy.
27. **Jewellery** refers to object such as rings, bracelets, brooches, necklaces, bangles, ear rings or lockets that are worn on the body as decoration which have inclusions of precious metals i.e. gold and silver with precious stone or semi-precious stones.
28. **Kidnap or Kidnapped** refers to any event or connected series of events of seizing, detaining or carrying or taking away the Insured by force or fraud against the Insured's will for the purpose of demanding a ransom.
29. **Loss of Finger or Toe** or such reference to the loss of such number of fingers or toes, refers to loss of finger or toe, by complete physical severance through or above the metacarpophalangeal joints or metatarsophalangeal joints respectively.
30. **Loss of Limb** or such reference to the loss of such number of limbs, refers to loss of a hand or a foot, by complete physical severance through or above the wrist or ankle respectively.
31. **Major Travel Event** refers to:
- (a) Natural Disaster;
 - (b) epidemic or pandemic as declared by the World Health Organisation;
 - (c) major industrial accident;
 - (d) Civil Unrest, Riot or Commotion resulting in cancellation of scheduled Common Carrier services or in a relevant government warning against non-essential travel;
 - (e) Strike resulting in cancellation of scheduled Common Carrier services; or
 - (f) any event leading to airspace or multiple airport closures.
32. **Medically Necessary** refers to a medical treatment, service and/or supply covered which is:
- (a) consistent with the Diagnosis and customary medical treatment, service and/or supply for a Sickness or Injury;

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- (b) in accordance with standards of good medical practice, consistent with the current standard of professional medical care, and proven medical benefits;
 - (c) not for the convenience of the Insured, the Physician or the Complementary Medicine Practitioner (in the case of the Complementary Medical Reimbursement Benefit), and unable to be reasonably rendered out of a Hospital (if admitted into a Hospital); and
 - (d) not of an experimental, investigational or research nature, preventive or screening nature.
33. **Mountaineering** refers to the ascent or descent of a mountain ordinarily necessitating the use of specified equipment including but not limited to crampons, pickaxes, anchors, bolts, carabineers and lead-rope or top-rope anchoring equipment.
34. **Natural Disaster** refers to extreme weather conditions (including but not limited to typhoons, hurricanes, cyclones or tornados), fires, floods, tsunamis, volcanic eruptions, earthquakes, landslides or other convulsion of nature or by consequences of any of the occurrences mentioned above.
35. **NETS** refers to Network for Electronic Transfers.
36. **Overseas** refers to beyond the territorial limits of Singapore.
37. **Payment Card** refers to ATM card, NETS card, credit card, charge card or debit card issued by a qualified or licensed financial institution for personal use only.
38. **Period of Insurance** refers to the period during which the coverage under this Policy is effective, as stated in the Policy Schedule or endorsement (if any). If the Policy is under Annual Multiple Trip and is renewed, the Period of Insurance will be the period from "Coverage start date" to "Coverage expiry date" as reflected under such fields in the renewal certificate.
39. **Permanent** refers to a period of at least six (6) consecutive calendar months from the date of the disability as Diagnosed by a Physician and on the expiry of such period being beyond any hope of improvement or recovery.
40. **Permanent Total Disablement** refers to as a result of an Injury, being totally and continuously disabled, on a Permanent basis, and prevented from:
- (a) engaging in each and every occupation or employment for compensation or profit for which the Insured is reasonably suited by reason of his education, training or experience; or
 - (b) performing three (3) or more Activities of Daily Living if the Insured has no occupation at the time of sustaining the Injury.
41. **Physician** refers to any person qualified in western medicine who is registered with the medical council of the country of his practice to render medical or surgical services and, in providing such treatment, is practising within the scope of his licensing and training, but excluding the Policy Owner, the Insured, respective spouses and all immediate family members of such persons.
42. **Policy** refers to:
- (a) this document;
 - (b) the Policy Schedule;
 - (c) the application of this Policy;
 - (d) declarations of this Policy;
 - (e) the endorsements (if any); and
 - (f) the renewal certificate (if any).
43. **Policy Date** refers to the date stated in the Policy Schedule or endorsement (whichever is later) and refers to the date when coverage under this Policy takes effect. The date from which policy years, policy months, policy anniversaries and Premium Due Dates are determined shall be derived from the date stated in the Policy Schedule.
44. **Policy Owner** refers to the person so named in the Policy Schedule.
45. **Policy Schedule** refers to the document which sets out the relevant information concerning the details of the benefits and coverage under this Policy.
46. **Portable Computer** refers to laptop, hand-held computer and mobile phone.
47. **Pre-existing Condition** refers to any condition for which:
- (a) the Insured received medical treatment, diagnosis, consultation or prescribed drugs within a 12 month period preceding the commencement of a Trip;

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- (b) medical advice or treatment was recommended by a Physician within a 12 month period preceding the commencement of a Trip; or
- (c) a reasonable person in the circumstances would be expected to be aware of within a 12 month period preceding the commencement of a Trip.

48. **Premium Due Date** refers to the date when the premium payment under this Policy is due.
49. **Premium in Default** refers to if after the first premium, we do not receive payment of a premium on or before the Premium Due Date.
50. **Public Place** refers any place to which the general public has access, for example (but not limited to) airports, shops, restaurants, hotel foyers, parks, beaches, golf course, driving range, public buildings and like places.
51. **Reasonable and Customary** refers to any fees or charges for medical treatment, supplies or services that are Medically Necessary to treat the condition and which are in accordance with the standards of good medical practice for the care of an injured or sick person, including fees or charges for Medically Necessary medical treatment, supplies or services under the supervision or order of a Physician (or a Complementary Medicine Practitioner in the case of the Complementary Medical Reimbursement Benefit) and which does not in our opinion:
- (a) exceed the usual level of fees or charges for similar medical treatment, supplies or services in the locality where such fees or charges were incurred; and
 - (b) include fees or charges that would not have been made if no insurance had existed.

Provided always that we reserve the right to:

- (i) determine whether any particular Hospital or medical charge is a Reasonable and Customary charge with reference (but not limited) to relevant publication or information on schedule of fees prescribed by the government, relevant authorities and recognised medical associations in the locality; and
 - (ii) adjust any and all sums payable in relation to any Hospital or medical charge, which is in the opinion of our medical consultant not a Reasonable and Customary charge.
52. **Reinstatement Date** refers to the date stated on an endorsement when coverage under this Policy takes effect on reinstatement.
53. **Relative** refers to the Insured's spouse, child, parent, parent-in-law, grandparent, grandparent-in-law, great grandparent, great-grandparent-in-law, grandchild, brother, sister, brother-in-law, sister-in-law, niece, nephew, aunt or uncle.
54. **Renewal Date** refers to the date when coverage under this Policy is renewed which is stated in the renewal certificate or any endorsement, whichever is later.
55. **Serious Injury or Serious Sickness:**
- (a) whenever applied to the Insured, refers to Injury or Sickness which requires treatment by a Physician and which results in the Insured being certified by the Physician as unfit to travel or continue with the original Trip; or
 - (b) whenever applied to the Insured's Relative, Close Business Partner or Travel Companion, refers to Injury or Sickness certified by a Physician as being dangerous to the life of the Insured's Relative or Travel Companion and which results in the Insured's discontinuation or cancellation of the Trip.
56. **Sickness** refers to any noticeable change in the physical health due to medical condition contracted, commencing or manifesting whilst Overseas during the period of the Trip provided the medical condition is not a Pre-existing Condition and the nature of the medical condition is not excluded from this Policy.

However, for the purpose of Travel Cancellation (Part 1 of Section 2) and Travel Postponement (Part 2 of Section 2) benefits, **Sickness** refers to any noticeable change in the physical health due to medical condition contracted, commencing or manifesting before the Trip provided the medical condition is not a Pre-existing Condition and the nature of the medical condition is not excluded from this Policy.

57. **Stolen** refers to having been stolen by a third party by way of theft, robbery or burglary without the Insured's assistance, consent or cooperation.
58. **Strike** refers to any organised, wilful refusal by any worker or employee to continue working to register a protest, or the action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimising the consequences of such act.
59. **Third Degree Burn** refers to a burn that destroys the full skin thickness.

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60. **Total Loss of Sight** refers to the entire and the irrecoverable loss of sight.
61. **Total Loss of Use** refers to total functional disablement.
62. **Traditional Chinese Medicine Practitioner** refers to any person qualified in traditional Chinese medicine who is registered with the Traditional Chinese Medicine Practitioners Board upon graduation from a traditional Chinese medicine school or course that is recognised by both the Ministry of Health of Singapore and the Traditional Chinese Medicine Practitioners Board or who is legally authorised and/or licensed in the geographical area of his practice to render medical services, and in providing such treatment, is practising within the scope of his licensing but excluding the Policy Owner, the Insured, respective spouses and all immediate family members of such person. Traditional Chinese Medicine Practitioner includes one (1) or more of the following:
- (a) an acupuncturist;
 - (b) a bonesetter; and/or
 - (c) a Chinese herbalist.
63. **Travel Agent** refers to a travel agent who holds a current and valid license issued by the Singapore Tourism Board under the Travel Agents Act (Cap.334).
64. **Travel Companion** refers to a person who has travel bookings to accompany the Insured on the same Trip excluding:
- (a) the Insured's Relative;
 - (b) a tour leader or group leader who is receiving remuneration in monetary form or in kind for being a tour leader or group leader; or
 - (c) a member of a tour group whom the Insured would not have known should the tour have not been organised.
65. **Trip** refers to a journey undertaken under a Single Trip Policy or an Annual Multiple Trip Policy, which commences from Singapore to a destination within the selected Area of Travel during the Period of Insurance.

For Single Trip Policy, **Trip** refers to a journey from Singapore to a destination within the selected Area of Travel that does not exceed 182 consecutive days (including any extension of cover and expansion of area of travel under Part 7 of Section 5) and for which cover shall commence from:

- (a) in respect of Travel Cancellation (Part 1 of Section 2), Travel Postponement (Part 2 of Section 2) and Insolvency of Travel Agent (Part 8 of Section 2) benefits, the later of the Policy Date or as specified under the applicable benefits; and
- (b) in respect of all other benefits under Section 2, the later of the Policy Date or the time of departure for the Trip; and
- (c) shall continue until the earlier of:
 - i) the Insured's arrival in Singapore; or
 - ii) the expiry date of the Period of Insurance.

For Annual Multiple Trip Policy, **Trip** refers to a journey from Singapore to a destination within the selected Area of Travel that does not exceed 90 consecutive days and for which cover shall commence from:

- (a) in respect of Travel Cancellation (Part 1 of Section 2), Travel Postponement (Part 2 of Section 2) and Insolvency of Travel Agent (Part 8 of Section 2) benefits, the latest of the Policy Date, Renewal Date (if any), date of actual booking for the journey or as specified under the applicable benefits; and
- (b) in respect of all other benefits under Section 2, the latest of the Policy Date, Renewal Date (if any) or the time of departure for the Trip; and
- (c) shall continue until the earlier of:
 - i) the Insured's arrival in Singapore; or
 - ii) the expiry date of the Period of Insurance.

66. **War** refers to hostile contention caused by or between nations or states, or parties in the same nation or state, exercising at least de facto authority within a given territory and commanding an armed force.

67. **We, us** or **our** refers to AIA Singapore Private Limited (Reg. No.201106386R).

Where the context requires, unless specified otherwise, words importing the singular shall include the plural and vice versa; and words importing a specific gender shall include all other genders.

SECTION 2: BENEFITS

A. TRAVEL BENEFITS

1. TRAVEL CANCELLATION

If the Trip is cancelled due to any of the following unexpected events occurring within 60 days (except item c below) before the date of departure of the Trip, we will reimburse up to the Insured Amount of this benefit for the resulting loss of travel and/or accommodation expenses paid in advance, for which the Insured is legally liable, and which are not recoverable from any other sources:

- a. death or Serious Injury or Serious Sickness or compulsory quarantine of the Insured or Insured's Relative, Close Business Partner or Travel Companion;
- b. Major Travel Event that prevents the Insured from travelling to his planned destination in the Area of Travel;
- c. serious damage to the Insured's principal residence in Singapore arising from Natural Disaster within one (1) week before the date of departure of the Trip and which requires the Insured to be present at the premises of the principal residence on the departure date; or
- d. Insured being summoned to be a witness in a court of competent jurisdiction .

Alternatively, if the Trip is cancelled due to an unexpected death of an Insured's Relative, Close Business Partner or Travel Companion occurring within 60 days before the date of departure of the Trip and as a result the Insured is unable to travel, we will reimburse any replacement administrative expenses incurred in respect of the change of traveler made before the commencement of the Trip up to the Insured Amount of this benefit. Once the replacement administrative expenses are paid by us, there will be no further payment for any loss of travel and/or accommodation expenses.

In a Single Trip Policy, when an Insured cancels the Trip and a claim is made under this benefit, the cover for that particular Insured shall immediately terminate. For the avoidance of doubt, the Policy continues to cover the other Insureds, if any, who continue with the Trip as scheduled.

For each Trip, this Policy will pay a claim for only one (1) of the following benefits:

- (1) Travel Cancellation (Part 1 of Section 2)
- (2) Travel Postponement (Part 2 of Section 2); or
- (3) Insolvency of Travel Agent (Part 2 of Section 8).

EXCLUSIONS

We will not pay this benefit for any loss or expenses:

- (i) caused directly or indirectly by government regulations or control;
- (ii) caused by cancellation by the Common Carrier or any other provider of the travel and/or accommodation;
- (iii) covered by any other existing insurance scheme or government program;
- (iv) which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation;
- (v) should this insurance be purchased less than three (3) days before the date of departure (date of departure inclusive) (with the exception of the Insured's death or the death of the Insured's Relative, Close Business Partner or Travel Companion caused by Accident);
- (vi) that results from a Major Travel Event which was publicly known at the time the Trip was booked or this insurance was purchased, whichever is later; and/or
- (vii) being compensation for any air miles or holiday points used to pay for the Trip in part or in full.

2. TRAVEL POSTPONEMENT

If the Trip is postponed due to any of the following unexpected events occurring within 60 days (except item c below) before the date of departure of the Trip, we will reimburse up to the Insured Amount of this benefit for the resulting administrative charges to postpone the Trip for which full payment was made, for which the Insured is legally liable, and which are not recoverable from any other sources:

- a. death or Serious Injury or Serious Sickness or compulsory quarantine of the Insured or Insured's Relative, Close Business Partner or Travel Companion;
- b. Major Travel Event that prevents the Insured from travelling to his planned destination in the Area of Travel;
- c. serious damage to the Insured's principal residence in Singapore arising from Natural Disaster within one (1) week before the date of departure of the Trip and which requires the Insured to be present at the premises of the principal residence on the departure date; or
- d. being summoned to be a witness in a court of competent jurisdiction .

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In a Single Trip Policy, when an Insured postpones the Trip and a claim is made under this benefit, the cover for that particular Insured shall immediately terminate. For the avoidance of doubt, the Policy continues to cover the other Insureds, if any, who continue with the Trip as scheduled.

For each Trip, this Policy will pay for a claim for only one (1) of the following benefits:

- (1) Travel Cancellation (Part 1 of Section 2)
- (2) Travel Postponement (Part 2 of Section 2); or
- (3) Insolvency of Travel Agent (Part 8 of Section 2).

EXCLUSIONS

We will not pay this benefit for any loss or expenses:

- (i) caused directly or indirectly by government regulations or control;
- (ii) caused by cancellation by the Common Carrier or any other provider of the travel and/or accommodation;
- (iii) covered by any other existing insurance scheme or government program;
- (iv) which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation;
- (v) should this insurance be purchased less than three (3) days before the date of departure (date of departure inclusive) (with the exception of the Insured's death or the death of the Insured's Relative, Close Business Partner or Travel Companion caused by Accident);
- (vi) that results from a Major Travel Event which was publicly known at the time the Trip was booked or this insurance was purchased, whichever is later; and/or
- (vii) being compensation for any air miles or holiday points used to pay for the Trip in part or in full.

3. TRAVEL CURTAILMENT

If the Insured has to shorten the Trip and return directly to Singapore, we will reimburse up to the Insured Amount for this benefit for any additional air, land or sea travel (economy class fare whenever possible) and/or accommodation expenses incurred as a result and any loss of travel and/or accommodation expenses paid by the Insured in advance or forfeited, due to any of the following unexpected events:

- a. Major Travel Event which prevents the Insured from continuing his scheduled Trip;
- b. the Insured suffers a Serious Injury or Serious Sickness and receives medical advice to do so;
- c. the aircraft the Insured is on board as a passenger is hijacked;
- d. death, Serious Injury or Serious Sickness of the Insured's Relative, Close Business Partner or Travel Companion;
- e. the Insured is quarantined upon medical advice by a Physician which prevents the Insured from continuing his scheduled Trip; or
- f. the Insured or the Insured's Relative who is travelling with the Insured, is Confined in a Hospital while Overseas for more than five (5) consecutive days. If the Confinement in the Hospital is less than five (5) consecutive days, we will reimburse up to the Insured Amount for this benefit, provided there is a medical advice by a Physician against continuation of the travel, thus resulting in the Insured being unable to return to Singapore in accordance with his scheduled return date of the Trip.

4. FLIGHT DIVERSION

If the aircraft that the Insured is travelling in as a fare paying passenger is diverted due to any of the following events:

- (a) Major Travel Event;
- (b) adverse weather conditions; or
- (c) actual or suspected mechanical breakdown / derangement or structural defect of the aircraft

and which prevents the Insured from continuing the Trip as scheduled and the Insured is delayed from arriving at the planned destination by at least six (6) consecutive hours, we will pay S\$100 for every full six (6) consecutive hours of delay of arriving at the planned destination, up to the Insured Amount of this benefit.

For each Trip, this Policy will pay a claim for either one (1) of the following benefits:

- (1) Flight Diversion (Part 4 of Section 2); or
- (2) Travel Delay (Part 5 of Section 2).

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EXCLUSION

We will not pay this benefit if the Major Travel Event or adverse weather conditions was/were publicly known at the time the Insured booked the Trip or this Policy was purchased, whichever is later.

5. TRAVEL DELAY

If the Common Carrier on which the Insured had arranged to travel for the Trip is delayed due to any of the following events:

- a. Major Travel Event;
- b. Civil Unrest, Riot or Commotion;
- c. Strike;
- d. adverse weather conditions; or
- e. actual or suspected mechanical breakdown / derangement or structural defect of the Common Carrier.

for at least six (6) consecutive hours from the scheduled time as specified in the itinerary at any single location, we will pay S\$100 for every full six (6) consecutive hours of delay, up to the Insured Amount of this benefit.

Where the delay occurs in Singapore, we will only pay a maximum of S\$100 provided a minimum period of six (6) consecutive hours of delay has elapsed.

A written confirmation from the Common Carrier or the handling agent of the number of hours delayed and the reason for such delay is required to make a claim under this benefit.

For each Trip, this Policy will pay a claim for either one (1) of the following benefits:

- (1) Flight Diversion (Part 4 of Section 2); or
- (2) Travel Delay (Part 5 of Section 2).

EXCLUSIONS

We will not pay this benefit if:

- (i) the delay is arising from the Insured's failure to check in as according to the itinerary supplied to the Insured; and/or
- (ii) the relevant event set out above was publicly known when the Insured booked the Trip or this Policy was purchased, whichever is later.

6. FLIGHT OVERBOOKING

If the Insured fails to board the aircraft due to overbooking of flight in which a confirmed reservation has been received from the airline for the Trip and no alternative transportation is made available within six (6) consecutive hours, we will pay up to the Insured Amount of this benefit.

This benefit is payable only once for each Trip.

For each Trip, this Policy will pay a claim for either one (1) of the following benefits:

- (1) Flight Overbooking (Part 6 of Section 2); or
- (2) Travel Missed Connection (Part 7 of Section 2).

7. TRAVEL MISSED CONNECTION

If the Insured's confirmed onward travel connection for the Trip is missed at the transfer point due to the late arrival of the Insured's incoming confirmed connecting scheduled Common Carrier and no onward transportation is made available within six (6) consecutive hours of the Insured's arrival, we will pay up to the Insured Amount of this benefit.

For each Trip, this Policy will pay a claim for either one (1) of the following benefits:

- (1) Flight Overbooking (Part 6 of Section 2); or
- (2) Travel Missed Connection (Part 7 of Section 2).

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EXCLUSION

We will not pay this benefit if the Insured's incoming Common Carrier was scheduled to arrive after the stated check-in time required by the connecting Common Carrier.

8. INSOLVENCY OF TRAVEL AGENT

If the Trip is cancelled prior to the commencement of the Trip due to Insolvency of the Travel Agent from which the Trip is purchased, we will reimburse for the loss of irrecoverable travel deposits or travel fares paid in advance, up to the Insured Amount of this benefit.

For each Trip, this Policy will pay for a claim for only one (1) of the following benefits:

- (1) Travel Cancellation (Part 1 of Section 2);
- (2) Travel Postponement (Part 2 of Section 2); or
- (3) Insolvency of Travel Agent (Part 8 of Section 2).

EXCLUSIONS

We will not pay this benefit for any loss:

- (i) caused directly or indirectly by government regulations or control;
- (ii) caused by cancellation by the Common Carrier or any other provider of the travel and/or accommodation;
- (iii) that is covered by any other existing insurance scheme or government program;
- (iv) that will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation;
- (v) where Insolvency occurred, or for which a petition for bankruptcy or similar petition was filed before the purchase of this Policy; and/or
- (vi) should this Policy be purchased less than three (3) days before the date of departure (date of departure inclusive).

9. BAGGAGE DELAY

If the Insured's checked in baggage has been delayed, misdirected or temporarily misplaced by the Common Carrier during the Trip, we will pay S\$200 for every six (6) consecutive hours of delay up to the Insured Amount of this benefit, starting from the Insured's arrival at the baggage pick-up point in the scheduled destination Overseas.

Where the baggage is delayed, misdirected or temporarily misplaced at the baggage pick-up point in Singapore, we will only pay a maximum of S\$200 provided a minimum period of six (6) consecutive hours of delay has elapsed.

For the avoidance of doubt, the amount S\$200 stated under this benefit is based on each claim, and not on each piece of baggage.

For each Trip, this Policy will only pay a claim for only one (1) of the following benefits:

- (1) Baggage Delay (Part 9 of Section 2);
- (2) Loss of Baggage and Portable Computer (Part 10 of Section 2);
- (3) Jewellery Coverage (Part 11 of Section 2) ; or
- (4) Damage / Loss of Golfing Equipment (Part 32(a) of Section 2).

10. LOSS OF BAGGAGE AND PORTABLE COMPUTER

In the event the Insured's personal baggage or personal belonging taken on or purchased during the Trip is lost or damaged due to circumstances beyond the Insured's control, we will reimburse up to S\$800 for 1 (one) article or per pair or set of articles, up to the Insured Amount of this benefit. A pair or set of articles is treated as 1 (one) item even if they were purchased separately and are of different brands, with the exception of Portable Computer.

The limit of liability for a Portable Computer is only 1 (one) Portable Computer for every Period of Insurance, including any extension of cover under Single Trip Policy as described in Part 6 of Section 5 (Extension of Cover and Expansion of Area of Travel), with the following benefit limits:

- S\$1,000 for laptop and handheld computer; or
- S\$500 for mobile phone.

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In the event any of the articles of the Insured's personal baggage is proven to be beyond economical repair, a claim under this Policy will be treated as if the article had been lost.

We may, at our sole discretion and option, make payment or reinstate or repair the damaged personal baggage including any Portable Computer claimed for. All claim settlements will be subject to wear and tear and depreciation. Depreciation may not be applied to electronic items that are purchased less than 1 (one) year from the date of incident if supporting documents can be produced, such as original receipts or original warranty cards, for claims.

We will make payment under this benefit provided that the Insured:

- a. had taken every possible step and reasonable precaution to ensure the security of the personal baggage or personal belonging and prevent loss or damage;
- b. had not left his personal baggage or personal belonging unattended in a Public Place; and
- c. reports the loss to the police or relevant authority such as hotel and airline management or other service provider having jurisdiction at the place of the loss within 24 hours of the incident and obtains a written documentation from the police or such authorities.

Claims that result from the Insured losing his personal baggage or personal belonging, or it being damaged while being held by an airline or service provider should be made to the airline or service provider first. Any payment under this Policy shall be made upon proof of compensation received from the airline or service provider or where such compensation is denied, proof of such denial.

For each Trip, this Policy will pay for a claim for only one (1) of the following benefits:

- (1) Baggage Delay (Part 9 of Section 2);
- (2) Loss of Baggage and Portable Computer (Part 10 of Section 2) ;
- (3) Loss of Jewellery (Part 11 of Section 2) ;
- (4) Damage / Loss of Golfing Equipment (Part 32(a) of Section 2).

EXCLUSIONS

We will not pay this benefit for any loss or damage:

- (i) for the following classes of property: animals, motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances, snow skis, boards or toboggans, fruits, perishables and consumables, household effects, antiques, artifacts, paintings, object of arts, manuscripts, Jewellery, costume jewellery, gem stones, watches, contact or corneal lenses, securities, musical instruments, bridges for tooth or teeth or dentures;
- (ii) caused by wear and tear, gradual deterioration, moths, vermin, inherent vice, or damage sustained due to any process or while actually being worked upon resulting in such loss or damage;
- (iii) to hired or leased equipment and personal belonging resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authorities in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or customs regulations, confiscation by order of any government or public authority or risk of contraband or illegal transportation or trade;
- (iv) to personal belonging insured under any other insurance policy, or reimbursed by any other carrier, hotel or any other party;
- (v) to the Insured's baggage sent in advance, mailed or shipped separately;
- (vi) to the Insured's baggage left unattended in any Public Place;
- (vii) resulting from the Insured's failure to take due care and precaution for the safeguard and security of such personal belonging;
- (viii) resulting from the Insured's wilful act, omission, negligence or carelessness;
- (ix) arising from confiscation or retention by customs or other officials;
- (x) of business goods or samples or equipment of any kind;
- (xi) to data recorded on tapes, cards, discs or otherwise;
- (xii) to cash or cash equivalents, bank notes, casino chips, vouchers, cash cards, Ez Link cards, bonds, coupons, stamps, negotiable instruments, title deeds, manuscripts, securities of any kind, loss or replacement of credit cards, identity cards, driving licenses and travel documents;
- (xiii) of fragile or brittle articles; and/or
- (xiv) resulting from mysterious disappearance of such property.

11. JEWELLERY COVERAGE

In the event the Insured's Jewellery is lost due to robbery, theft or burglary while Overseas during the Trip, we will pay up to the Insured Amount of this benefit. All Jewellery must be owned by the Insured, and not hired by, loaned or entrusted to the Insured.

We will make payment under this benefit provided that the Insured:

- (1) had taken every possible step and reasonable precaution to ensure the security of the Jewellery;
- (2) carried the Jewellery as a hand-held baggage and kept under his supervision;
- (3) had not left his Jewellery unattended in a Public Place; and
- (4) reported the loss to the police or relevant authority where the incident occurred within 24 hours of the incident and obtained a written documentation from the police or such authority.

For each Trip, this Policy will pay a claim for only one (1) of the following benefits:

- (1) Baggage Delay (Part 9 of Section 2);
- (2) Loss of Baggage and Portable Computer (Part 10 of Section 2);
- (3) Loss of Jewellery (Part 11 of Section 2); or
- (4) Damage / Loss of Golfing Equipment (Part 32(a) of Section 2).

12. TRAVEL DOCUMENTS AND PERSONAL MONEY

In the event the Insured's passport, travel ticket and/or visa is/are lost due to robbery, burglary, theft or Natural Disasters while Overseas during the Trip, we will pay for the cost of obtaining the replacement of such travel document(s) as well as additional travel expenses and hotel accommodation incurred while Overseas, up to the Insured Amount of this benefit.

If the replacement of passport which was lost while Overseas during the Trip is to be obtained upon the Insured's return to Singapore, we will pay for the cost of obtaining the replacement passport excluding any transport or other incidental costs incurred in Singapore.

In the event the Insured's cash, travellers' cheques and/or banknotes which were in the Insured's care, custody or control while Overseas during the Trip are lost due to robbery, burglary, theft or Natural Disasters, we will pay for the actual loss up to S\$300, provided that:

- a. the Insured had taken every possible step and reasonable precaution to ensure the security of his passport, travel ticket, visa, cash, travellers' cheques and/or banknotes;
- b. such loss is reported to the police or relevant authority having jurisdiction at the place of the loss no later than 24 hours after the incident; and
- c. the claim is accompanied by written documentation from the police or such authority.

EXCLUSION

We will not pay for any shortage due to exchange rate or depreciation in value for loss of travellers' cheques not immediately reported to the local branch or agent of the issuing financial institution.

13. FRAUDULENT CREDIT CARD USAGE

In the event the Insured suffers financial loss while Overseas during the Trip due to the following unauthorised charges being incurred on the Insured's Payment Card, we will reimburse for the following unauthorised charges which the Insured is made liable for under the terms and condition of the Insured's Payment Card, up to the Insured Amount of this benefit:

- a. in the case of unauthorised charges incurred fraudulently Overseas under the Insured's Stolen Payment Card, the said unauthorised charges incurred 12 hours prior to the first reporting of the event to the Insured's Payment Card issuer(s); or
- b. in the case that the Insured's Payment Card was not Stolen but such unauthorised charges were incurred fraudulently through any Overseas ATM withdrawal, in-store or online purchases with the Insured's Payment Card information, the said unauthorised charges incurred prior to: 1) the first reporting of the event to the Insured's Payment Card issuer(s) or us, or 2) the Insured's Payment Card issuer(s) notifying the Insured about the event, whichever occurs first.

We will make payment under this benefit subject to the following conditions:

- (1) the Insured must report the theft of the Payment Card to the Insured's Payment Card issuer(s) and to us within 24 hours of discovering that the Payment Card was Stolen or any unauthorised charges were incurred on it;

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- (2) the Insured must complete and provide any documents including but not limited to claims forms, police reports, demands, notices and any other relevant documents that we may ask for;
- (3) the Insured must comply with all the terms and conditions by which the Payment Card was issued; and
- (4) the Payment Card must be valid and in good standing.

EXCLUSIONS

We will not pay this benefit for:

- (i) losses that occurred prior to the inception of cover or, after the termination of this Policy;
- (ii) losses that result from any businesses pursuits or, relating to the Insured's work or profession;
- (iii) losses caused by any illegal acts of the Insured;
- (iv) losses that the Insured has intentionally or deliberately caused;
- (v) cash advances made with the Insured's Stolen Payment Card;
- (vi) charges made by a resident of the Insured's household or by an Insured's Relative, Close Business Partner or Travel Companion or by a person entrusted with the Insured's Payment Card;
- (vii) losses that result from direct actions of an Insured's Relative, Close Business Partner or Travel Companion or actions that an Insured's Relative, Close Business Partner or Travel Companion knew of or planned; and
- (viii) losses due to the order of any government, public authority or customs officials.

14. KIDNAP AND HOSTAGE

In the event the Insured is Kidnapped or held Hostage during the Trip, we will pay S\$250 per day for every continuous 24 hour period when the Insured is Kidnapped or held Hostage, up to the Insured Amount of this benefit.

As a condition precedent to our payment:

- a. we must have sufficient proof that the event occurred;
- b. we are given immediate oral and written notice of the event and periodic updates on any activities occurring during the incident; and
- c. if it is in the Insured's interest, the incident must be reported to the national or other appropriate law enforcement agency having jurisdiction over the matter.

EXCLUSIONS

We will not pay this benefit for loss or damage due to the following:

- (i) the Insured's own fraudulent, dishonest or criminal acts;
- (ii) the Insured is Kidnapped or held Hostage by his Relative;
- (iii) events which take place in the Insured's country of residence, any country located in Central or Southern America or Africa, or any country in which United Nations armed forces are present and active; and
- (iv) actual loss of or damage to property of any description, including intellectual property as a result of being Kidnapped and held Hostage.

15. PERSONAL LIABILITY

In the event the Insured is held legally liable to a third party in respect of liability arising during the Trip while Overseas as a result of: 1) death or Injury to any third party; or 2) Accidental loss of or damage to property of any third party, we will indemnify the Insured up to the Insured Amount of this benefit.

As a condition precedent to our indemnity, the Insured must not make any offer or promise of payment or admit any liability or fault to any other party, or become involved in any litigation without our written approval.

EXCLUSIONS

We will not pay this benefit for:

- (i) property belonging to a member of the Insured's family or employer or deemed by law to be the Insured's employee;
- (ii) liability to any person who is a member of the Insured's family or employer or deemed by law to be the Insured's employee;

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- (iii) property belonging to the Insured or in the Insured's care, custody or control;
- (iv) any liability assumed by the Insured under contract;
- (v) liability arising directly or indirectly from, in respect of, or due to the Insured's wilful, malicious or unlawful acts;
- (vi) liability arising directly or indirectly from, in respect of or due to the ownership, possession or use of vehicles, aircraft, watercraft, firearms or animals by the Insured;
- (vii) liability arising directly or indirectly from, in respect of, or due to ownership or occupation of land or buildings (other than occupation only of any temporary residence) by the Insured;
- (viii) liability arising directly or indirectly from, in respect of, or due to the undertaking or pursuits of any trade, business or profession by the Insured;
- (ix) liability arising directly or indirectly from, in respect of, or due to any criminal acts of the Insured;
- (x) legal costs resulting from any criminal proceedings against the Insured;
- (xi) the Insured's participation in any motor rallies, or car, motorcycle, boat or aerial racing;
- (xii) judgements against the Insured which are not in the first instance delivered by or obtained from a court of competent jurisdiction within Singapore; and/or
- (xiii) punitive, aggravated or exemplary damages by the Insured.

B. PERSONAL ACCIDENT BENEFITS

16. ACCIDENTAL DEATH, ACCIDENTAL DISMEMBERMENT AND BURNS

In the event the Insured sustains an Injury during the Trip which results in any of the following events within 180 days from the date of the Accident, we will pay a lump sum amount equal to the percentage of the Insured Amount as set out in the Schedule of Indemnity below.

Schedule of Indemnity

Event	% of Insured Amount
1. Loss of Life	100
2. Permanent Total Disablement	150
3. Permanent Total Loss of Sight of both eyes	150
4. Permanent Total Loss of Sight of one (1) eye	100
5. Loss of or the Permanent Total Loss of Use of two (2) Limbs	150
6. Loss of or the Permanent Total Loss of Use of one (1) Limb	125
7. Loss of or the Permanent Total Loss of Use of one (1) Limb and the Permanent Total Loss of Sight of one (1) eye	150
8. Permanent total loss of speech and hearing	150
9. Permanent and incurable insanity	100
10. Permanent total loss of hearing	75
- both ears	25
- one (1) ear	25
11. Permanent total loss of speech	50
12. Total loss of the lens of one (1) eye	50
13. Loss of or the Permanent Total Loss of Use of four (4) Fingers and thumb of a hand	70
14. Loss of or the Permanent Total Loss of Use of four (4) Fingers of a hand	40
15. Loss of or the Permanent Total Loss of Use of one (1) thumb	30
- both phalanges	15
- one (1) phalanx	15
16. Loss of or the Permanent Total Loss of Use of a Finger	10
- three (3) phalanges	7.5
- two (2) phalanges	5
- one (1) phalanx	5
17. Loss of or the Permanent Total Loss of Use of Toes	15
- all toes of one (1) foot	5
- great toe – two (2) phalanges	3
- great toe – one (1) phalanx	1
- a toe other than the great toe	1
18. Fractured leg with established non-union or patella with established non-union	10
19. Shortening of leg by at least five (5) cm	7.5
20. Third Degree Burns	50
Area damage as a percentage of total body surface area:	75
- Head – equals to or greater than 2% but less than 5%	50
- Head – equals to or greater than 5% but less than 8%	75

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- Head – equals to or greater than 8%	100
- Body – equals to or greater than 10% but less than 15%	50
- Body – equals to or greater than 15% but less than 20%	75
- Body – equals to or greater than 20%	100

No claim shall be payable under this benefit additionally for any specific item which is part of a greater item for which a claim is payable under this Policy. In particular, if a claim is payable for the loss of a whole member of the body, then no claim shall be payable for loss of part of that member.

If we admit any of the losses listed in the table above as being in a "Permanent" state, we will pay for such loss under this benefit in accordance with the terms of this Policy upon the expiry of six (6) consecutive calendar months from the date of the disability as Diagnosed by a Physician and provided that on the expiry of such period, the Insured shall be beyond any hope of improvement or recovery.

Any number of events listed in the table above arising from one (1) Accident may be payable under this benefit provided that the aggregate sum payable from any one such Accident shall not exceed 150% of the Insured Amount.

For the purpose of this benefit, the cover commences: three (3) consecutive hours before the time of departure to the intended Overseas destination for the Trip; or from the time this Policy is purchased, whichever is later, and ceases on the earliest occurrence of any of the following:

- a. the expiry of the Period of Insurance;
- b. Insured's return to his permanent place of residence; or
- c. three (3) hours from the time of arrival in Singapore.

17. PUBLIC TRANSPORT COVER

In the event the Insured dies due to an Injury sustained during the Trip as a fare paying passenger on a Public Transport within 90 days from the date of the Accident, we will pay an additional amount equal to one (1) time the benefit payable under Part 16 of Section 3 (Accidental Death, Accidental Dismemberment and Burns) of this Policy.

For the purpose of this benefit, **Public Transport** refers to any bus, coach, taxi, ferry, hovercraft, hydrofoil, ship, train, tram, or underground train provided and operated by a commercial carrier duly licensed for the regular transportation of fare-paying passengers, and any fixed-wing aircraft provided and operated by a commercial airline or a commercial air charter company, which is duly licensed for the regular transportation of fare-paying passengers and any helicopter provided and operated by a commercial airline, which is duly licensed for the regular transportation of fare-paying passengers and operating only between established commercial airports or licensed commercial heliports and regularly scheduled airport limousines operating on fixed routes and schedules.

18. CHILD EDUCATION GRANT

In the event that the Loss of Life under Part 16 of Section 2 (Accidental Death, Accidental Dismemberment and Burns) benefit is payable, and on the date of the Accident, the Insured has a Living Child, we will pay up to the Insured Amount of this benefit for each Living Child and up to a maximum of four (4) Children, provided the Living Child is the Insured's natural or legally adopted child.

Regardless if the Insured is covered by more than one (1) travel insurance policy underwritten by us for the same Trip, each Living Child is only entitled to receive one (1) payment for this benefit.

For the purpose of this benefit, **Living Child** refers to surviving and unmarried person not older than 18 years old or below 23 years old if enrolled for full-time study in a recognised institution of learning or higher learning during the Period of Insurance.

C. MEDICAL EXPENSES AND ASSOCIATED BENEFITS

19. MEDICAL EXPENSE OVERSEAS

In the event the Insured suffers an Injury or unexpected Sickness during the Trip and requires medical treatment while Overseas, we will reimburse the Reasonable and Customary charges incurred Overseas, up to the Insured Amount of this benefit.

Subject to Part 30 of Section 5 (Non Cover) of this Policy, if the Insured is travelling to his Home Country outside Singapore for the Trip for a continuous period of more than 30 days, we will only reimburse the Reasonable and Customary charges of the medical expenses incurred in the Home Country up to 20% of the Insured Amount of this benefit.

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If the Insured seeks emergency medical treatment in Singapore as a result of unexpected Serious Injury or Serious Sickness before the time of departure to the intended Overseas destination for the Trip, we will reimburse the Reasonable and Customary charges of the medical expense incurred within seven (7) day of sustaining the Serious Injury or Serious Sickness, up to the Insured Amount as reflected in the table below, provided:

- a the Serious Injury or Serious Sickness and its treatment occur within three (3) consecutive hours immediately before the time of departure, or from the time the Policy is issued, whichever is later; and
- b the Insured is certified by the attending Physician as unfit to travel, and as a result the Insured has to cancel the Trip.

	INSURED AMOUNT (S\$)		
	PREMIER	DELUXE	CLASSIC
(a) Insured (under age 70 years)	(a) 10,000	(a) 5,000	(a) 2,000
(b) Insured (age 70 years or older)	(b) 5,000	(b) 2,500	(b) 1,000
(c) Insured Child in a Family Plan	(c) 5,000	(c) 2,500	(c) 1,000

20. MEDICAL EXPENSE OVERSEAS – WOMEN’S BENEFIT

In the event the Insured is pregnant and requires medical treatment during the Trip for a pregnancy related sickness while Overseas, we will reimburse the Reasonable and Customary charges of the medical expense incurred, up to the Insured Amount of this benefit.

This benefit does not apply to treatment of pregnancy-related sickness sought in the Insured’s Home Country, or upon return to Singapore.

EXCLUSIONS

We will not pay this benefit for:

- (i) any expenses incurred due to events occurring during the first trimester of pregnancy (i.e. zero (0) to 12 weeks);
- (ii) ectopic pregnancy, childbirth, except if related to the Injury and is not attributed to any natural causes and/or sickness relating to pregnancy or childbirth;
- (iii) tests or treatment relating to fertility, contraception, sterilisation, birth defects or congenital illnesses;
- (iv) any depressive, psychological or psychiatric illness, including post-natal depression; and/or
- (v) Pre-existing Condition.

21. COMPLEMENTARY MEDICAL REIMBURSEMENT

In the event the Insured suffers an Injury or unexpected Sickness during the Trip and requires medical treatment by a Complementary Medical Practitioner while Overseas, we will reimburse the Reasonable and Customary charges incurred, up to the Insured Amount of this benefit.

We will also reimburse the Reasonable and Customary charges incurred for treatment or follow up treatment in Singapore by a Complementary Medical Practitioner for Injury or unexpected Sickness the Insured had sustained while Overseas. The time limit for seeking such treatment in Singapore is as follows:

a. If prior medical treatment has not been sought Overseas

The Insured must seek treatment in Singapore within two (2) days from the date of return to Singapore. From the date of the first treatment in Singapore, the Insured has a maximum of 30 days to continue treatment in Singapore up to the Insured Amount of this benefit; or

b. If medical treatment had already been sought Overseas

The Insured has a maximum of 30 days from the date of return to Singapore to continue treatment in Singapore up to the Insured Amount of this benefit.

Under no circumstances will the aggregated expenses reimbursable for treatment by a Complementary Medical Practitioner incurred Overseas and in Singapore exceed the Insured Amount of this benefit.

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22. POST-TRIP MEDICAL EXPENSE IN SINGAPORE

A. (1) For Injury sustained while Overseas

In the event the Insured sustained an Injury while Overseas during the Trip, we will reimburse the Reasonable and Customary charges for medical treatment in Singapore or follow-up medical treatment in Singapore up to the respective Insured Amount of this benefit.

- a. If prior medical treatment had not been sought Overseas during the Trip, the Insured must seek treatment in Singapore within two (2) days from the date of return to Singapore. From the date of the first treatment in Singapore, the Insured has a maximum of 45 days to continue medical treatment in Singapore up to the Insured Amount of this benefit.
- b. If medical treatment had been sought Overseas during the Trip, the Insured has a maximum of 45 days from the date of return to Singapore to continue medical treatment in Singapore up to the Insured Amount of this benefit.

(2) For Sickness sustained while Overseas and where emergency medical evacuation has been arranged

In the event the Insured sustained a Sickness while Overseas during the Trip and where it is judged Medically Necessary by the External Service to do an emergency evacuation of the Insured back to Singapore for treatment, we will reimburse the Reasonable and Customary charges for medical treatment in Singapore incurred up to 45 days from the date of return to Singapore up to the Insured Amount of this benefit.

B For Sickness sustained while Overseas

In the event the Insured sustained a Sickness while Overseas during the Trip, we will reimburse the Reasonable and Customary charges for medical treatment in Singapore or follow-up medical treatment in Singapore up to the respective Insured Amount of this benefit.

- a. If prior medical treatment had not been sought Overseas, the Insured must seek treatment in Singapore within two (2) days from the date of return to Singapore. From the date of the first treatment in Singapore, the Insured has a maximum of 30 days to continue medical treatment in Singapore.
- b. If prior medical treatment had not been sought Overseas during the Trip, and the Sickness is H1N1 flu, dengue fever, Severe Acute Respiratory Syndrome (SARS), Avian flu or any Sickness which is one a Physician certifies was sustained while the Insured was Overseas but which symptoms did not/would not manifest within two (2) days from the date of return to Singapore, the Insured must seek treatment in Singapore within seven (7) days from the date of return to Singapore. From the date of the first treatment in Singapore, the Insured has up to a maximum 30 days to continue medical treatment in Singapore up to the Insured Amount of this benefit.
- c. If medical treatment had been sought Overseas during the Trip, the Insured has a maximum of 30 days from the date of return to Singapore to continue medical treatment in Singapore up to the Insured Amount of this benefit.

In respect to losses arising from event A or B, under no circumstances will the aggregated expenses reimbursable exceed the specified limits as stated in the Schedule of Benefits.

23. HOSPITAL CONFINEMENT OVERSEAS

In the event the Insured suffers an Injury or unexpected Sickness during the Trip and has to be Confined in a Hospital while Overseas, we will pay S\$200 for each day of Confinement, up to the Insured Amount of this benefit.

24. HOSPITAL CONFINEMENT IN SINGAPORE

In the event the Insured suffers an Injury or unexpected Sickness while Overseas during the Trip and is necessarily Confined in a Hospital in Singapore immediately upon the Insured's return to Singapore, we will pay S\$100 for each day of Confinement, up to the Insured Amount of this benefit.

25. EMERGENCY MEDICAL EVACUATION

If the Insured sustains an Injury or unexpected Sickness while Overseas during the Trip and requires Emergency Medical Evacuation as determined to be medically appropriate and necessary by us or by the External Service Provider, we or the External Service Provider shall arrange for such evacuation using the means best suited to do so, based on the medical severity of the Insured's condition.

All decisions on the means of transportation and the destination, to which the Insured should be transported, shall be made by us or the External Service Provider and will be based solely upon medical necessity.

The expenses covered under this service will be expenses for services provided and/or arranged by us or the External Service Provider for the transportation, medical services and medical supplies necessarily incurred as a result of providing the Emergency Medical Evacuation, up to the Insured Amount for this benefit. We shall pay directly to the External Service Provider for the covered expenses for such evacuation.

We will not cover any expenses incurred for this benefit if they:

- (i) are incurred for services provided by parties other than the External Service Provider, or any expenses already included in the cost of a scheduled Trip; and
- (ii) are not approved nor arranged by the External Service Provider, unless the Insured, his Relative or his Travel Companion(s) cannot for reasons beyond their control notify the External Service Provider during a medical emergency. In such event, we reserve the right to only reimburse for such expenses which would have been incurred by the External Service Provider under the same circumstances, and only up to the Insured Amount of this benefit for each Trip.

"Emergency Medical Evacuation" refers to the immediate transportation from the place where the Insured sustained an Injury or unexpected Sickness, as warranted by the Insured's medical condition, to: (a) the nearest Hospital where appropriate medical treatment can be obtained as determined at our or the External Service Provider's sole discretion; and/or (b) Singapore to obtain further medical treatment.

26. REPATRIATION OF MORTAL REMAINS

If due to an Injury or unexpected Sickness, the Insured dies within 30 days from the date of the Accident or commencement of Sickness while Overseas during the Trip, we or the External Service Provider shall make the necessary arrangements for the return of the Insured's remains to Singapore or to his Home Country, or arrange for local burial at the place of death.

This benefit covers expenses for services provided and/or arranged by us or the External Service Provider for the transportation costs and expenses, necessarily incurred as a result of returning the Insured's mortal remains to Singapore or to his Home Country or burial costs and expenses at the place of death up to the Insured Amount for this benefit. We shall pay directly to the External Service Provider for the covered expenses.

We will not cover any expenses incurred for this benefit if they:

- (i) are incurred for services provided by parties other than the External Service Provider, or any expenses already included in the cost of a scheduled trip; and
- (ii) are not approved nor arranged by the External Service Provider, unless the Insured, his Relative or his Travel Companion(s) cannot for reasons beyond their control notify the External Service Provider during a medical emergency. In such event, we reserve the right to only reimburse for such expenses which would have been incurred by the External Service Provider under the same circumstances, and only up to the Insured Amount of this benefit for each Trip.

27. COMPASSIONATE / HOSPITAL VISIT

(1) In the event the Insured is Confined in a Hospital while Overseas, due to an Injury or unexpected Sickness during the Trip, for at least 5 (five) consecutive days and it is judged as medically not appropriate to move the Insured to another location or return the Insured to Singapore for medical treatment:

a If there is no adult present with the Insured, the following may be arranged for a Relative or friend of the Insured to visit the Insured, provided that at time of the visit, the Insured is still Confined in the Hospital:

- (i) one (1) return air ticket on economy class, or one (1) return ticket for rail or sea transport; and/or

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- (ii) one (1) standard hotel room accommodation (this excludes any hotel accommodation categorised as a luxury or VIP suite, and we shall have the sole and absolute discretion in determining whether a hotel accommodation is categorised as a standard hotel room).

OR

b If an adult Relative or friend is present, we will pay the following up to the Insured Amount of this benefit:

- (i) resulting administrative charges for postponement of return travel to Singapore; and
- (ii) one (1) standard hotel room accommodation (this excludes any hotel accommodation categorised as a luxury or VIP suite, and we shall have sole and absolute discretion in determining whether a hotel accommodation is categorised as a standard hotel room) necessarily incurred by the adult relative or friend to stay with the Insured during the Confinement in the Hospital while Overseas. For the avoidance of doubt, the accommodation expense will only be covered from the sixth day of the Insured's Confinement in a Hospital.

(2) In the event the Insured dies due to an Injury or an unexpected Sickness while Overseas and no adult Relative or friend is present, the following may be arranged for a Relative or friend of the Insured to assist in the final arrangement at the Insured's destination:

- (i) one (1) return air ticket on economy class, or one (1) return ticket for rail or sea transport; and/or
- (ii) one (1) standard hotel room accommodation (this excludes any hotel accommodation categorised as a luxury or VIP suite, and we shall have sole and absolute discretion in determining whether a hotel accommodation is categorised as a standard hotel room).

The following conditions must be fulfilled in order for this benefit to be payable:

- a. expenses incurred are approved and arranged by the External Service Provider, unless the Insured and such Relative or friend cannot for reasons beyond their control notify the External Service Provider during an emergency medical situation;
- b. all claims payable for each Trip shall not exceed the Insured Amount of this benefit ; and
- c. no claims shall be admitted for charges incurred for which compensation is payable under any other sources.

For the avoidance of doubt, this Policy will only pay a claim for either event (1) or (2), but not both, for each Trip.

28. CHILD PROTECTOR

In the event the Insured is Confined in a Hospital while Overseas during the Trip and there is no other adult to accompany the Insured's child / children who is / are below 18 years old who has / have travelled with the Insured on the same Trip, the following may be arranged for a Relative or friend of the Insured to accompany his child / children back to Singapore:

- (a) one (1) return ticket for air on economy class, rail or sea transport; and/or
- (b) one (1) standard hotel room accommodation (this excludes any hotel accommodation categorised as a luxury or VIP suite, and we shall have sole and absolute discretion in determining whether a hotel accommodation is categorised as a standard hotel room), provided:
 - (i) at the time of visit, the Insured is still Confined in the Hospital;
 - (ii) such expenses are approved and arranged by the External Service Provider, unless the Insured and such Relative or friend cannot for reasons beyond their control notify the External Service Provider during an emergency medical situation;
 - (iii) all claims payable for each Trip shall not exceed the Insured Amount of this benefit; and
 - (iv) no claims shall be admitted for charges incurred for which compensation is payable under any other sources.

29. EMERGENCY TELEPHONE CHARGES

In the event the Insured uses his or a third party's personal mobile phone or a phone using a standard LAN line for the sole purpose for any of the following, we will reimburse the telephone charges incurred up to the Insured Amount of this benefit:

- (i) engaging the service of the External Service Provider during a medical assistance / emergency and for which a medical claim has been submitted under Medical Expense Overseas (Part 19 of Section 2), Medical Expense Overseas – Women's Benefit (Part 20 of Section 2) or Complementary Medical Reimbursement (Part 21 of Section 2) under this Policy;

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- (ii) engaging the services of External Service Provider to organise calls to the Insured's Payment Card(s) issuers(s) to report that the Insured's Payment Card(s) has been Stolen or lost or that unauthorised charges have been made to the Insured's Payment Card(s); or
- (iii) directly calling the Payment Card(s) issuer(s) to report that the Insured's Payment Card(s) has been Stolen or lost or that unauthorised charges have been made to the Insured's Payment Card(s), only if the External Service Provider is unable to assist the Insured in making these calls.

D. OTHER BENEFITS

30. HOME COVER

In the event the property listed below belonging to the Insured which is stored within the Insured's permanent place of residence in Singapore that was left vacant for the full duration of the Trip, is lost or damaged due to fire which occurs after the Insured has departed Singapore and during the Trip, we will indemnify the Insured or reinstate or repair up to the Insured Amount of this benefit:

- a. Household Contents;
- b. Jewellery;
- c. stamp
- d. coin
- e. medal collections, and/or
- f. works of art.

EXCLUSIONS

This benefit will not apply to any loss that is caused directly or indirectly, partly or wholly by any of the following occurrences:

- (i) wear, tear, depreciation, the process of cleaning, dyeing, repairing or restoring any article, the action of light or atmospheric conditions, moth, insects, vermin or any other gradually operating cause;
- (ii) any loss or damage occasioned through the Insured's wilful act or omission or with the Insured's connivance;
- (iii) loss (whether temporary or permanent) of the insured property or any part thereof by reason of confiscation, requisition, detention or legal or illegal occupation of such property or of any premises, vehicle or item containing the same by any government authorities;
- (iv) any loss or damage where the fire was caused by electrical or mechanical breakdown (including electrical short-circuit);
- (v) consequential loss or damage of any kind;
- (vi) business or professional use in respect of photographic and sports equipment and accessories and musical instruments;
- (vii) motor vehicles, boats, livestock, bicycles and any equipment or accessories relating thereto; and/or
- (viii) loss or damage insured under any other insurance policy, or reimbursed by any other party.

31. CAR RENTAL CHARGES AND RETURN

(a) Car Rental Excess Charge

In the event the Insured is legally liable to pay in respect of loss or damage caused by an Accident to the rental vehicle during the Trip while Overseas, we will reimburse the Insured up to the Insured Amount of this benefit, provided:

- 1) the Insured is either a named driver or co-driver of the rental vehicle;
- 2) the rental vehicle must be rented from a licensed rental agency;
- 3) as part of the hiring arrangement, the Insured must take up all comprehensive motor insurance against loss or damage to the rental vehicle during the rental period; and
- 4) the Insured must comply with all requirements of the rental agency under the rental agreement and of the insurer of such motor insurance, as well as laws, rules and regulations of the country.

EXCLUSIONS

This benefit will not apply to any loss or damage that is caused directly or indirectly, partly or wholly by any of the following occurrences:

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- (i) arising from operation of the rental vehicle in violation of the terms of the rental agreement or motor insurance policy or loss or damage which occurs beyond the limits of any public roads or in the violation of laws, rules and regulations of the country; and/or
- (ii) arising from wear and tear, gradual deterioration, damage from insects or vermin, inherent vice, latent defect or damage.

(b) Rental Vehicle Return

If while Overseas during the Trip, the Insured is unable to return the Insured's rented vehicle due to his Confinement in a Hospital, we will reimburse up to S\$200 for the actual costs incurred to return the Insured's rental vehicle to the nearest rental vehicle depot.

For the avoidance of doubt, this Policy will only pay one (1) claim for event (a) or (b) of this benefit, but not both, for each Trip.

32. GOLF COVER

(a) Damage / Loss of Golfing Equipment

In the event the Insured's Golfing Equipment is lost or damaged during the Trip while Overseas, we will reimburse up to the Insured Amount of this benefit, provided:

- 1) the Golfing Equipment is owned by the Insured or under the custody of the Insured or which is loaned or entrusted to the Insured;
- 2) the Insured must take every possible step to ensure that the Golfing Equipment is not left unattended in a Public Place and is safe at all times;
- 3) the loss or damage occurred in a Public Place and is due to circumstances beyond the Insured's control; and
- 4) the loss was reported to the police or relevant authority such as hotel and airline management or other service provider having jurisdiction at the place of the loss within 24 hours of the incident. Any claim must be accompanied by written documentation from such authorities.

If as a result of any damage, the Golfing Equipment is proven to be beyond economical repair, we will treat a claim under this Policy as if the article had been lost.

We may, at our sole discretion and option, make payment or reinstate or repair the Golfing Equipment.

Claims that result from the Insured's losing the Golfing Equipment or it being damaged while being held by an airline or service provider should be made to the airline or service provider first. Any payment under this Policy shall be made upon proof of compensation received from the airline or service provider or where such compensation is denied, proof of such denial.

All claim settlements will be subject to due allowance for wear and tear and depreciation.

We will not be liable for loss of or damage to golf clubs whilst actually in the course of play or practice.

For each Trip, this Policy will only pay a claim for one (1) of the following benefits:

- (1) Baggage Delay (Part 9 of Section 2)
- (2) Loss of Baggage and Portable Computer (Part 10 of Section 2)
- (3) Jewellery Coverage (Part 11 of Section 2); or
- (4) Damage / Loss of Golfing Equipment (Part 32(a) of Section 2).

(b) Hole-in-One

In the event the Insured completes a hole-in-one in an organised event at any 18-hole golf course Overseas during the Trip, we will reimburse up to S\$250 to cover cost of one (1) round of celebratory drinks.

Any claim must be accompanied by a written confirmation from the authorised officer from the golf club that the hole-in-one was achieved and the receipts for the cost of celebratory drinks on the date of accomplishment at the golf club.

(c) Loss of Use of Green Fees

In the event the Insured is not able to use the golf course due to any of the following reasons, we will reimburse the cost of green fees, hire fees of Golfing Equipment or coaching fees for golf lessons paid for in advance, which are not refundable, by the Insured:

- 1) the Insured sustains an Injury or unexpected Sickness; or
- 2) the documents evidencing payment for the use of golf course have been Stolen or robbed or burgled during the Trip.

33. PET CARE

In the event the Insured is unable to collect the Insured's pet as agreed with a kennel / cattery or pet hotel in Singapore due to the delay of the Insured's final inbound Common Carrier to Singapore, we will pay S\$50 for every six (6) consecutive hours of delay, up to the Insured Amount of this benefit.

Any claims must be accompanied by the confirmation from:

- 1) the Common Carrier, stating the reason for the delay and the scheduled and actual departure time of the Common Carrier; and
- 2) the kennel / cattery or pet hotel in Singapore stating the original and actual pick-up dates.

EXCLUSIONS

This benefit will not apply if the delay was made known or was informed publicly prior to purchasing this Policy.

34. DISRUPTION BENEFIT

In the event the Insured is unable to use his Entertainment Tickets paid in advance and/or the redemption benefits redeemed using Frequent Flyer Points (including but not limited to redeemed flights and hotel accommodation) while Overseas during the Trip due to any of the following reasons, we will reimburse the unused portion of the Entertainment Tickets and/or unused redemption benefits redeemed using Frequent Flyer Points based on the retail price of the ticket at point of issuance, up to the Insured Amount of this benefit:

- 1) Serious Injury or Serious Sickness of the Insured for which the Insured receives medical advice against attending events using the Entertainment Tickets or the benefits redeemed; or completing his booked hotel accommodation;
- 2) The unexpected death or Serious Injury or Serious Sickness of the Insured's Relative, Close Business Partner or Travel Companion;
- 3) A Major Travel Event; or
- 4) Quarantine of the Insured upon medical advice.

No reimbursement will be made for any loss that has been reimbursed by any other party or is payable under any other benefits of this Policy.

For the purpose of this benefit:

Entertainment Tickets refer to tickets granting admission to theme parks, musicals, plays, theatre or drama performances, concerts and sport events; and

Frequent Flyer Points refer to loyalty or reward points that are accorded to the Insured as a registered customer / member of a Frequent Flyer Program or similar reward program by any commercial airline company.

EXCLUSIONS

This benefit will not apply to any loss that is caused directly or indirectly, partly or wholly from a Major Travel Event which was publicly known at the time the Insured booked the arrangements or purchased this Insurance, whichever occurs last.

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SECTION 3: POLICY EXTENSIONS

Coverage shall extend to the following under the respective benefits while this Policy is in force and subject to the terms and conditions of the respective benefits and this Policy:

1. Automatic Extension of Cover

The Period of Insurance will automatically extend for up to 30 days from the date of expiry of this Policy without payment of any additional premium if at the time of the expiry of this Policy the Insured is Confined in a Hospital and/or quarantined while Overseas as advised by a Physician.

2. Terrorism

We will pay the applicable benefits under this Policy if the Insured suffers losses arising directly due to an Act of Terrorism during the Trip, provided that the Insured had not directly or indirectly collaborated, participated or provoked such Act of Terrorism. Cover includes losses arising due to the use of nuclear, biological and chemical devices during the Act of Terrorism. For the avoidance of doubt and without prejudice to any other terms and conditions of this Policy, paragraph 8 of Section 4 (General Exclusions) expressly applies.

“Act of Terrorism” refers to an act of any person or group of persons, whether acting alone, on behalf of or in connection with any organisation or government, committed for political, religious, ideological, economic, ethnic, nationalistic, racial, or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear. Robberies or other criminal acts primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator and victims will not be considered as an Act of Terrorism. Act of Terrorism also includes any act which is verified or recognised by the relevant government as an act of terrorism.

SECTION 4: GENERAL EXCLUSIONS

This Policy shall not apply to any loss that is caused directly or indirectly, partly or wholly by any of the following occurrences:

1. any/all illegal or unlawful act(s) by the Insured or confiscation, detention, destruction by customs or other authorities;
2. any loss due to any prohibition or regulations by any government;
3. engaging in a sport in a professional capacity or where the Insured would or could earn income or remuneration from engaging in such sport;
4. engaging in air travel except as a fare-paying passenger in any properly licensed private and/or commercial aircraft;
5. being a crew member or an operator of air carrier; employed on merchant vessels, engaging in servicing, operating or testing of any kind of conveyance or employed as a manual worker or engaging in offshore activities like commercial diving or oil rigging or mining or aerial photography, handling of explosives, or hitchhiking;
6. war (whether declared, undeclared or otherwise), invasion, civil war, revolution or any warlike operations;
7. violation or attempted violation of the law or resistance to arrest;
8. engaging or taking part in air, military, naval training, exercises, manoeuvres, warlike operations or handling of explosives or demolition materials or while under orders for restoration of public order, whether in time of peace, declared war, undeclared war or otherwise;
9. congenital abnormalities and physical defects from birth, and/or any treatment arising from such event;
10. any sexually transmitted diseases, AIDS and HIV or any complications associated with any HIV;
11. any Pre-existing Condition;
12. the Insured is or is found to be a terrorist or member of a terrorist entity, a drug trafficker, or purveyor of nuclear, chemical, biological weapons, such terms as may be defined in or pursuant to the Corruption Drug Trafficking and Other Serious Crimes (Confiscation of Benefits) Act (Cap.65A) of Singapore;
13. suicide or attempted suicide or intentional self injury or from deliberate exposure to exceptional danger (except in an attempt to save human life), whether sane or insane;
14. deliberate / willful act, failure to act, negligence or carelessness;

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15. failure to take reasonable precautions to avoid claim under this Policy following the warning of any Major Travel Event through or by general mass media;
16. mental, nervous or sleep disorders, including but not limited to insanity or any diagnosed psychological or psychiatric disorder, anxiety or depression;
17. medical treatments or services referred to the External Service Provider which in the opinion of both the Physician in attendance and the External Service Provider can wait until the Insured returns to Singapore;
18. childbirth, pregnancy, miscarriage, abortion, sterilisation, contraception, infertility or any complications concerning therewith notwithstanding that such event may have been accelerated or induced by Injury, and/or any treatment arising from such event (except where expressly stated as covered under Part 20 of Section 2);
19. treatment of alcoholism, drug abuse or any other complications arising therefrom, or Accident caused by or while under the influence of drugs or alcohol;
20. any form of dental care or treatment (unless necessitated by Injury and provided that such dental care and/or treatment shall be applied to sound natural teeth). Dentures and all related expenses are expressly excluded;
21. any form of cosmetics, plastic or elective surgery unless necessitated by Injury;
22. mysterious disappearance (except in the event that the body of the Insured is not found within 12 months from the date of disappearance following the sinking, wrecking or destruction of the Common Carrier in which the Insured was travelling as a result of an Accident and it is reasonable to believe that the Insured died as a result of an Injury provided always that, if the Insured is found to be living at any time after payment of relevant benefits under this Policy, all such payments shall be immediately refunded to us);
23. the Insured is not fit to travel or is travelling against the advice of a Physician;
24. the Insured is travelling to obtain medical care, treatment or advice of any kind whether or not this is the sole purpose of the Trip;
25. any claim that results from the tour operator, airline or any other company, firm or person refusing to carry out any part of their obligations as a result of the Insured's willful failure to fulfill their terms and conditions and/or when such services / arrangement was purchased or obtained from illegal source; or
26. any participation in:
 - (a) Extreme Sports and Sporting Activities;
 - (b) racing other than foot (except for ultra-marathons, biathlons and triathlons which are excluded);
 - (c) Expeditions;
 - (d) private hunting trips;
 - (e) off-piste skiing;
 - (f) private white rafting grade 4 or above;
 - (g) ocean yachting or pot holing;
 - (h) scuba diving unless the Insured holds a PADI certification (or similar recognised qualification) or is diving with a qualified instructor. The maximum depth that we will cover is as specified under the Insured's PADI certification (or similar recognised qualification) but no deeper than 30 meters, and the Insured is diving with someone who holds PADI certification (or similar recognised qualification);
 - (i) motorcycling (unless the Insured holds a motorcycle license recognised by the country that he is travelling in and provided that he wears a helmet at all times while motorcycling and abide by all applicable road laws of that country, but always exclude motorcycle racing);
 - (j) Mountaineering; or
 - (k) outdoor rock climbing, abseiling or trekking (including mountain trekking) above 3,000 meters. This exclusion shall not apply to organised harnessed outdoor rock climbing, harnessed abseiling or harnessed trekking (including mountain trekking) provided:
 - (i) it is available to general public without restriction (other than general health and fitness warnings);
 - (ii) it is provided by a recognised commercial local tour operator or activity provider;
 - (iii) the Insured is acting under the guidance and supervision of qualified guides and/or instructors of the tour operator or activity provider and the Insured wears the recommended safety equipment and follows all the safety procedures, rules and regulations of the qualified guide and/or instructor; and
 - (iv) the activity takes place below 6,000 meters.

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SECTION 5: GENERAL PROVISIONS

1. THE CONTRACT

This Policy is a legally enforceable agreement between the Policy Owner and us, and it is governed by and interpreted according to the laws of the Republic of Singapore. Subject to the terms and conditions of this Policy and prevailing laws, we agree to provide the benefits set out in this Policy in exchange for the premiums paid.

We will rely on the information provided to us in deciding whether or not to provide cover under this Policy. All statements made in the application of this Policy are, in the absence of fraud, regarded as representations and not warranties. In other words, the Policy Owner and the Insured must answer, all the questions in the application of this Policy accurately and reveal all the facts the Policy Owner and the Insured know, or ought to know. Otherwise, we can void or deny a claim or vary the terms and conditions under this Policy.

2. MODIFICATIONS

This Policy's provisions cannot be changed or varied by any of our employees, independent contractors, or agents unless such change is contained in an endorsement signed by our duly authorised officer.

The provisions in this Policy are subject to the provisions of the Insurance Act (Cap.142) and other relevant laws, including subsequent changes or replacements of such provisions from time to time. In response to regulatory requirements or changes beyond our control required by law, we may amend the terms and conditions of this Policy by informing the Policy Owner of the relevant changes and such changes will become effective from a date specified.

For the avoidance of doubt, any change or variation to this Policy's provisions shall not require the consent of the Insured, not being the Policy Owner.

3. CUMULATIVE INSURANCE

We will not be liable if the loss or event is covered by any other source including but not limited to any law or government programs or for which benefits are payable under any other insurance policies, except to the extent that such expenses are not reimbursed by such laws, programs or other policies.

This provision is not applicable for the following benefits, where applicable:

- (a) Flight Diversion
- (b) Travel Delay
- (c) Flight Overbooking
- (d) Travel Missed Connection
- (e) Baggage Delay
- (f) Kidnap & Hostage
- (g) Accidental Death, Accidental Dismemberment and Burns
- (h) Public Transport Cover
- (i) Child Education Grant
- (j) Hospital Confinement Overseas
- (k) Hospital Confinement in Singapore
- (l) Pet Care

4. FREE LOOK

The Free Look is only applicable to Annual Multiple Trip Policy.

We will give 14 days from the time the Policy Owner receives this Policy to decide whether the Policy Owner wants to continue with it.

If the Policy Owner does not want to continue, the Policy Owner may cancel this Policy in writing and get a refund of the premiums paid, without interest, provided the first Trip has not commenced and no claim has been made under this Policy.

This Policy shall be considered to be delivered and received by the Policy Owner on the date we send this Policy via electronic mail, or seven (7) days from the date we mail this Policy to the mailing address indicated on the application for this Policy via post.

5. PURCHASE OF TRAVEL INSURANCE

This insurance must be purchased before the Insured departs from Singapore. If the insurance is purchased after the Insured departure from Singapore, no coverage is extended, regardless of whether a policy has been issued. In such circumstances, any premium received in respect of such insurance will be refunded without interest.

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6. DUPLICATION OF COVER

In the event the Insured is covered under more than one (1) travel insurance plan with us for the same Trip, we will consider the Insured to be covered under the policy which provides the highest benefit level.

7. EXTENSION OF COVER AND EXPANSION OF AREA OF TRAVEL (applicable for Single Trip Policy only)

Subject to our approval:

- a) the Period of Insurance may be extended; and/or
- b) the Area of Travel may be expanded from "ASEAN" to "Asia" or "Worldwide" or from "Asia" to "Worldwide",

provided an application is made for the same Coverage of this Policy during the Trip before the last date of the Period of Insurance, and the appropriate additional premium is paid.

If all of the conditions above are not fulfilled, there will be no extension of the Period of Insurance and/or expansion of the Area of Travel granted, as the case may be.

8. ONE-WAY TRIP

This Policy also covers a one-way Trip provided the Policy is purchased in Singapore, and the original point of departure is Singapore. Transits at other countries are allowed provided the Insured is confined to the transit area of the airports in these countries. Cover provided under a one-way Trip Policy is only limited to the following benefits listed under Section 2 of this Policy:

- (a) Travel Cancellation
- (b) Travel Postponement
- (c) Flight Diversion
- (d) Travel Delay
- (e) Travel Missed Connection
- (f) Insolvency of Travel Agent
- (g) Baggage Delay
- (h) Loss of Baggage and Portable Computer
- (i) Jewellery Coverage
- (j) Travel Documents and Personal Money
- (k) Fraudulent Credit Card Usage
- (l) Kidnap and Hostage
- (m) Personal Liability
- (n) Accidental Death, Accidental Dismemberment and Burns
- (o) Public Transport Cover

Cover for one-way Trip ceases on whichever of the following occurring first:

- a) the third day from the travel start date (travel start date is inclusive);
- b) the expiry date of the Period of Insurance; or
- c) the Insured's arrival at his first Overseas destination.

with the exception of Accidental Death, Accidental Dismemberment and Burns benefit, which cover shall only cease on the earlier of the following:

- (i) the expiry date of the Period of Insurance; or
- (ii) three (3) hours from the time of the Insured's arrival at his first Overseas destination, excluding transit countries where the Insured is confined to the transit area of the airport.

9. FITNESS FOR TRAVEL

At the time of effecting this insurance the Insured must be medically fit to travel and the Policy Owner and the Insured are not aware of any circumstances which could lead to cancellation, disruption of the Trip or to any other claim under this Policy, otherwise no claim will be payable.

10. AWARENESS OF CIRCUMSTANCES

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

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11. PREMIUM PROVISIONS

(a) Payment

All premiums shall be paid to us on or before the Premium Due Date.

(b) Premium Rate (applicable for Annual Multiple Trip Policy only)

Premium rates for this Policy are not guaranteed and are subject to our review from time to time at our absolute discretion.

We have the right to change the renewal rate at which the premiums are calculated on Policy renewal at our absolute discretion, provided that we send the Policy Owner a written notification at least 31 days in advance of such change in premium rate.

(c) Premium Before Cover Warranty

Regardless of anything contained in this Policy but subject to the second and third paragraphs below, it is agreed and declared that the total premium due must be paid and actually received in full by us (or the intermediary through whom this Policy was effected) on or before the Policy Date, Renewal Date (if any) or endorsement date (if any). Payment shall be deemed to have been effected to us (or the intermediary through whom this Policy was effected) when one (1) of the following transactions, where made available by us, takes place:

- (i) cash or honoured cheque for the premium is handed over to us (or the intermediary through whom this Policy was effected);
- (ii) a credit or debit transaction for the premium is approved by the issuing bank;
- (iii) a payment through an electronic medium including the internet is approved by the relevant party; or
- (iv) a credit in favour of us (or the intermediary through whom this Policy was effected) is made through an electronic medium including the internet.

In the event that the total premium due is not paid and actually received in full by us (or the intermediary through whom this Policy was effected) on or before the Policy Date, Renewal Date (if any) or endorsement date (if any), this Policy shall be deemed to be cancelled immediately and no benefits whatsoever shall be payable by us. Any payment received thereafter shall be of no effect whatsoever on the cancellation of this Policy, renewal certificate and endorsement.

In respect of insurance coverage with "Free Look" provision, the Policy Owner may return the original policy document to us or the intermediary within the "Free Look" period if the Policy Owner decides to cancel the cover during the "Free Look" period. In such event, the Policy Owner will receive a full refund of premium paid to us provided no claim has been made under the insurance.

12. CLAIMS PROCEDURES

(a) Time for Notice of Claim

We must receive notice of claim for loss under this Policy ("Notice of Claim") within 30 days from the date of such loss. Failure to give a Notice of Claim within the time indicated shall not automatically invalidate any claim if it is shown to our satisfaction that it was not reasonably possible for the Policy Owner or the Insured to notify us and that the Notice of Claim was given as soon as practicable.

(b) Sufficiency of Claim

The Notice of Claim must:

- (i) contain sufficient particulars to enable us to identify the Policy Owner and the Insured and the nature of the claim; and
- (ii) be accompanied by original receipts or any other evidence of the relevant payments.

(c) Time for Filing Proof of Loss

Affirmative proof of loss in such form and manner as may be required by us must be furnished to us at the claimant expense within 90 days immediately following the date of such loss. We may require further proof or evidence from time to time as we determine and the claimant shall furnish the same to us at the claimant expense.

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(d) Medical Examination

We shall have the right and opportunity to examine the Insured when and as often as we may reasonably require during the pendency of claim, and also the right and opportunity to require an autopsy to be conducted in the case of death.

(e) Legal Proceedings

No proceedings may be commenced against us prior to the expiration of 60 days after filing and furnishing written proof of loss to us in accordance with the terms of this Policy. Under no circumstances should such proceedings be commenced against us after two (2) years from the earlier of the date on which written proof of loss has been or should be so furnished in accordance with the terms of this Policy.

(f) Disputes

Notwithstanding any provision of this Policy, in the event of any dispute or disagreement regarding the appropriateness or correctness of any Diagnosis, we have the right to require an examination of the Insured or the evidence used in arriving at such Diagnosis to be conducted by a party acknowledged to be an expert in the field of medicine concerned and as selected by us. The opinion of such expert on the Diagnosis in dispute will be binding on the Policy Owner, the Insured and us.

13. SUBROGATION

If we make any payment or otherwise make good any loss applying under this Policy, we will be subrogated to all of the Insured's and the Policy Owner's rights of recovery against any person. The Insured and the Policy Owner will complete, sign and deliver any documents necessary to enable us to effectively pursue and enforce such rights and if necessary, to bring a claim in the Insured's and/or the Policy Owner's name. The Insured and the Policy Owner will not take any action following a loss to prejudice our rights of subrogation under this provision.

14. AGE

If the age of the Insured indicated in the application of this Policy is incorrectly stated, we will, subject to the satisfaction of our terms and conditions, adjust the benefits and/or premium payable according to the correct age.

We may require satisfactory proof of age at the time of processing any claim under this Policy.

15. PROPER DISCHARGE

Unless specified in the respective benefits, we will make payment under this Policy to such person who can give us proper discharge to our satisfaction and subject to our discretion.

These persons may include:

- (a) the administrator if there is no will;
- (b) the executor if there is a will;
- (c) the trustee, if there is a trust acceptable to us;
- (d) the Insured suffering the loss; or
- (e) if the Insured suffering the loss is a Child, his parent or legal guardian.

16. NON-ADMISSION

Neither the Insured nor the Policy Owner shall make any admission, offer, promise or payment to any third party without our prior written consent. We may at our discretion take over and conduct in the Insured's or the Policy Owner's name the defence of any claim or commence any claim for indemnity or damages against any third party, and shall have full discretion in the conduct of any proceedings in the settlement of any claim and both the Insured and the Policy Owner shall give all such information and assistance as we may require.

17. BURDEN OF PROOF

In any action, suit or proceedings where we allege, that by reason of the provisions of any exclusion which may be applicable, that any loss, destruction or damage, is not covered by this Policy, the burden of proving that such loss, destruction or damage is covered by this Policy shall be upon the Policy Owner, the Insured or such other claimant.

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18. CURRENCY AND PLACE OF PAYMENT

All amounts to be paid by us or to us shall be in the currency shown in the Policy Schedule.

Premiums and benefits shall be paid in Singapore dollars. Charges incurred in any other currency shall be payable in Singapore dollars on the basis of our exchange rates prevailing on the date such charges were incurred as stipulated by us.

19. FRAUD AND MISREPRESENTATION

If the Policy Owner, the Insured or anyone acting on his/their behalf fraudulently makes any claim under this Policy or obtains any sum payable under this Policy through fraudulent means or devices, all benefits paid under this Policy shall be forfeited and must be immediately repaid. This Policy will be terminated immediately and there will be no refund of premiums.

20. CHANGE OF COUNTRY OF RESIDENCE OR CITIZENSHIP

The Policy Owner or the Insured must, as soon as practicable, notify us in writing if there is a change in the Insured's citizenship and/or country of residence. A change in the country of residence will be deemed to mean the Insured living or intending to live in another country other than the Insured's country of residence at the Policy Date of this Policy in excess of 12 consecutive calendar months. We reserve the right and sole discretion to terminate or decline to renew the Policy or continue cover on prevailing or varied terms and conditions.

21. NON-PARTICIPATION

This Policy shall be non-participating and shall not share in the surplus of our earnings.

22. RENEWAL (applicable for Annual Multiple Trip Policy only)

This Policy is issued for a period of one (1) year commencing from the Policy Date or each Renewal Date (if any), as the case may be. This Policy is not guaranteed yearly renewable. Any renewal will be subject to our agreement and will be effective on this Policy's anniversary date and will be subject to the following conditions:

- (a) this Policy is in force on the date of renewal and has not been cancelled pursuant to Part 24 of Section 5 (Cancellation); and
- (b) we receive and accept payment of this Policy's premium in accordance with the premium rates then applicable on the date of renewal.

Once we accept the payment, we will send the Policy Owner a renewal certificate to extend this Policy for another year. All prevailing terms and conditions of the Policy, as the same may be varied or revised from time to time, shall apply to each renewed term of insurance unless otherwise stated.

23. REINSTATEMENT (applicable for Annual Multiple Trip Policy only)

If this Policy lapses due to non-payment of premium, Policy Owner may reinstate this Policy by:

- (a) submitting a written request for reinstatement, which must be received by us within 180 days immediately following the Premium Due Date of the last Premium In Default; and
- (b) paying all overdue premiums with interest compounded at a rate to be determined by us up to the Reinstatement Date.

Any application for reinstatement will be subject to our approval and requirements as determined at our absolute discretion. We may reject any application for reinstatement without furnishing any reasons whatsoever and without any liability to Policy Owner and/or the Insured. If we accept Policy Owner's application for reinstatement, we will only be liable for any loss arising from an insured event occurring after the Reinstatement Date subject to the terms and conditions of this Policy.

24. CANCELLATION

- (a) Cancellation by us

We reserve the right to cancel this Policy at any time giving 30 days' notice in writing to the Policy Owner. In such event, we will refund the unearned portion of premium paid, without interest, to the Policy Owner.

- (b) Cancellation by the Policy Owner (for Single Trip Policy)

The Policy Owner may cancel this Policy in writing and get a refund of the premium paid, without interest, provided the Trip has not commenced and no claim has been made under this Policy. There will be no

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refund of premium if we receive the notice of cancellation on or after the Policy Date and/or when there is a claim made under this Policy.

(c) Cancellation by the Policy Owner (for Annual Multiple Trip Policy)

The Policy Owner may cancel this Policy by sending us written notice to cancel this Policy. We will cancel this Policy upon receipt of notice, and after the effective date of cancellation, refund the prorated portion of the actual premiums paid, without interest, corresponding to the period of non-coverage, to the Policy Owner in accordance with the Premium Refund Table below.

There will be no refund of premiums if there is any claim made under this Policy for the same policy year. We will not be liable for any claims incurred following the date of cancellation.

Premium Refund Table

Cancellation Timeline from Policy Date, Renewal Date or Reinstatement date (whichever is the latest)	% of refund of premium
≤ 2 months	60%
> 2 months ≤ 3 months	50%
> 3 months ≤ 4 months	40%
> 4 months ≤ 5 months	30%
> 5 months ≤ 6 months	25%
> 6 months	No Refund

Premium refund (if any) may be made either at the time cancellation becomes effective or as soon as practicable after cancellation becomes effective, but our payment of the refunded premium is not a condition of cancellation.

25. TERMINATION

For Annual Multiple Trip, the Policy shall immediately terminate on the earliest occurrence of any of the following:

- (a) when any premium payable under this Policy remains unpaid at the premium due date;
- (b) the effective date stated in the cancellation notice issued pursuant to Part 23 of Section 5 (Cancellation); or
- (c) where we exercise our right of termination under Part 20 of Section 5 (Change of Country of Residence or Citizenship).

For Single Trip, this Policy shall immediately terminate on the earlier occurrence of any of the following:

- (a) the Insured's arrival in Singapore; or
- (b) the last date of the Period of Insurance shown in the Policy Schedule or endorsement, if any.

Termination of this Policy will not affect an insured event that has arisen prior to such termination or loss resulting from such insured event. Our acceptance of any premium after termination will not create a liability for us.

26. NOTICES

All notices under this Policy must be in writing. If a notice has been posted to the Policy Owner, it shall be considered to be delivered in the normal course of post and received seven (7) days from the date of our posting of the notice to the address which the Policy Owner has stated in the application of this Policy, as the same may be changed and notified to us in writing. A notice shall be deemed delivered upon personal delivery to its recipient.

27. SEVERABILITY

If any provision of this Policy or any part of it is declared to be illegal, invalid or unenforceable for any reason whatsoever by a court of competent jurisdiction, such provision or part will, to the extent necessary be thereby amended to render it legal, valid or enforceable or otherwise deleted from this Policy.

28. GOVERNING LAW / JURISDICTION

This Policy is governed by and interpreted in accordance with Singapore laws. The parties hereby submit to the jurisdiction of the courts of Singapore.

29. RIGHTS OF THIRD PARTIES

Save in respect of the Insured or any person entitled through the Insured, the Contracts (Rights of Third Parties) Act (Cap.53B) and any subsequent revisions, amendments, changes or replacement of its provisions shall not

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apply to this Policy and a person who is not a party to this Policy has no rights under the Contracts (Rights of Third Parties) Act (Cap.53B) to enforce the terms of this Policy.

30. NON-COVER

If this Policy is an Annual Multiple Trip and the Insured's country of residence is not Singapore, there will be no cover for any loss, Injury and/or Sickness that occurs in the Insured's home country or country of residence. For the avoidance of doubt, this provision also applies to Medical Expense Overseas benefit under Part 19 of Section 2.

SAMPLE

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SECTION 6: SCHEDULE OF BENEFITS

BENEFITS		INSURED AMOUNT (S\$)		
		PREMIER	DELUXE	CLASSIC
A. TRAVEL BENEFITS				
1	Travel Cancellation	15,000	10,000	5,000
2	Travel Postponement	2,000	1,000	500
3	Travel Curtailment	15,000	10,000	5,000
4	Flight Diversion	1,000	1,000	1,000
5	Travel Delay	1,000	1,000	1,000
6	Flight Overbooking	100	100	not applicable
7	Travel Missed Connection	500	500	200
8	Insolvency of Travel Agent	5,000	3,000	1,000
9	Baggage Delay	1,000	1,000	1,000
10	Loss of Baggage and Portable Computer	8,000	5,000	3,000
11	Jewellery Coverage	1,000	500	100
12	Travel Documents and Personal Money	5,000	5,000	3,000
13	Fraudulent Credit Card Usage	1,000	1,000	1,000
14	Kidnap and Hostage	10,000	5,000	3,000
15	Personal Liability	1,000,000	1,000,000	1,000,000
B. PERSONAL ACCIDENT BENEFITS				
16	Accidental Death, Accidental Dismemberment and Burns:			
	(a) Insured (under age 70 years)	(a) 500,000	(a) 200,000	(a) 150,000
	(b) Insured (age 70 years or older)	(b) 200,000	(b) 100,000	(b) 50,000
17	Public Transport Cover:			
	(a) Insured (under age 70 years)	(a) 500,000	(a) 200,000	not applicable
	(b) Insured (age 70 years or older)	(b) 200,000	(b) 100,000	
(c) Insured Child in a Family Plan	(c) 100,000	(c) 100,000		
18	Child Education Grant	5,000	5,000	not applicable
C. MEDICAL EXPENSES AND ASSOCIATED BENEFITS				
19	Medical Expense Overseas:			
	(a) Insured (under age 70 years)	(a) 2,000,000	(a) 500,000	(a) 200,000
	(b) Insured (age 70 years or older)	(b) 200,000	(b) 75,000	(b) 50,000
	(c) Insured Child in a Family Plan	(c) 300,000	(c) 200,000	(c) 200,000
20	Medical Expense Overseas – Women’s Benefit	8,000	5,000	2,000
21	Complementary Medical Reimbursement	500	300	100
22	Post-Trip Medical Expense in Singapore:			
A	(1) For Injury sustained while Overseas			
	(a) Insured (under age 70 years)	(a) 50,000	(a) 25,000	(a) 10,000
	(b) Insured (age 70 years or older)	(b) 5,000	(b) 2,500	(b) 1,000
B	(2) For Sickness sustained while Overseas and where emergency medical evacuation has been arranged			
	(a) Insured (under age 70 years)	(a) 10,000	(a) 5,000	(a) 2,000
	(b) Insured (age 70 years or older)	(b) 5,000	(b) 2,500	(b) 1,000
	(c) Insured Child in a Family Plan	(c) 5,000	(c) 2,500	(c) 1,000
23	Hospital Confinement Overseas	50,000	30,000	10,000
24	Hospital Confinement in Singapore	1,000	1,000	500
25	Emergency Medical Evacuation	as-charged	as-charged	500,000
26	Repatriation of Mortal Remains	as-charged	as-charged	as-charged
27	Compassionate / Hospital Visit	15,000	10,000	5,000
28	Child Protector	10,000	5,000	3,000
29	Emergency Telephone Charges	300	250	100
D. OTHER BENEFITS				
30	Home Cover	5,000	5,000	not applicable
31	Car Rental Excess Charges and Return	1,000	750	250
32	Golf Cover:			
	(a) Damage / Loss of Golfing Equipment	(a) 750	(a) 500	(a) 500
	(b) Hole-in-One	(b) 250	(b) 250	(b) not applicable
	(c) Loss of Use of Green Fees	(c) 250	(c) 250	(c) not applicable
33	Pet Care	500	250	not applicable
34	Disruption Benefit	300	200	100