

AIA TRAVEL AWESOME CAMPAIGN 2019

POLICY SCHEDULE AND PRODUCT SUMMARY

Group Policy Number : 77934
Area of Travel : Asia and ASEAN
Effective Date of Coverage : Date of application within 1 to 31 December 2019 whichever is later
Expiry Date of Coverage : Returning to Singapore by 15 January 2020

Policy Schedule	Plan 1
Section A : Travel Benefits	
Travel Cancellation	500
Travel Postponement	500
Travel Delay	500
Baggage Delay	600
Loss of Baggage & Portable Computer	1,000
Section B : Accidental Death & Dismemberment & Burns Benefits	
Insured Person	25,000
Section C : Other Benefits	
Cover in the event of Terrorism	Yes

The amounts to be paid by us shall be in Singapore Dollars.

DEFINITIONS

- Accident** or **Accidental** refers to an unforeseen and involuntary event.
- Activities of Daily Living** refer to:
 - Transfer : getting in and out of a chair without requiring any physical assistance of another person;
 - Mobility : moving from room to room without requiring any physical assistance of another person;
 - Dressing : putting on and taking off all necessary items of clothing without requiring any physical assistance of another person;
 - 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;
 - Eating : getting food into the body once it has been prepared without requiring any physical assistance of another person; and
 - Toileting : using the toilet without requiring any physical assistance of another person.
- 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.
- Area of Travel** refers to the selected travel destination group shown in the Policy Schedule or on any endorsement. The travel destination groups are in Asia and ASEAN. **Asia** refers to Australia, China, Hong Kong, India, Japan, Korea, Macau, Mongolia, New Zealand, Sri Lanka, Taiwan, Timor-Leste. **ASEAN** refers to Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand and Vietnam.
- 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.
- 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.
- Common Carrier** refers to any land, water or air conveyance operating under a valid license in the country that the Insured Person 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.

8. **Coverage** refers to the selected Plan as reflected in the Policy Schedule or on any endorsement.
9. **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 Person 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.
10. **External Service Provider** refers to the service provider appointed by us, or their authorised representatives.
11. **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 Person 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.
12. **Home Country** refers to the country of Nationality of the Insured Person as declared on the application of this Policy under the "Nationality" field or any country to which the Insured Person is granted the rights of permanent residence by the respective governmental authorities.
13. **Injury** refers to bodily injury sustained in an Accident and not by or through any other cause, illness or disease.
14. **Insured Person** refers to the person(s) in respect of whose life or lives this Policy is effected who is at least two (2) weeks old up to seventy-four (74) age last birthday.
15. **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).
16. **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.
17. **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.
18. **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.
19. **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;
 - (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 Person, 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.
20. **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.
21. **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.
22. **Overseas** refers to beyond the territorial limits of Singapore.

23. **Period of Insurance** refers to the period during which the Insured Person travels out of Singapore from 1 to 31 December 2019 and returning to Singapore by 15 January 2020.
24. **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.
25. **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 Person 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 Person has no occupation at the time of sustaining the Injury.
26. **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 Person, respective spouses and all immediate family members of such persons.
27. **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)
28. **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.
29. **Policy Schedule** refers to the document which sets out the relevant information concerning the details of the benefits and coverage under this Policy.
30. **Portable Computer** refers to laptop, hand-held computer and mobile phone.
31. **Pre-existing Condition** refers to any condition for which:
- (a) the Insured Person received medical treatment, diagnosis, consultation or prescribed drugs within a 12 month period preceding the commencement of a Trip;
 - (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.
32. **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.
33. **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.
34. **Relative** refers to the Insured Person'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.
35. **Serious Injury or Serious Sickness:**

- (a) whenever applied to the Insured Person, refers to Injury or Sickness which requires treatment by a Physician and which results in the Insured Person being certified by the Physician as unfit to travel or continue with the original Trip; or
 - (b) whenever applied to the Insured Person'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 Person's Relative or Travel Companion and which results in the Insured Person's discontinuation or cancellation of the Trip.
36. **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 and Travel Postponement 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.
37. **Stolen** refers to having been stolen by a third party by way of theft, robbery or burglary without the Insured Person's assistance, consent or cooperation.
38. **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.
39. **Third Degree Burn** refers to a burn that destroys the full skin thickness.
40. **Total Loss of Sight** refers to the entire and the irrecoverable loss of sight.
41. **Total Loss of Use** refers to total functional disablement.
42. **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).
43. **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 Person would not have known should the tour have not been organised.
44. **Trip** refers to a journey undertaken which commences from Singapore within 1 December 2019 to 31 December 2019 to a destination within the selected Area of Travel during the Period of Insurance that does not exceed 182 consecutive days (including any extension of cover and expansion of area of travel) and for which cover shall commence from:
- (a) in respect of Travel Cancellation and Travel Postponement benefits, the later of the Policy Date or as specified under the applicable benefits; and
 - (b) in respect of all other benefits, 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 Person's arrival in Singapore; or
 - ii) the expiry date of the Period of Insurance.
45. **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.
46. **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.

ELIGIBILITY

To be eligible for cover under this Policy, an Insured Person must be at least two (2) weeks old up to seventy-four (74) age last birthday at the time when he / she is first covered during this period of insurance.

Coverage will be provided if Insured Person travels out of Singapore within 1 December 2019 to 31 December 2019 and returning to Singapore by 15 January 2020.

BENEFITS PROVISIONS

SECTION 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 Person 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 Person or Insured Person's Relative, Close Business Partner or Travel Companion;
- b. Major Travel Event that prevents the Insured Person from travelling to his planned destination in the Area of Travel;
- c. serious damage to the Insured Person'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 Person to be present at the premises of the principal residence on the departure date; or
- d. Insured Person 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 Person'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 Person 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.

When an Insured Person cancels the Trip and a claim is made under this benefit, the cover for that particular Insured Person 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; or
- (2) Travel Postponement.

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 Person's death or the death of the Insured Person'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 Person 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 Person or Insured Person's Relative, Close Business Partner or Travel Companion;
- b. Major Travel Event that prevents the Insured Person from travelling to his planned destination in the Area of Travel;
- c. serious damage to the Insured Person'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 Person 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.

When an Insured Person postpones the Trip and a claim is made under this benefit, the cover for that particular Insured Person 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; or
- (2) Travel Postponement.

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 Person's death or the death of the Insured Person'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 DELAY

If the Common Carrier on which the Insured Person had arranged to travel for the Trip is delayed for at least six (6) consecutive hours from the scheduled time as specified in the itinerary at any single location and the Insured Person did not cause or contribute to the delay, 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.

EXCLUSIONS

We will not pay this benefit if:

- (i) the delay is arising from the Insured Person's failure to check in according to the itinerary supplied to the Insured Person; and/or
- (ii) the cause of the delay was made known publicly when the Insured Person booked the Trip or this Policy was purchased, whichever is later.

4. BAGGAGE DELAY

If the Insured Person'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 Person Amount of this benefit, starting from the Insured Person'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; or
- (2) Loss of Baggage and Portable Computer.

5. LOSS OF BAGGAGE AND PORTABLE COMPUTER

In the event the Insured Person's personal baggage or personal belonging taken on or purchased during the Trip is lost or damaged due to circumstances beyond the Insured Person'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 this Policy as described in 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.

In the event any of the articles of the Insured Person'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 Person:

- 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 Person 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; or
- (2) Loss of Baggage and Portable Computer.

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 Person under any other insurance policy, or reimbursed by any other carrier, hotel or any other party;
- (v) to the Insured Person's baggage sent in advance, mailed or shipped separately;
- (vi) to the Insured Person's baggage left unattended in any Public Place;
- (vii) resulting from the Insured Person's failure to take due care and precaution for the safeguard and security of such personal belonging;
- (viii) resulting from the Insured Person'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

SECTION B : ACCIDENTAL DEATH, ACCIDENTAL DISMEMBERMENT AND BURNS

In the event the Insured Person 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

	<u>Event</u>	<u>% of Insured Amount</u>
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 - both ears - one (1) ear	75 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 - both phalanges - one (1) phalanx	30 15
16.	Loss of or the Permanent Total Loss of Use of a Finger - three (3) phalanges - two (2) phalanges - one (1) phalanx	10 7.5 5
17.	Loss of or the Permanent Total Loss of Use of Toes - all toes of one (1) foot - great toe – two (2) phalanges - great toe – one (1) phalanx - a toe other than the great toe	15 5 3 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 Area damage as a percentage of total body surface area: - Head – equals to or greater than 2% but less than 5% - Head – equals to or greater than 5% but less than 8% - Head – equals to or greater than 8% - Body – equals to or greater than 10% but less than 15% - Body – equals to or greater than 15% but less than 20% - Body – equals to or greater than 20%	50 75 100 50 75 100

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 Person 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 Person's return to his permanent place of residence; or
- c. three (3) hours from the time of arrival in Singapore.

SECTION C: GENERAL EXTENSION

STRIKE, CIVIL UNREST, RIOT OR COMMOTION AND TERRORIST ACT

This Policy is extended to cover the Insured Person against death or Injury or inconveniences as specified as a result of Strike, Civil Unrest, Riot or Commotion or Terrorist Act whilst overseas. The Company shall not be liable for any claim arising out of or in connection with the Insured Person's own participation or provocation of any such act or if such act could reasonably have been avoided by the Insured Person.

GENERAL EXCLUSIONS

The Company shall not pay under any Section of this Policy for loss or liability directly or indirectly arising as a result of:

1. Travel in, to, or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria;
2. An Insured Person being;
 - (a) A terrorist;
 - (b) A member of a terrorist organization;
 - (c) A narcotics trafficker; or
 - (d) A purveyor of nuclear, chemical or biological weapons;
3. Loss of or damage resulting from wilful, malicious or unlawful act or negligence of the Insured Person;
4. Any act of War, act of a foreign enemy (whether declared or not), civil war, invasion, revolution, insurrection use of military power or usurpation of government or military power;
5. Any action taken by any government authority including confiscation, seizure, destruction and restriction.
6. The Insured Person not taking all reasonable efforts to safeguard his/her property or to avoid Injury or minimize any claim under the Policy;
7. Riding or driving in any kind of race, participating in any professional sports or in any sport whereby the Insured Person would or could earn or receive remuneration, donation, sponsorship, award or certificate of any kind and air travel (other than as a fare-paying passenger in any properly licensed private and/or commercial aircraft or other mode of conveyance or transportation);
8. Pregnancy or childbirth, and any Injury or Sickness associated with pregnancy, childbirth or venereal disease;
9. Any illegal or unlawful act by the Insured Person;
10. Suicide or attempted suicide or intentional self-injury or provoked assault or intoxication or drugs;
11. The Insured Person employed on merchant vessels, engaging in naval, military airforce or civil defence personnel or operations or testing of any kind of conveyance or being employed as a manual worker or whilst engaging in offshore activities like diving and oil-rigging or mining or aerial photography or handling of explosives or hazardous substance; and/or
12. Any Pre-Existing Conditions;
13. Sexually transmitted diseases AIDS, HIV infections and AIDS related infections;
14. Mental and nervous or sleep disorders, including but not limited to insanity;
15. Congenital anomalies.

TERMINATION PROVISIONS

The Policy shall automatically terminate on the earliest occurrence of the following:

- (a) Upon the payment of the Accidental Death Benefit to the estate of Insured Person or any other benefits payable to the Insured Person;
- (b) The date on which the Policy is terminated;
- (c) The date communicated to the Insured Persons by us as the date the Policy ceases on account of war, or an act of war, such date being determined at our discretion.

CLAIMS PROVISIONS AND PAYMENT

We must be notified through the submission of a completed claim form and other proof of loss documents as may be determined by us to our satisfaction. Such claim submission and proof of loss must be filed with us within 30 days after the date of such loss and there must be sufficient particulars to enable us to identify the Insured Person, the occurrence, nature and extent of the loss.

The occurrence of a covered event must be proven to our satisfaction, all medical reports, information and evidence required shall be furnished at the expense of the Insured Person.

Benefits for the loss of life of the Insured Person is payable to the Estate of the Insured Person. All other benefits of this Policy are payable to Insured Person.

GENERAL PROVISIONS

1. Physical Health of Insured Person

At the time of commencement of an Overseas Trip, the Insured Person must be fit to travel and not be aware of any circumstances, which could lead to cancellation or disruption of the Overseas Trip; otherwise any claim is not payable.

2. Number of Policy

The Insured Person may only be covered under one such Policy for the same Overseas Trip.

3. Applicant

You, as the Applicant, can exercise all the rights, privileges and options under the Policy during the period of coverage. This would be subject, where applicable, to the rights of any assignee or trustee.

4. Assignment

Neither the benefits nor this Policy may be assigned, pledged or used as security by you in any transaction.

5. Modifications

The 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 clauses in the 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 the Policy by informing you of the relevant changes and such changes will become effective from a date specified.

6. Freedom from Restrictions

The Policy has no restrictions in respect of any travel undertaken by the Applicant, subject to all applicable laws and regulations, including but not limited to those relating to trade sanctions, anti-terrorism or anti-money laundering and the No Cover provision of this Policy.

7. No Cover

Notwithstanding anything to the contrary, this Policy shall not cover or provide for the payment of claims or benefits to specific persons or entities where the application of or compliance with certain laws and regulations (as may be applicable to us, our parent companies and/or our ultimate controlling entities, our reinsurers, their parent company and/or ultimate controlling entity) prohibit performance under the Policy based on:

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

Should any person or entity be found to have been erroneously enrolled under this Policy, insurance coverage for such person or entity shall cease with immediate effect and any unearned premiums paid in respect of such person or entity shall, subject to compliance with laws and regulations, be refunded without interest to you. Should any claim for payment of any nature be found to have been made under this Policy by a person or entity excluded by this provision, no such payment will be made.

8. Currency

The amounts to be paid by us shall be in the currency shown on the Policy Schedule.

9. Cancellation

We have the right to cancel this Policy at any time in the event that we decide, at our sole discretion, to cancel:

- (i) the entire portfolio of this insurance;
- (ii) a particular plan type of this insurance; and/or
- (iii) this insurance for a particular group of insured persons.

10. Rights of Third Parties

The Contracts (Rights of Third Parties) Act (Cap.53B) and any subsequent changes or replacement of its provisions shall not apply to the Policy.

11. Proper Discharge

Payment made in accordance with this Section shall release us of all liabilities under this Policy.

We will make payment under the Policy to such person who can give us proper discharge to our satisfaction and subject to our discretion.

These persons may include:

- (a) Estate of Insured Member; or
- (b) the Insured Person suffering the loss; or
- (c) if the Insured Person suffering the loss is a Child, his parent or legal guardian.

12. Burden of Proof

In any action, suit or proceeding where we allege that any loss is not covered by the Policy due to any applicable exclusion, the burden of proving that such loss is covered by the Policy shall be upon you, or such other claimant.

Date : 1 December 2019



A handwritten signature in black ink, likely belonging to the Registrar.

Registrar

A handwritten signature in black ink, likely belonging to the Chief Executive Officer.

Chief Executive Officer

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

Issuing Office Address: 3 Tampines Grande, AIA Tampines, Singapore 528799.