

**UOI TRAVEL POLICY**

**Table of Benefits (With effect from 18 May 2022)**

Benefits	Maximum Limit Per Plan unless otherwise stated		
	Silver (S\$)	Gold (S\$)	Platinum (S\$)
<b>1. Accidental Death and Permanent Total Disablement</b> (a) Adult <b>Age</b> below 70 years old (b) Adult <b>Age</b> 70 years old and above (c) <b>Child</b> (d) Aggregate Limit for <b>Family Plan</b>	100,000 50,000 50,000 300,000	200,000 75,000 75,000 550,000	300,000 100,000 100,000 800,000
<b>2. Personal Accident Double Indemnity while on Public Conveyance or Natural Disaster event</b> (a) Adult <b>Age</b> below 70 years old (b) Adult <b>Age</b> 70 years old and above (c) <b>Child</b> (d) Aggregate Limit for <b>Family Plan</b>	200,000 No cover 100,000 600,000	400,000 No cover 150,000 1,100,000	600,000 No cover 200,000 1,600,000
<b>3. Child's Education Fund</b> For each <b>Child</b>	No cover No cover	20,000 5,000	20,000 5,000
<b>4. Medical and Accidental Dental Expenses Incurred Overseas</b> (a) <b>Adult Age</b> below 70 years old (b) <b>Adult Age</b> 70 years old and above (c) <b>Child</b> (d) Aggregate Limit for <b>Family Plan</b>	250,000 100,000 100,000 900,000	500,000 150,000 150,000 1,450,000	700,000 200,000 200,000 1,900,000
<b>5. Medical Expenses Incurred Upon Return to Singapore</b> (a) <b>Adult Age</b> below 70 years old (b) <b>Adult Age</b> 70 years old and above (c) <b>Child</b> (d) Aggregate Limit for <b>Family Plan</b>	10,000 5,000 7,500 65,000	20,000 10,000 15,000 90,000	30,000 15,000 20,000 120,000
<b>6. Traditional Chinese Medicine and/or Chiropractic Treatment Expenses</b> Limit for Per Individual Aggregate Limit for <b>Family Plan</b>	200 800	300 1,200	500 2,000
<b>7. Emergency Mobile Phone Charges</b>	100	200	300
<b>8. Hospital Confinement Allowance (Overseas and in Singapore)</b> Limit for each <b>Insured Person</b> for each complete Day Aggregate Limit for <b>Family Plan</b>	5,000 100 15,000	10,000 200 30,000	12,500 250 37,500
<b>9. Emergency Medical Evacuation and Repatriation</b> (a) <b>Adult Age</b> below 70 years old (b) <b>Adult Age</b> 70 years old and above (c) <b>Child</b>	Unlimited 100,000 Unlimited	Unlimited 150,000 Unlimited	Unlimited 200,000 Unlimited

Benefits	Maximum Limit Per Plan unless otherwise stated		
	Silver (S\$)	Gold (S\$)	Platinum (S\$)
<b>10. Repatriation Expenses for Mortal Remains</b> (I) Repatriation of mortal remains or funeral expenses excluding <b>Pre-existing Condition</b> (a) <b>Adult Age</b> below 70 years old (b) <b>Adult Age</b> 70 years old and above (c) <b>Child</b> (II) Repatriation of mortal remains or funeral expenses arising out of, from or due to <b>Pre-existing Condition</b> (a) <b>Adult Age</b> below 70 years old (b) <b>Adult Age</b> 70 years old and above (c) <b>Child</b>	Unlimited Unlimited Unlimited  No Cover No Cover No Cover	Unlimited Unlimited Unlimited  25,000 No Cover 25,000	Unlimited Unlimited Unlimited  50,000 No Cover 50,000
<b>11. Compassionate Visit</b>	3,000	5,000	7,500
<b>12. Child Assistance</b>	3,000	5,000	7,500
<b>13. Trip Cancellation</b> Sub-limit for <b>Trip</b> Postponement Sub-limit for Unutilised <b>Entertainment Ticket</b> Sub-limit for Cancellation due to bankruptcy or insolvency of <b>Travel Agent</b> Aggregate Limit for <b>Family Plan</b>	2,500 500 200 2,500  7,500	5,000 1,000 500 5,000  15,000	10,000 1,500 1,000 10,000  30,000
<b>14. Trip Curtailment</b> Sub-limit for Unutilised <b>Entertainment Ticket</b> Aggregate Limit for <b>Family Plan</b>	2,500 200 7,500	5,000 500 15,000	10,000 1,000 30,000
<b>15. Trip Disruption</b> Aggregate Limit for <b>Family Plan</b>	1,000 3,000	1,500 4,500	3,000 9,000
<b>16. Travel Delay</b> (a) While Overseas – Delay for each full 6 consecutive hours (i) For Per Individual (ii) For <b>Family Plan</b> (b) Upon Return to Singapore – Lump Sum for Delay more than full 6 consecutive hours (i) For Per Individual (ii) For <b>Family Plan</b> Aggregate Limit for <b>Family Plan</b>	1,000  50 150  50 150 2,500	1,200  100 250  100 250 3,000	1,600  100 250  100 250 4,000
<b>17. Flight Deviation</b> Limit for each full 6 consecutive hours	500 50	1,000 100	1,500 100
<b>18. Travel Misconnection</b> Aggregate limit per <b>Family Plan</b>	50 100	100 250	200 500
<b>19. Overbooked Scheduled Public Conveyance</b>	50	100	200

Benefits	Maximum Limit Per Plan unless otherwise stated		
	Silver (S\$)	Gold (S\$)	Platinum (S\$)
<b>20. Baggage and Personal Effects</b> Limit for Single/ Pair or Set of Article Limit for <b>Laptop Computer</b> and <b>Mobile Device</b> Aggregate Limit for <b>Family Plan</b>	3,000 500 1,000 7,500	5,000 800 1,000 12,500	8,000 800 1,000 20,000
<b>21. Baggage Delay</b> (a) While Overseas – Delay for each full 6 consecutive hours (i) For Per Individual (ii) For <b>Family Plan</b> (b) Upon Return to Singapore – Lump Sum for Delay more than full 6 consecutive hours (i) For Per Individual (ii) For <b>Family Plan</b> Aggregate Limit for <b>Family Plan</b>	1,000  100 150  100 150 2,500	1,200  150 200  150 200 3,000	2,000  200 250  200 250 5,000
<b>22. Personal Money and Travel Documents</b> Sub-limit for Personal <b>Money</b>	3,000 250	5,000 500	5,000 500
<b>23. Fraudulent Credit Card Usage</b>	250	350	500
<b>24. Personal Liability</b>	500,000	1,000,000	1,000,000
<b>25. Hijack</b> Limit for each full 12 consecutive hours	3,000 100	4,500 150	6,000 200
<b>26. Kidnap and Hostage</b> Limit for each full 12 consecutive hours	3,000 100	4,500 150	6,000 200
<b>27. Home Protection (per household)</b> Sub-limit for Single/ Pair or Set of Article Sub-limit for burglary	3,000 500 500	5,000 500 1,000	7,500 500 1,000
<b>28. Rental Vehicle Excess</b>	No Cover	500	1,000
<b>29. Terrorism</b> Covers all Sections up to the maximum benefit amount, excluding nuclear, chemical and biological terrorism	Covered	Covered	Covered
<b>30. Travel Assistance</b>	Referral services provided by UOI appointed assistance company		

All amounts shown in Singapore Dollars (SGD).

**UOI 24-Hour Emergency Assist Hotline: (65) 6222 7737**

A 24-hour emergency telephone hotline is operated for the benefit of the **Insured Person** so that in the event of an emergency medical problem covered by this insurance, help and advice will be given by the **Our** appointed assistance company and if necessary, Emergency Medical Evacuation and Repatriation will be arranged.

This Policy and the Certificate of Insurance and/or Schedule shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear such specific meaning wherever it may appear.

Whereas the **Insured** by the proposal and declaration which shall be the basis of this contract and is deemed to be incorporated herein has applied to United Overseas Insurance Limited (herein called “the **Insurer**”) for the insurance thereafter contained and has paid or agreed to pay the premium as consideration for such insurance.

## Eligibility

- (1) The **Insured Person** must be a Singapore Citizen or Singapore Permanent Resident living in Singapore or a foreigner holding a valid Employment Pass or Work Permit to work in Singapore or hold a Dependent Pass or Long-Term Visit Pass to stay in Singapore.
- (2) The **Insured Person** will only be eligible for the **COVID-19 Cover** provided the **Insured Person** fulfils all approved vaccinations, pre-departure tests and post-arrival tests requirements (if any) imposed by the destination country or transport operator. **You** need not submit the test result or proof of vaccination at the time of purchase of the Insurance but must furnish it at the time of submitting a **COVID-19 Cover** claim.
- (3) The minimum and maximum enrolment **Age** for **Annual Multi-Trip** Individual plan are 21 and 65 years old, respectively.

## Warranty

- (1) The **Insured Person** warrants that he/she is not travelling contrary to the advice of a **Qualified Medical Practitioner** or for the purpose of obtaining medical treatment.
- (2) The Insurance must be purchased before **You** commence **Your Trip** and the Period of Insurance must be for the entire duration of **Your Trip**.
- (3) The **Insured Person** must be domiciled in **Singapore**.

## Geographical Areas

### For Single Trip Plan

- |        |   |
|--------|---|
| Area 1 | Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand and Vietnam   |
| Area 2 | Asia countries excluding Middle East countries, Central Asia countries and Russian Federation. Australia and New Zealand are included under Area 2. |
| Area 3 | Anywhere in the World   |

### For Annual Multi-Trip Plan

- |        |  |
|--------|--|
| Area 4 | ASEAN, Asia countries excluding Middle East countries, Central Asia countries and Russian Federation. Australia and New Zealand are included under Area 4. |
| Area 5 | Anywhere in the World  |

## Period of Insurance

Period of Insurance means the period during which the coverage under this Policy is effective, as stated in the Certificate of Insurance and/or Policy.

A **Trip** shall involve return to Singapore within the Period of Insurance stated in the Certificate of Insurance and/or Policy.

### For Single Trip Plan

In respect of all Sections except Section 13 and Special Extension 1, this insurance commences when the **Insured Person** leaves his/her place of residence or business in Singapore (whichever is the later) to commence the **Trip** until the time of return to his/her place of residence or business in Singapore or expiry of the Certificate of Insurance and/or Policy (whichever is the earlier) on the completion of the **Trip**.

In any event, the **Trip** should not commence more than three (3) hours prior to booked departure time or cease more than three (3) hours after booked return to Singapore.

A **Trip** shall involve return to Singapore within the Period of Insurance stated in the Certificate of Insurance and/or Policy. Incorrect or inadequate Period of Insurance cover may render or prejudice your claim under this Policy.

The **Insured** and/or **Insured Person** must purchase the insurance before the **Trip**. If this Insurance is purchased after the **Insured Person** has departed from Singapore, no coverage will be extended, regardless of whether a policy has been issued. In such circumstances, any premium received in respect of such insurance will be refunded subjected to an administrative charge of S\$25 per policy. No refund of premium will be made if the amount is less than S\$5.

### For Annual Multi-Trip Plan

In respect of all Sections except Section 13 and Special Extension 1, this insurance commences when the **Insured Person** leaves his/her place of residence or business in Singapore (whichever is the later) to commence the **Trip** and ends on:

- (a) The time of return to his/her place of residence or business in Singapore; or
- (b) The maximum duration of ninety (90) days for any one **Trip**; or
- (c) The expiry of this Certificate of Insurance and/or Policy, whichever is earlier.

In any event, the **Trip** should not commence more than three (3) hours prior to booked departure time or cease more than three (3) hours after booked return to Singapore.

A **Trip** shall involve return to Singapore within the Period of Insurance stated in the Certificate of Insurance and/or Policy.

#### **Automatic Extension on the Period of Insurance**

The Period of Insurance shall be automatically extended up to fourteen (14) days without additional premium for such period as is reasonably necessary for the **Insured Person** to complete the **Trip** in the event of delay beyond the control of the **Insured Person** as a direct result of:

- (a) An **Accident** or **Serious Illness**, including **Illness** relating to **COVID-19**, sustained by the **Insured Person** while overseas; or
- (b) The **Scheduled Public Conveyance** in which the **Insured Person** is travelling being unavoidable delayed; or
- (c) Compulsory quarantine order by the relevant authorities or governing bodies at the overseas destination (including quarantine due to **COVID-19**) of the **Insured Person** whilst overseas by local or relevant authority which occurs during the Period of Insurance and the return **Trip** cannot be completed before the expiry of the Period of Insurance.

Either one of the above events must be admissible under this insurance in the first instance.

#### **Claim Notification**

All claim enquiries and any occurrence of loss which may give rise to a claim should be advised as soon as reasonably possible to **Our** appointed claims handling agent:

Broadspire by Crawford & Company  
Travel Insurance Claims Department  
6 Shenton Way  
#19-10 OUE Downtown 2  
Singapore 068809  
Tel: (65) 6632 8639                      Fax: (65) 6632 8040

All claims must be notified not later than thirty-one (31) days upon **Your** return to Singapore from the **Trip**.

Please return the Certificate of Insurance and/or Policy indicating the Section(s) of cover under which **You** wish to claim. **You** must provide documents including receipts, information and evidence as may be required (including where necessary translation) by **Us** at the expense of the **Insured Person** or his/her legal personal representative.

In the case of loss or damage to baggage, personal effects or loss of **Money**, **You** are to promptly notify in writing to the Police, hotel, transportation company or transportation terminal authorities within twenty-four (24) hours and to obtain a report at the place of loss. Any loss of or damage to baggage etc., while in the custody of carriers (airline, bus company etc.) must be notified within three (3) days in writing to such carriers and to obtain a Property Irregularity Report.

If medical attention is received for **Injury** or **Illness**, **You** should if possible pay and obtain receipted accounts. A medical certificate showing the nature of the **Injury** or **Illness** is required.

Except with **Our** written consent, **You** must not admit liability or give representations or other undertakings binding upon **You**. **We** shall be entitled to conduct all proceedings arising out of or in connection with claims in **Your** name and to instruct solicitors of **Our** own choice for this purpose.

**We** reserve **Our** rights to:

- (1) Require **You** to submit to a medical examination at **Your** expense in support of all claims relating to **Injury** or **Illness**;
- (2) Arrange for a post-mortem examination at **Our** expense;
- (3) Take over and conduct in **Your** name the defence or settlement of any insurance claim under this Certificate of Insurance and/or Policy;
- (4) At **Our** expenses take proceedings in **Your** name to recover compensation from any person responsible for the loss, damage, death or **Injury** and at **Our** discretion, settle the proceedings.

## General Definitions

- 1 “**Accident**” means an unforeseen and unexpected event.
- 2 “**Adult**” refers to a person who is **Age** eighteen (18) years and above on the start date of the Period of Insurance stated in the Certificate of Insurance and/or Policy.
- 3 “**Age**” means the age of the **Insured** or **Insured Person** on his/her next birthday on the start date of the Period of Insurance stated in the Certificate of Insurance and/or Policy.
- 4 “**Annual Multi-Trip Plan**” means a Certificate of Insurance and/or Policy issued for the selected Plan where **You** can make unlimited number of **Trips** to the countries covered by the selected **Geographical Area** but each **Trip** should not exceed ninety (90) days.
- 5 “**Child**” refers to a fully dependent child under the **Age** of eighteen (18) years or up to twenty-three (23) years who is studying full-time in a recognised institution of higher learning and is not married nor in employment on the start date of the Period of Insurance stated in the Certificate of Insurance and/or Policy.
- 6 “**Chiropractor**” refers to a legally licensed practitioner duly registered and practising within the scope of his/her license pursuant to the laws of the country in which such practice is maintained. The attending **Chiropractor** shall not be the **Insured Person**, the **Insured Person’s** spouse, the travelling companion of the **Insured Person**, or a person who is related to the **Insured Person**.
- 7 “**Civil Commotion**” means a disturbance, commotion or disorder created by civilians usually against a governing body or the policies thereof.
- 8 “**Civil War**” means armed opposition between two or more parties belonging to the same country where the opposing parties are of different ethnic, religious or ideological groups. Included in the definition: armed rebellion, revolution, sedition, insurrection, Coup d’état, the consequences of Martial Law.
- 9 “**Contents**” means household furniture, fixtures and furnishing, clothing and personal effects belonging to **You** and/or for which **You** are responsible or belonging to members of **Your** family or domestic servants permanently residing with **You**. Landlord’s fixtures and fittings, deeds, bonds, bill of exchange, promissory notes, cheques, travellers’ cheques, securities for **Money**, documents of any kind, bank currency notes and coins are excluded.
- 10 “**COVID-19**” or “Coronavirus Disease 2019” shall have the meaning assigned to it by the World Health Organisation. **COVID-19** is an infectious disease caused by the SARS-CoV-2 virus.
- 11 “**Curtailment**” means abandonment of the **Trip** after arrival at the booked destination as shown on the travel booking invoice and return to place of residence in Singapore.
- 12 “**Dental Expenses**” means expenses for **Dental Treatment**.
- 13 “**Dental Treatment**” means emergency treatment of sound and natural teeth to stop sudden pain. This does not include normal or ongoing care of teeth or cosmetic surgery to replace crowns, dentures or implants.
- 14 “**Entertainment Ticket**” means ticket for admission to concert or performance, sporting event, theme park and other events which ticket can be purchased in advance.
- 15 “**Family Plan**” means **You** and/or **Your** legal spouse with any number of **Your Child** or **Children** travelling together for the entire **Trip**.
- 16 “**Frequent Flyer Points**” refers to loyalty or reward points that are accorded to **You** as a registered customer/member of a Frequent Flyer Program or similar reward program by any commercial airline company.
- 17 “**Hijack, Hijacked or Hijacking**” means the unlawful seizure or wrongful exercise of control of a **Scheduled Public Conveyance** and its crew, in which the **Insured Person** is travelling.
- 18 “**Hospital**” means an establishment which meets all the following requirements:
  - (a) holds a licence as a **Hospital** (if licensing is required in the state or Governmental jurisdiction);
  - (b) operates primarily for the reception, care and treatment of sick, ailing or injured persons as in-patients.
  - (c) provides 24-hour a day nursing service by registered or graduated nurses;
  - (d) has a staff of one or more licensed physicians available at all times;
  - (e) provides organised facilities for diagnosis and major surgical facilities and
  - (f) is not primarily a clinic, nursing, rest or convalescent home or similar establishment and is not other than incidentally, a place for alcoholics or drug addicts

- 19 “**Hostage**” means being held as security by another person by force or against his/her will.
- 20 “**Illness**” means any noticeable change in physical health of an **Insured Person** due to a medical condition contracted, commencing or manifesting while overseas during the Period of Insurance in which the **Insured Person** seeks the care of a **Qualified Medical Practitioner** acting within the scope of his/her license to treat the **Illness** for which the claim is made provided the **Illness** is not **Pre-existing Condition** and nature of the **Illness** is not excluded from this Policy.
- 21 “**Immediate Family**” means the **Insured Person**’s legal spouse, child, parent, parent-in-law, grandparent, grandparent-in-law, brother, brother-in-law, sister, or sister-in-law.
- 22 “**Injury**” means bodily injury caused by an **Accident**, and which shall have occurred solely by and independently of any other causes. Such bodily injury includes injuries resulting in permanent disability or death.
- 23 “**Insurer/ Our/ We/ Us**” refers to United Overseas Insurance Limited (“UOI”).
- 24 “**Insured/ Insured Person**” refers to the people or an entity whose name(s) is/are shown in the Certificate of Insurance/ Schedule.
- 25 “**Kidnap**” means any event or connected series of events of seizing, detaining or carrying or taking away by force or deception, of an **Insured Person** against his/her will for the purpose of demanding a ransom. This does not apply to minor kidnapped by his/her own parent(s).
- 26 “**Known Event**” means any situation that is made known to **You** or **You** ought to have known of before the Insurance is purchased for, either through the transport or accommodation provider or through media reports or through a travel advisory issued by an authority (local or foreign), which may affect **Your** health or disrupt **Your Trip**, including but not limited to, **Riot, Strike, Civil Commotion**, epidemic, pandemic or natural disaster.
- 27 “**Laptop Computer**” means a laptop or notebook, which is a mobile computer that comes with a full sized keyboard and a flip-up monitor with at least 12” screen including accessories or attachments that come as standard equipment with the laptop. It does not include other handheld computer or **Mobile Devices**.
- 28 “**Loss of Eye**” means the complete and irrecoverable and irremediable loss of sight of an eye.
- 29 “**Loss of Limb**” means
- (a) in the case of any upper limb loss by physical severance of at least all four fingers in their entirety or permanent total loss of use of an entire arm or hand;
  - (b) in the case of a lower limb loss by physical severance at or above the ankle or permanent total loss of an entire leg or foot.
- 30 “**Loss of Speech**” means total permanent inability to communicate verbally.
- 31 “**Mobile Device**” means handheld devices such as tablets, netbook, Personal Digital Assistants and the like equipment, excluding mobile phones and **Laptop Computer**.
- 32 “**Money**” means bank currency notes and coins, cheques, travellers’ cheques, postal or money orders, petrol coupons or credit vouchers in **Your** custody at the time of loss.
- 33 “**Permanent Total Disablement**” means absolute disablement for twelve (12) calendar months and at the end of that time beyond hope of improvement.
- 34 “**Pre-existing Condition**” means any **Injury, Illness** or physical condition
- (a) for which treatment, or medication, or advice, or diagnosis has been sought or received during the twelve (12) months prior to the commencement of the Certificate of Insurance and/or Policy;
  - (b) which was known by the **Insured** or the **Insured Person** to exist prior to the commencement of the insurance whether or not treatment, or medication, or advice, or diagnosis was sought or received;
  - (c) For the **Insured Person** taking **Annual Multi-Trip Plan**, **Pre-existing Condition** will apply to subsequent **Trip** if an **Insured Person** has made a claim for a medical condition on a previous **Trip**.

The **Pre-existing Condition** definition also applies to **Your Immediate Family** member or travelling companion.

- 35 “**Qualified Medical Practitioner**” means a legally licensed physician or surgeon duly registered and practising within the scope of his/her license pursuant to the laws of the country in which such practice is maintained. The attending **Qualified Medical Practitioner** shall not be the **Insured Person**, the **Insured Person**’s spouse, the travelling companion of the **Insured Person**, or a person who is related to the **Insured Person**.

- 36 “**Riot**” means the act of any person taking part together with others in any disturbance of the public peace (whether in connection with a **Strike** or lock-out or not) or the action of any lawfully constituted Governmental authority in suppression or attempting to suppress any such disturbance or in minimising the consequences of such disturbance.
- 37 “**Scheduled Public Conveyance**” means any air, land or water conveyance which is duly licensed for the regular transportation of fare-paying passengers and operates to fixed, established and regular schedules and routes. It excludes all modes of transportation that are chartered or arranged as part of a tour, even if the services are regularly scheduled, any hired or rental car and any conveyance operated for the purpose of amusement or entertainment.
- 38 “**Serious Injury** or **Serious Illness**” whenever applied to the **Insured Person**, is one which requires treatment by a **Qualified Medical Practitioner** and which results in the **Insured Person** being certified by that **Qualified Medical Practitioner** as unfit to travel or continue with his/her **Trip**.
- When applied to the **Immediate Family**, it shall mean **Injury** or **Illness** certified as being dangerous to life by a **Qualified Medical Practitioner** and which results in the **Insured Person’s** discontinuation or cancellation of his/her **Trip**.
- 39 “**Single Trip Plan**” means a Certificate of Insurance and/or Policy where premium is charged according to the selected plan, duration and destination(s) of each **Trip** undertaken during the Period of Insurance.
- 40 “**Strike**” means the wilful act of any striker or locked-out worker done in furtherance of a strike or in resistance to a lock-out; or the action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimizing the consequences of any such act.
- 41 “**Third Degree Burn**” means a burn resulting in the damage or destruction of the skin to its full depth and damage to the tissues beneath.
- 42 “**Travel Agent**” means to a travel agent who holds a current and valid license issued by the Singapore Tourism Board under the Travel Agents Act (Chapter 334).
- 43 “**Travel Documents**” means travel-tickets, passports and other relevant travel documents.
- 44 “**Traditional Chinese Medicine**” means treatment or conduct by a **Qualified Medical Practitioner** of any of the following acts or activities:
- (a) acupuncture;
  - (b) the diagnosis, treatment, prevention or alleviation of any disease or any symptom of a disease or the prescription of any herbal medicine;
  - (c) the regulation of the functional states of the human body;
  - (d) the preparation or supply of any herbal medicine on or in accordance with a prescription given by the person or supplying the herbal medicine or by another **Qualified Medical Practitioner**;
  - (e) the processing of any herbal medicine; and
  - (f) the retailing of any herbal medicine, on the basis of **Traditional Chinese Medicine**.
- 45 “**Trip**” means the period commencing from the time **You** leave **Your** place of residence or business to proceed directly to the place of embarkation in Singapore and ceases when **You** return to **Your** place of residence or business or three (3) hours upon **Your** arrival in Singapore after clearing the immigration or the expiry of the Period of Insurance shown on the Certificate of Insurance and/or Policy, whichever is the earlier. Subject to maximum duration of **Trip** not more than one hundred and eighty-five (185) days for **Single Trip Plan** and each **Trip** not more than ninety (90) days for **Annual Multi-Trip Plan**.
- 46 “**Valuables**” means articles of gold and/or silver, and/or other precious metal, and/or precious or semi-precious gems, furs and watches.
- 47 “**You/ Your**” refers to the people who is/are named as **Insured** or **Insured Person** in the Certificate of Insurance/ Schedule.



## Insurance Benefits

We agree, subject to the terms, exceptions and conditions contained or endorsed hereon, that if during the Period of Insurance any **Insured** or **Insured Person** suffers loss as shown, **We** will indemnify such **Insured Person** to the extent as defined in the Policy.

### Section 1 – Accidental Death and Permanent Total Disablement

If **You** sustained **Injury** during the Period of Insurance, the following benefits will be paid:

Maximum Limit Per Plan	Silver (S\$)	Gold (S\$)	Platinum (S\$)
(a) <b>Adult Age</b> below 70 years old	100,000	200,000	300,000
(b) <b>Adult Age</b> 70 years old and above	50,000	75,000	100,000
(c) <b>Child</b>	50,000	75,000	100,000
(d) Aggregate Limit for <b>Family Plan</b>	300,000	550,000	800,000

Schedule of Benefits	Percentage of Maximum Limit
1 Death	100%
2 <b>Permanent Total Disablement</b> from gainful employment of any and every kind	
(a) Loss of two (2) or more Limbs	100%
(b) Loss of one Limb	50%
(c) Loss of both Eyes	100%
(d) Loss of one Eye	50%
(e) Loss of hearing	both ears 75% one ear 15%
(f) <b>Loss of Speech</b>	75%
(g) Removal of lower jaw by surgical operation	50%
(h) Loss of a thumb	both phalanges 25% one phalanx 10%
(i) Loss of an index finger	three phalanges 10% two phalanges 8% one phalanx 4%
(j) Loss of other fingers	three phalanges 6% two phalanges 4% one phalanx 2%
(k) Loss of a big toe	both phalanges 10% one phalanx 5%
(l) Loss of each other toe	2%
(m) <b>Third Degree Burn</b> of 40% or more of the total body surface area	50%

- (i) No benefit will be payable unless Death occurs within fifty-two (52) weeks of the date of **Injury** or **Permanent Total Disablement** has continued for fifty-two (52) weeks from date of **Injury** and in all probability will continue for the remainder of **Your** life.
- (ii) Benefit shall only be payable in respect of any one **Insured Person** under Benefits (1) or (2) in connection with the same accident and not both.
- (iii) Benefit payable as the result of one **Accident** shall not exceed 100% of the maximum limit under this Section for **Permanent Total Disablement** for any one **Insured Person**.
- (iv) Benefit payable for loss or loss of use of a whole limb shall not include Benefit for parts of that limb.
- (v) **Permanent Total Disablement** from gainful employment of any and every kind shall have lasted fifty-two (52) weeks before Benefits become payable.
- (vi) No benefit will be payable for **Loss of Limb** or **Loss of Eye** until at least thirteen (13) weeks after the date of **Accident** and such benefit shall only be payable if Death does not happen as a result of the **Accident**. If a Death Benefit is included but is less than the appropriate Benefits for **Loss of Limb** or **Loss of Eye** the amount payable for **Loss of Limb** or **Loss of Eye** shall not exceed the Death Benefit until thirteen (13) weeks have elapsed from the date of **Accident** and the balance shall then be payable if the Death Benefit has not in the meantime become payable as a result of the **Accident**.
- (vii) In the event that the conveyance in which the **Insured Person** is travelling in had disappeared, sunk or was wrecked and **Your** body has not been recovered or is not found within one (1) year of the date of disappearance, sinking or wrecking of the conveyance, **We** will presume that **You** have died as a result of an **Accident**. **We** will pay under the Benefit (1) of this Section as a result of this only if **Your** personal representatives provide **Us** a signed undertaking that the Benefit amount paid will be repaid to **Us** if it is discovered subsequently that **You** are alive.

The maximum amount of all benefits payable for one or more injuries sustained by **You** during the Period of Insurance shall not exceed the maximum limit for this Section of the Certificate of Insurance and/or Policy.

**We** will only pay the benefit claim for either Section 1 or 2 and not both.

#### Section 2 – Personal Accident Double Indemnity while on Public Conveyance or Natural Disaster event

Maximum Limit Per Plan	Silver (S\$)	Gold (S\$)	Platinum (S\$)
(a) <b>Adult Age</b> below 70 years old	200,000	400,000	600,000
(b) <b>Adult Age</b> 70 years old and above	No cover	No Cover	No Cover
(c) <b>Child</b>	100,000	150,000	200,000
(d) Aggregate Limit for <b>Family Plan</b>	600,000	1,100,000	1,600,000

In the event of an **Accident** while **You** are travelling in a **Scheduled Public Conveyance** or due to a natural disaster event during the Period of Insurance which resulted in **Your** death, the above benefit will be paid to **Your** legal personal representative.

**We** will only pay the benefit claim for either Section 1 or 2 and not both.

#### Section 3 – Child’s Education Fund

Maximum Limit Per Plan	Silver (S\$)	Gold (S\$)	Platinum (S\$)
<b>Child’s Education Fund</b>	No Cover	20,000	20,000
For each <b>Child</b>	No Cover	5,000	5,000

In the event of a claim being payout under Section 1 or 2 upon the accidental death of an **Insured Person**, who at the date of the **Accident** has legal **Child** or **Children**, **We** will pay to the **Insured Person’s** legal personal representative up to the maximum limit for this Section.

**Your** personal representatives must provide **Us** a signed undertaking that the Benefit amount paid will be repaid to **Us** if it is discovered subsequently that **You** are alive.

#### Section 4 – Medical and Accidental Dental Expenses Incurred Overseas

Maximum Limit Per Plan	Silver (S\$)	Gold (S\$)	Platinum (S\$)
(a) <b>Adult Age</b> below 70 years old	250,000	500,000	700,000
(b) <b>Adult Age</b> 70 years old and above	100,000	150,000	200,000
(c) <b>Child</b>	100,000	150,000	200,000
(d) Aggregate Limit for <b>Family Plan</b>	900,000	1,450,000	1,900,000

**We** will reimburse **You** up to the maximum limit for this Section for:

- (1) Inpatient and/or outpatient treatment and medical expenses, including **Dental Expenses**;
- (2) additional accommodation and transportation expenses necessarily incurred by **You** to remain behind upon written advice of a **Qualified Medical Practitioner**,

necessarily incurred within ninety (90) days from the date of incident giving rise to the claim as a direct result of an **Accident** or **Illness** sustained by **You** during the Period of Insurance while overseas.

#### Section 5 – Medical Expenses Incurred Upon Return to Singapore

Maximum Limit Per Plan	Silver (S\$)	Gold (S\$)	Platinum (S\$)
(a) <b>Adult Age</b> below 70 years old	10,000	20,000	30,000
(b) <b>Adult Age</b> 70 years old and above	5,000	10,000	15,000
(c) <b>Child</b>	7,500	15,000	20,000
(d) Aggregate Limit for <b>Family Plan</b>	65,000	90,000	120,000

In the event that **You** have sustained **Injury** or **Illness** while overseas during the Period of Insurance, **We** will reimburse **You** up to the maximum limit for this Section for:

- (1) necessary follow-up medical treatment and/or **Hospital** expenses from a **Qualified Medical Practitioner** reasonably incurred by **you** in Singapore within thirty-one (31) days after **Your** return to Singapore; or
- (2) Necessary medical treatment expenses incurred in Singapore if **You** seek medical treatment from a **Qualified Medical Practitioner** within three (3) days upon **Your** return to Singapore, where initial treatment for that **Injury** or **Illness** sustained by **You** was not sought while overseas.

## Section 6 – Traditional Chinese Medicine and/or Chiropractic Treatment Expenses

Maximum Limit Per Plan	Silver (S\$)	Gold (S\$)	Platinum (S\$)
Traditional Chinese Medicine and/or Chiropractic Treatment Expenses	200	300	500
Aggregate Limit for Family Plan	800	1,200	2,000

We will reimburse You for the medical expenses necessarily incurred for treatment by a **Qualified Medical Practitioner of Traditional Chinese Medicine**, arising from an **Accident** or **Illness** while overseas. This Section also covers treatment by a **Chiropractor** for **Injury** arising from an **Accident** while overseas.

Upon Your return to Singapore, this Section will also be extended to reimburse You for the necessary medical expenses incurred in Singapore for follow up medical treatment for **Injury** or **Illness** sustained while overseas during the Period of Insurance:

- (1) if prior treatment has not been sought overseas, You must seek medical treatment within three (3) days upon return to Singapore; or
- (2) if treatment has already been sought overseas, You have up to a maximum of thirty-one (31) days to continue medical treatment in Singapore.

The total expenses for treatment by a **Qualified Medical Practitioner of Traditional Chinese Medicine** or **Chiropractor** incurred overseas and in Singapore shall not exceed the maximum limit for this Section.

### Exclusions applicable to Section 4, 5 and 6 only

We will not pay claims for:

- (1) **Dental Treatment** as a result of teeth and gum or oral disease or from normal wearing of your teeth.
- (2) **Pre-existing Condition** or any sickness you knew about.

## Section 7 – Emergency Mobile Phone Charges

Maximum Limit Per Plan	Silver (S\$)	Gold (S\$)	Platinum (S\$)
Emergency Mobile Phone Charges	100	200	300

We will reimburse You up to the maximum limit for this Section for the actual mobile telephone charges incurred for the sole purpose of engaging the services of Our appointed assistance company during a medical emergency situation. A claim under Section 4 and/or 9 must be admissible for this Section to be paid out.

### Exclusions applicable to Section 7 only

We will not pay claims for:

- (1) telephone calls made via standard LAN Line;
- (2) public telephone using International Calling Card (ICC).

## Section 8 – Hospital Confinement Allowance (Overseas and Singapore)

Maximum Limit Per Plan	Silver (S\$)	Gold (S\$)	Platinum (S\$)
Hospital Confinement Allowance (Overseas and in Singapore)	5,000	10,000	12,500
Limit for each Insured Person for each complete Day	100	200	250
Aggregate Limit per Family Plan	15,000	30,000	37,500

We will pay You an allowance for each complete Day You are hospitalised up to the maximum limit for this Section if You are admitted to a **Hospital** (licensed for surgery) as an in-patient overseas due to an **Accident** or **Illness** sustained during the Period of Insurance, and/or been hospitalised upon return to Singapore due to an **Accident** or **Illness** sustained overseas during the Period of Insurance.

For this purpose, Day shall mean a continuous twenty-four (24) hours period for which the **Hospital** will make a charge for room and/or board.

### Exclusions applicable to Section 4 and 8 only

We will not pay claims in respect of:

- (1) **Pre-existing Condition**;
- (2) any other treatment or aid obtained in Singapore (except as specifically provided for in Section 5);
- (3) surgery or medical treatment which in the opinion of the **Qualified Medical Practitioner** treating You can be reasonably delayed until Your return to Singapore (except as specifically provided for in Section 5).

## Section 9 – Emergency Medical Evacuation and Repatriation

Maximum Limit Per Plan	Silver (S\$)	Gold (S\$)	Platinum (S\$)
Emergency Medical Evacuation and Repatriation			
(a) <b>Adult Age</b> below 70 years old	Unlimited	Unlimited	Unlimited
(b) <b>Adult Age</b> 70 years old and above	100,000	150,000	200,000
(c) <b>Child</b>	Unlimited	Unlimited	Unlimited

**UOI 24-hour Emergency Assist hotline: (65) 6222 7737**

If **You** sustained an **Accident** and/or **Illness** overseas, and which in the opinion of **Our** appointed assistance company, it is necessary to evacuate **You** to the nearest registered medical institution for necessary medical treatment, **We** will pay for the reasonable cost of transporting and en-route medical care and supplies necessarily incurred.

The means of evacuation arranged by **Our** appointed assistance company or its authorised representative may include the assignment of a doctor and/or nurse to accompany **You**, air ambulance, regular air transportation, rail, road, or any other appropriate means. All decisions as to the means of transportation and the final destination will be made by **Our** appointed assistance company or its authorised representative and will be based solely upon medical necessity.

**Our** appointed assistance company will arrange for **Your** return to Singapore following **Your** Emergency Medical Evacuation and subsequent hospitalisation outside Singapore. **Our** appointed assistance company will also arrange for provision of appropriate communications and linguistic capabilities, mobile medical equipment, and medical escort crew.

### Exclusions applicable to Section 9 only

**We** will not pay claims in respect of:

- (1) Any services not approved and not arranged by **Our** appointed assistance company or its authorised representative except that **We** reserve the right to waive this exclusion if **You** or **Your** travel companion cannot for reasons beyond **Your** control, notify **Our** appointed assistance company during an emergency situation. In such event, **We** reserve the right to reimburse **You** only for those expenses incurred for service which **Our** appointed assistance company would have provided under the same circumstances
- (2) any treatment performed or ordered by a person who is not a **Qualified Medical Practitioner**.

## Section 10 – Repatriation Expenses for Mortal Remains

Maximum Limit Per Plan	Silver (S\$)	Gold (S\$)	Platinum (S\$)
(I) Repatriation of mortal remains or funeral expenses excluding <b>Pre-existing Condition</b>			
(a) <b>Adult Age</b> below 70 years old	Unlimited	Unlimited	Unlimited
(b) <b>Adult Age</b> 70 years old and above	Unlimited	Unlimited	Unlimited
(c) <b>Child</b>	Unlimited	Unlimited	Unlimited
(II) Repatriation of mortal remains or funeral expenses arising out of, from or due to <b>Pre-existing Condition</b>			
(a) <b>Adult Age</b> below 70 years old	No Cover	25,000	50,000
(b) <b>Adult Age</b> 70 years old and above	No Cover	No cover	No Cover
(c) <b>Child</b>	No Cover	25,000	50,000

In the event of death, **We** will reimburse the reasonable charges incurred up to up to the maximum limit for this Section for burial or cremation of the **Insured Person** in the locality where death occurs or the reasonable cost of transporting the body or ashes to Singapore.

In the event that the death arising from **Pre-existing Condition**, **We** will pay the reasonable charges incurred up to the maximum limit in (II) to **Your** legal personal representative.

### Exclusions applicable to Section 10 only

**We** will not pay claims arising out of or upon:

- (1) any expenses incurred for body recovery or retrieval.
- (2) any expenses incurred and paid for religious rites or ceremonies.
- (3) any services incurred and paid for the transportation of **Your** mortal remains not approved or arranged by **Us** or **Our** appointed assistance company.

## Section 11 – Compassionate Visit

Maximum Limit Per Plan	Silver (S\$)	Gold (S\$)	Platinum (S\$)
Compassionate Visit	3,000	5,000	7,500

We will reimburse **You** up to the maximum limit for this Section for reasonable accommodation and travel expenses (restricted to economy class air fare, rail or sea transport fare) necessarily incurred by one (1) relative or friend,

- (1) who on written advice of a **Qualified Medical Practitioner**, to remain behind with or travel to be with **You** within thirty-one (31) days from the date of incident giving rise to the claim as a direct result of an **Accident** or **Serious Illness** sustained by **You** and **Your** medical condition forbids an evacuation during the Period of insurance while overseas; or
- (2) in the event of the **Insured Person's** death due to an **Accident** or **Serious Illness** while overseas and there is no adult member of his/her **Immediate Family** to assist the funeral arrangement at overseas.

## Section 12 – Child Assistance

Maximum Limit Per Plan	Silver (S\$)	Gold (S\$)	Platinum (S\$)
Child Assistance	3,000	5,000	7,500

We will reimburse **You** up to the maximum limit for this Section for reasonable accommodation and travel expenses (restricted to economy class air fare, rail or sea transport fare) necessarily incurred by one (1) relative or friend to accompany the **Child** back to Singapore if there is no other adult travelling with the **Child** in the event that **You** are hospitalised overseas, as a direct result of an **Accident** or **Serious Illness** sustained by **You** during the Period of Insurance.

### Exclusions applicable to Section 1 to 5, 11 and 12 only

We will not pay claims in respect of:

- (1) **Pre-existing Condition**;
- (2) **Injury** arising from a cause gradually operating upon **You**;
- (3) expenses incurred on food and beverages or domestic travel fares such as taxi or metro fare incurred except those incurred by **You** during hospitalisation for medical treatment at a registered medical institution.

## Section 13 – Trip Cancellation

Maximum Limit Per Plan	Silver (S\$)	Gold (S\$)	Platinum (S\$)
Trip Cancellation	2,500	5,000	10,000
Sub-limit for Trip Postponement	500	1,000	1,500
Sub-limit for Unutilised Entertainment Ticket	200	500	1,000
Sub-limit for Cancellation due to bankruptcy or insolvency of Travel Agent	2,500	5,000	10,000
Aggregate Limit for Family Plan	7,500	15,000	30,000

We will reimburse **You** up to the maximum limit for this Section for loss of irrecoverable deposits or charges paid in advance or contracted to be paid for **Your Trip** which cannot be recovered from any other source and/or loss of **Frequent Flyer Points** or similar travel points used by **You** as a registered member to purchase an airline ticket if it is necessary and unavoidable cancellation of **Your Trip** due to the occurrence of any of the following event within thirty (30) days (except (4)) prior to **Your** scheduled **Trip** departure date:

- (1) the unexpected death or **Serious Injury** or **Serious Illness** or compulsory quarantine of the **Insured Person**, **Your Immediate Family** or a travel companion that result in **You** being left with no travel companion.
- (2) unexpected outbreak of **Strike** or **Riot** or **Civil Commotion** arising out of circumstances beyond **Your** control at **Your** planned destination(s).
- (3) unexpected outbreak of epidemic disease declared by World Health Organisation in Singapore or at **Your** planned destination.
- (4) serious damage to **Your** principal residence in Singapore from fire, flood or similar natural disaster (typhoon, earthquake etc) within seven (7) days prior to **Your** departure date which required **Your** presence on the premise on the departure date.
- (5) witness, summons or jury service which was not made known to **You** prior to the purchase of this Insurance.
- (6) declared bankruptcy or insolvency of the **Travel Agent** whom **You** have arranged the **Trip** with in Singapore.
- (7) Natural disaster which has catastrophic consequences at **Your** planned destination.
- (8) any event leading to airspace or airport closures which prevent **You** from commencing the **Trip**.

The payment for lost **Frequent Flyer Points** will be calculated based on the following, whichever is lower:

- (a) Cost of an equivalent class airline ticket based on the quoted retail price at the time of loss, less **You** financial contribution; or
- (b) Cost to purchase the lost **Frequent Flyer Points** according to the Frequent Flyer Program or similar travel points by the commercial airline company.

If **You** need to defer or postpone **Your Trip** as shown in **Your** booking invoice/travel itinerary due to any of the above event within thirty (30) days (except (4)) prior to **Your** scheduled **Trip** departure date, **We** will reimburse **You** up to the sub-limit of the amount shown for this Section for the administrative charges unavoidably incurred and for which **You** are unable to recover from any other source when **You** defer or postpone **Your Trip** as shown in **Your** booking invoice/travel itinerary.

**We** will only pay claims for either **Trip** Cancellation or **Trip** Postponement and not both.

**We** will also reimburse **You** up to the maximum sub-limit of amount for any non-refundable portion of the **Entertainment Ticket** not been able to utilise due to **Trip** cancellation.

The cover is effective only if this insurance is purchased before **You** becomes aware of any circumstances which could lead to the cancellation of **Your Trip**. **You** must notify the travel agent/tour operator or provider of transport or accommodation immediately if it is found necessary to cancel the travel arrangement.

For Single Trip Plan policy with more than one (1) **Insured Person**, once one of the **Insured Persons** makes a claim under this Section, the insurance will terminate for that **Insured Person** only. The Policy continues to be in force with regards to other **Insured Person** in the same Policy who continue with the **Trip** as scheduled.

#### Exclusions applicable to Section 13 only

**We** will not pay claims in respect of loss:

- (1) **Known Event**;
- (2) that is directly or indirectly caused by Government regulation or control;
- (3) caused by cancellation by the operator of the **Scheduled Public Conveyance** or any other provider of the travel and/or accommodation;
- (4) that is covered by any other existing insurance scheme or Government program or will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation;
- (5) any additional cost incurs for the new travel and/or accommodation arrangement if **Trip** Postponement is arranged;
- (6) **Your** disinclination to travel and/or financial circumstances.

#### Section 14 – Trip Curtailment

Maximum Limit Per Plan	Silver (S\$)	Gold (S\$)	Platinum (S\$)
<b>Trip</b> Curtailment	2,500	5,000	10,000
Sub-limit for Unutilised <b>Entertainment Ticket</b>	200	500	1,000
Aggregate Limit for <b>Family Plan</b>	7,500	15,000	30,000

In the event of the occurrence of any of the following event and resulted in **Your** need to curtail **Your Trip** and return to Singapore immediately:

- (1) **Your Serious Injury** or **Serious Illness**.
- (2) the unexpected death or **Serious Injury** or **Serious Illness** of **your Immediate Family** or a travel companion that result in **You** being left with no travel companion.
- (3) unexpected outbreak of **Strike** or **Riot** or **Civil Commotion** arising out of circumstances beyond **Your** control at the destination(s).
- (4) unexpected outbreak of epidemic disease declared by World Health Organisation at the destination(s) and such declaration is not issued when **You** purchase this Insurance.
- (5) serious damage to **Your** principal residence in Singapore from fire, flood or similar natural disaster (typhoon, earthquake etc) which prevent **You** from continuing **Your** scheduled **Trip**.
- (6) witness, summons or jury service which was not made known to **You** prior to the purchase of this Insurance.
- (7) **Hijacking** of the **Scheduled Public Conveyance** in which **You** are on board as a passenger.
- (8) natural disaster which has catastrophic consequences.

**We** will reimburse **You** up to the maximum limit for this Section for:

- (a) the proportional return of the irrecoverable prepaid cost of the **Trip** in respect of travelling expenses only as shown on the booking invoice, calculated at pro rate for each complete day of the **Trip** lost, and/or
- (b) reasonable additional accommodation and/or additional travel expense (restricted to economy fare by air, rail or sea travel) necessarily incurred so to return to Singapore.

In the event where the original travel ticket can be amended at a lower cost than to purchase a new ticket, the original travel ticket should be amended. Otherwise, it shall be based on the usual fare for the economy class of travel.

A medical certificate must be obtained from the **Qualified Medical Practitioner** treating any of the above person to confirm the advice for **You** or the person with whom **you** are travelling to return to Singapore.

**We** will also reimburse **You** up to the maximum sub-limit of amount for any non-refundable portion of the **Entertainment Ticket** not been able to utilise due to **Trip Curtailment**.

### Section 15 – Trip Disruption

Maximum Limit Per Plan	Silver (S\$)	Gold (S\$)	Platinum (S\$)
Trip Disruption	1,000	1,500	3,000
Aggregate Limit for <b>Family Plan</b>	3,000	4,500	9,000

**We** will reimburse **You** up to the maximum limit of this Section for the extra economy fare (by air, rail or sea travel) and accommodation expenses of a standard room or any irrecoverable prepaid transport and accommodation expenses if **You** unexpectedly and unavoidably have to change any part of the **Trip** while overseas so that **You** can continue with **Your Business Trip** due to the occurrence of any of the following event:

- (1) **Serious Injury** or **Serious Sickness** sustained by **You** or **Your** travel companion while overseas;
- (2) Unexpected outbreak of **Riot, Strike** or **Civil Commotion** (not including an uprising, military action or usurped power) at **Your** planned destination.
- (3) If there is an epidemic or pandemic at **Your** planned destination, as declared by the World Health Organization and the declaration was not issued when **You** purchase the Insurance;
- (4) **Your** scheduled flight is cancelled by the airline due to closing of the airport, runway, airspace, or poor weather conditions, which forces airplanes to be grounded.
- (5) Natural disaster at **Your** planned destination.

In the event where the original travel ticket can be amended at a lower cost than to purchase a new ticket, the original travel ticket should be amended. Otherwise, it shall be based on the usual fare for the economy class of travel.

**You** must provide documentary proof that **You** had first attempted to obtain a refund of any prepaid expenses from **Your** transport or accommodation provider and **Your** request had been denied or rejected. **We** will reduce your claim by the full or partially refunded amount from the transport or accommodation provider. The refund from the transport or accommodation provider shall include but are not limited to cash, vouchers, credits, or re-booking options

**You** cannot claim under both Section 14 and 15 for the same event.

#### Exclusions applicable to Section 14 and 15 only

**We** will not pay claims caused directly or indirectly from or due to:

- (1) **Known Event**.
- (2) **Your** failure to notify travel agent/tour operator or provider of transport or accommodation immediately if it is found necessary to cancel or curtail the travel arrangement.
- (3) Any loss that is covered by any other existing insurance scheme, Government program or which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation.
- (4) **Your** disinclination to travel and/or financial circumstances.
- (5) Cancellation due to any fault on the part of the airline such as operational requirements or rescheduled flights or air crew rotation or mechanical breakdown of the airplane in which **you** have a pre-booked flight.
- (6) Expenses incurred on food and beverages or domestic travel fares such as taxi or metro fare incurred.
- (7) **Frequent Flyer Points/reward points** utilised for this **Trip**.

### Section 16 – Travel Delay

Maximum Limit Per Plan	Silver (S\$)	Gold (S\$)	Platinum (S\$)
<b>Travel Delay</b>	1,000	1,200	1,600
(a) While Overseas – Delay for each full 6 consecutive hours			
(i) For Per Individual	50	100	100
(ii) For <b>Family Plan</b>	150	250	250
(b) Upon Return to Singapore – Lump Sum for Delay more than full 6 consecutive hours			
(i) For Per Individual	50	100	100
(ii) For <b>Family Plan</b>	150	250	250
Aggregate Limit for <b>Family Plan</b>	2,500	3,000	4,000

**We** will pay **You** a cash benefit up to the maximum limit for this Section if the departure of the **Scheduled Public Conveyance** in which **You** had arranged to travel is delayed for at least full six (6) consecutive hours from the time specified in the itinerary supplied to **You** due to:

- (1) Unexpected **Strike** or industrial action, **Riot** or **Civil Commotion**.

- (2) adverse weather conditions.
- (3) mechanical breakdown/derangement or operational requirements of that **Scheduled Public Conveyance**.
- (4) natural disaster which has catastrophic consequences,
- (5) any event leading to airspace or airport closure.

Where the delay occurred in Singapore, **We** will pay **You** a lump sum shown under (b) of this Section provided full six (6) consecutive hours have lapsed from the time specified in the itinerary.

For the avoidance of doubt, the total number of hour delay shall be calculated from the departure time of the **Scheduled Public Conveyance** specified in the itinerary till the departure of the replacement **Scheduled Public Conveyance**.

**You** are to obtain written confirmation from the carriers or their handling agents of the number of hours of delay and the reason for such delay for claim purpose.

**Exclusions applicable to Section 16 only**

**We** will not pay claims arising directly or indirectly from:

- (1) **Known Events**.
- (2) failure to check-in according to the itinerary supplied to **You**;
- (3) **Your** late arrival at the airport or port after check-in or boarding time (except for the late arrival due to **Strike** or industrial action).
- (4) cancellation of **Scheduled Public Conveyance** by the operators for whatever reasons not mentioned above.

**Section 17 – Flight Deviation**

Maximum Limit Per Plan	Silver (S\$)	Gold (S\$)	Platinum (S\$)
Flight Deviation	500	1,000	1,500
Limit for each full 6 consecutive hours	50	100	100

**We** will pay **You** a cash benefit up to the maximum limit for this Section for every full six (6) consecutive hours of delay if the scheduled flight in which **You** are travelling is diverted due to:

- (1) adverse weather conditions; or
- (2) emergency medical treatment of a fellow passenger; or
- (3) mechanical breakdown/derangement of that scheduled flight,
- (4) any event leading to airspace or airport closure;

which prevent **Your** scheduled flight from arriving at **Your** planned destination at scheduled arrival time.

For the avoidance of doubt, the total number of hours shall be calculated from the arrival time of the scheduled flight specified in the itinerary till the actual arrival time of the scheduled flight at the new airport.

**You** cannot claim under both Section 16 and 17 for the same event.

**Section 18 – Travel Misconnection**

Maximum Limit Per Plan	Silver (S\$)	Gold (S\$)	Platinum (S\$)
Travel Misconnection	50	100	200
Aggregate limit for <b>Family Plan</b>	100	250	500

**We** will pay **You** a cash benefit up to the maximum limit for this Section in the event **you** miss the confirmed onward travel connection on a **Scheduled Public Conveyance** due to delay of **Your** confirmed incoming **Scheduled Public Conveyance** and that there is no onward transportation available.

**You** are required to provide **Us** a written statement/ notification from the operator(s) of the **Scheduled Public Conveyance** or its handling agent(s) to confirm the Travel Misconnection.

**Section 19 – Overbooked Scheduled Public Conveyance**

Maximum Limit Per Plan	Silver (S\$)	Gold (S\$)	Platinum (S\$)
Overbooked <b>Scheduled Public Conveyance</b>	50	100	200

**We** will reimburse **You** up to the maximum limit for this Section for the expenses incurred by **you** for reasonable hotel accommodation, meals or refreshment if it is not provided or compensated by the airline or any third party in the event **You** fail to board the **Scheduled Public Conveyance** while overseas arising from overbooking in which a confirmed reservation had been received from the travel agent or operator(s) of that **Scheduled Public Conveyance**.



The failure to board the **Scheduled Public Conveyance** due to the overbooking must be confirmed in writing by the operator(s) of the **Scheduled Public Conveyance**, or their handling agent(s).

## Section 20 – Baggage and Personal Effects

Maximum Limit Per Plan	Silver (S\$)	Gold (S\$)	Platinum (S\$)
Baggage and Personal Effects	3,000	5,000	8,000
Limit for Single/ Pair or Set of Article	500	800	800
Limit for <b>Laptop Computer</b> and <b>Mobile Device</b>	1,000	1,000	1,000
Aggregate Limit for <b>Family Plan</b>	7,500	12,500	20,000

**We** will reimburse **You** up to the maximum limit for this Section for accidental loss of or damage to baggage taken, sent in advance or purchased on the **Trip** (including clothing and personal effects worn or carried on the person, suitcases and the like receptacles) owned or which **You** are responsible, occurring during the Period of Insurance.

In the event that **You** purchase a comparable replacement for the lost article, **We** will pay the replacement cost provided the lost article was not more than two (2) years old at the date of loss. If **You** cannot prove the age of the lost article, or if the lost article is more than two (2) years old, or if the article is not replaced, **We** will deal with the claim on the basis of original purchase value of the article less depreciation or the cost of repair whichever is the lesser.

If any article is proven to be beyond economical repair, a claim will be dealt with as if the article had been lost.

In the event of loss of or damage to any property insured forming part of a pair or set, **Our** liability shall not exceed a proportionate part of the value on the pair or set.

**We** shall not be liable for more than the sub-limit amount for each Plan in respect of any one article or pair or set of articles and S\$1,000 in respect of **Laptop Computer** and wireless **Mobile Device**.

Such losses must be reported to the local Police at the place of loss within twenty-four (24) hours after the incident and a written statement from the Police must be obtained to substantiate the claim.

### Exclusions applicable to Section 20 and/or 22 only

**We** will not pay claims in respect of:

- (1) loss of or damage while in the custody of an airline or other carrier, unless reported immediately on discovery and in the case of an airline a Property Irregularity Report is obtained.
- (2) loss of or damage arising from delay or confiscation or detention by Customs or other official.
- (3) loss of or damage to consumable and/or perishable items, removable dentures or retainers, stamps, documents (other than those specifically mentioned in Section 22) or contact or cornea lenses or damage to fragile or brittle articles or personal power mobility devices including but not limited to electric scooter or bike.
- (4) business goods or samples or any property belonging to **Your** Employer.
- (5) normal wear and tear, gradual deterioration, moths, vermin, inherent vice, mechanical or electrical breakdown or derangement or damage sustained due to any process initiated by **You** to repair, clean or alter any property.
- (6) cost of reproducing data whether recorded on tapes, cards, discs or otherwise.
- (7) loss of or damage to property insured under any other insurance policy, or reimbursed by any other carrier, hotel or any other party.
- (8) loss of or theft of property left unattended in a public place including in any locked vehicle unless kept in the locked glove compartment or rear boot of the vehicle and not visible from outside of the vehicle or as a result of **Your** failure to take due care and precautions for the safeguard and security of such property.
- (9) loss to **Your** baggage sent in advanced mailed or shipped separately.
- (10) unexplained and mysterious disappearance.

## Section 21 – Baggage Delay

Maximum Limit Per Plan	Silver (S\$)	Gold (S\$)	Platinum (S\$)
Baggage Delay	1,000	1,200	2,000
(a) While Overseas – Delay for each full 6 consecutive hours			
(i) For Per Individual	100	150	200
(ii) For <b>Family Plan</b>	150	200	250
(b) Upon Return to Singapore – Lump Sum for Delay more than full 6 consecutive hours			
(i) For Per Individual	100	150	200
(ii) For <b>Family Plan</b>	150	200	250
Aggregate Limit for <b>Family Plan</b>	2,500	3,000	5,000

**We** will pay **You** a cash benefit up to the maximum limit for this Section if **Your** checked-in baggage is certified by the carrier to have been delayed, misdirected or temporarily misplaced for at least full six (6) consecutive hours from the time of **Your** arrival at destination overseas and/or upon return to Singapore during the Period of Insurance.

Where the delay occurred after full six (6) consecutive hours from **Your** arrival in Singapore, **We** will pay **You** a lump sum shown under (b) of this Section.

**You** cannot claim under both Section 20 and 21 for the same event.

## Section 22 – Personal Money and Travel Documents

Maximum Limit Per Plan	Silver (S\$)	Gold (S\$)	Platinum (S\$)
Personal <b>Money</b> and <b>Travel Documents</b>	3,000	5,000	5,000
Sub-limit for Personal <b>Money</b>	250	500	500

**We** will reimburse **You** up to the maximum limit for this Section for:

- (1) the cost of replacing the **Travel Documents** including reasonable additional accommodation and travelling expenses necessarily incurred for the purpose of obtaining the replacement of the **Travel Documents**, and
- (2) loss of **Your Money** up to the sub-limit for this Section, arising out of robbery, burglary, theft or natural disaster while overseas during the Period of Insurance.

Such losses must be reported to the local Police at the place of loss within twenty-four (24) hours after the incident and a written statement from the Police must be obtained to substantiate the claim.

### Exclusions applicable to Section 22 only

**We** will not pay claims in respect of:

- (1) shortage due to error, omission exchange or depreciation in value.
- (2) loss of travellers' cheques not immediately reported to the local bank or agent of issuing authority.
- (3) loss of pre-paid cards, bonds, stamps or securities of any kind.
- (4) unexplained losses or mysterious disappearance of **Money** or **Travel Documents**.
- (5) replacement of lost credit cards and identification cards (IC).
- (6) loss of **Money** which was not under **Your** care, custody, and control at the time of loss.

## Section 23 – Fraudulent Credit Card Usage

Maximum Limit Per Plan	Silver (S\$)	Gold (S\$)	Platinum (S\$)
Fraudulent Credit Card Usage	250	350	500

**We** will reimburse **You** up to the maximum limit for this Section if **You** have suffered financial loss as a direct result of **Your** credit card being lost or stolen overseas and being subsequently used fraudulently by any person other than **Yourself**.

Loss of any credit card(s) must be reported to the card issuing company(ies) within six (6) hours after the incident. Any claim must be accompanied by a copy of the report issued by the card issuing company(ies) evidencing such loss.

For the avoidance of doubt, in the event **You** become entitled to a refund or reimbursement of all or part of such expenses from any other source, or if there is in place any other insurance against the events covered under this Section, **We** will only be liable for the excess of the amount recoverable from such source or insurance.

### Exclusions applicable to Section 23 only

**We** will not pay claims in respect of:

- (1) loss not reported to the card issuing company(ies) within six (6) hours of the discovery of such loss.
- (2) loss not reported to either Police or relevant authority having jurisdiction where the loss occurred within twenty-four (24) hours of the discovery of such loss.
- (3) the telephone calls made via standard LAN line.
- (4) public telephone using International Calling Card (ICC).

## Section 24 – Personal Liability

Maximum Limit Per Plan	Silver (S\$)	Gold (S\$)	Platinum (S\$)
Personal Liability	500,000	1,000,000	1,000,000

We will indemnify You up to the maximum limit for this Section for

- (1) Your legal liability to third party arising from **Injury** and accidental loss of or damage to property, during the Period of Insurance while overseas, and
- (2) third party's costs and expenses recoverable from You and Your costs and expenses incurred with Our written prior consent,

### Exclusions applicable to Section 24 only

We will not pay claims arising out of, in respect of, consequent upon:

- (1) employer's liability, contractual liability or liability to a member of Your family.
- (2) animal and property belonging to You or in Your care, custody, or control.
- (3) any wilful, malicious or unlawful act.
- (4) pursuit of trade, business or profession.
- (5) ownership or occupation of land or buildings (other than occupation only of any temporary residence).
- (6) ownership, possession or use of aircraft or watercraft, vehicles, pedal cycles, personal power mobility devices including but not limited to electric scooter or bike.
- (7) legal costs resulting from any criminal proceedings.
- (8) the influence of intoxicating liquor, mountaineering, ski-racing in major events, ski-jumping, ice hockey, the use of bobsleighs or skeletons, riding or driving in races or rallies or the use of firearms.
- (9) judgements which are not in the first instance delivered by or obtained from a Court of competent jurisdiction within Singapore.

## Section 25 - Hijack

Maximum Limit Per Plan	Silver (S\$)	Gold (S\$)	Platinum (S\$)
Hijack	3,000	4,500	6,000
Limit for each full 12 consecutive hours	100	150	200

We will pay You a cash benefit up to the maximum limit for this Section for each full twelve (12) consecutive hours if the **Scheduled Public Conveyance** in which You are travelling in is **Hijacked** during the Period of Insurance.

### Exclusions applicable to Section 25 only

We will not pay claims in respect of event that take place in Your country of residence, or any country located in Central or Southern America or Africa, or any country that United Nations armed forces are present and active.

## Section 26 – Kidnap and Hostage

Maximum Limit Per Plan	Silver (S\$)	Gold (S\$)	Platinum (S\$)
<b>Kidnap and Hostage</b>	3,000	4,500	6,000
Limit for each full 12 consecutive hours	100	150	200

We will pay You a cash benefit up to the maximum limit for this Section for every full twelve (12) consecutive hours if You are **Kidnapped** and held as a **Hostage** which occurs overseas during Your Trip.

As a condition precedent to Our liability, We must:

- (1) have satisfactory proof that the event has actually occurred;
- (2) be given immediate oral and written notice of the event and periodic updates of any activity occurring during the incident; and
- (3) if it is in the best interests of the **Insured Person**, notify the national or other appropriate law enforcement agency having jurisdiction over the matter.

### Exclusions applicable to Section 26 only

We will not pay claims in respect of:

- (1) Your fraudulent, dishonest or criminal acts;
- (2) event that take place in Your country of residence, or any country located in Central or Southern America or Africa, or any country that United Nations armed forces are present and active;
- (3) loss of or damage to property of any description, including intellectual property as a result of the **Kidnap and Hostage**;
- (4) such **Kidnap and Hostage** event is not reported to the local Police and a Police report of such incident is not submitted to Us.

## Section 27 – Home Protection

Maximum Limit Per Household	Silver (S\$)	Gold (S\$)	Platinum (S\$)
Home Protection	3,000	5,000	7,500
Sub-limit for Single/ Pair or Set of Article	500	500	500
Sub-limit for burglary	500	1,000	1,000

**We** will by payment or at **Our** option by reinstatement or repair, indemnify **you** up to the maximum limit for this Section against physical loss of or damage to the **Contents, Valuables** and/or stamps, coins, medal collections, works of art while within **Your** principal residence in Singapore that is left vacant because of **Your Trip** caused by fire and/or burglary (following an actual forcible and violent entry of the principal residence) during the Period of Insurance after **You** have legally left Singapore.

For loss of or damage due to burglary, **We** shall indemnify **You** up to the sub-limit for this Section.

In no event shall the maximum amount payable per household exceed the amount shown for this Section.

### Exclusions applicable to Section 27 only

**We** will not pay claims in respect of:

- (1) wear, tear, depreciation, the process of cleaning, dyeing, repairing or restoring any article, the action of light or atmospheric conditions, moth, insects, vermin or any other gradually operating cause.
- (2) any loss of or damage occasioned through the wilful act of the **Insured Person** or with the connivance of the **Insured Person**.
- (3) 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, vehicles or thing contained the same by any Government authorities.
- (4) electrical or mechanical breakdown.
- (5) consequential loss or damage of any kind.
- (6) photographic and sporting equipment and accessories and musical instruments used for business or profession.
- (7) motor vehicles, boats, livestock, bicycles and any equipment or accessories relating thereto.
- (8) loss of or damage insured under any other insurance policy or reimbursed by any other party.

## Section 28 – Rental Vehicle Excess

Maximum Limit Per Plan	Silver (S\$)	Gold (S\$)	Platinum (S\$)
Rental Vehicle Excess	No Cover	500	1,000

**We** will reimburse **You** for any excess or deductible which **You** become legally liable to pay in respect of loss or damage to the rental vehicle caused by an accident during the rental period while on the **Trip**.

Conditions to be met:

- (1) **You** must hold a valid driving license and be either a named driver or a 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 **You** must take up a comprehensive motor insurance against loss of or damage to the rental vehicle during the rental period.
- (4) **You** must comply with all requirements of the rental organisation under the hiring agreement and of the insurer under such instance, as well as the laws, rules and regulations of that country.

### Exclusions applicable to Section 28 only

**We** will not pay claims in respect of loss of or damage arising from:

- (1) operation of the rental vehicle in violation of the terms of the rental agreement or loss or damage which occurs beyond the limits of any public roads or in violation of the laws, rules and regulations of the country.
- (2) wear and tear, gradual deterioration, damage from insects, or vermin, inherent vices, latent defect or damage of the rental vehicle.

## Section 29 – Terrorism

Maximum Limit Per Plan	Silver (S\$)	Gold (S\$)	Platinum (S\$)
Covers all Sections up to the maximum benefit amount, excluding nuclear, chemical and biological terrorism	Covered	Covered	Covered

**We** will indemnify the **Insured Person** up to the maximum limit for each Section for loss or damage arising directly or indirectly from any act of terrorism except for loss or damage arising from acts of terrorism involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent.

For the purpose of this Section an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or Government(s), committed for political, religious, ideological or ethnic purposes or reasons including the intention to influence any Government and/or to put the public, or any section of the public, in fear.

If **We** allege that any claim is not covered by this Section, the burden of proving the contrary shall be upon the **Insured Person**.

### **Section 30: Travel Assistance**

**UOI 24-hour Emergency Assist Hotline Telephone number: 65-6222 7737**

**We** have made arrangement with **Our** appointed assistance company to provide travel assistance to **You** before the **Trip** or while **You** are overseas.

The below mentioned services are purely on referral or arrangement basis.

- (1) Visa and Inoculation Requirements Information  
**Our** appointed assistance company shall provide information concerning Visa and inoculation requirements for foreign countries upon **Your** request.
- (2) Interpreter Referral  
**Our** appointed assistance company will provide **You** with the names, telephone numbers and hours of opening of the interpreter's office in foreign countries.

Although **Our** appointed assistance company shall make such referrals, it cannot guarantee the quality of the service provider and the final selection of a service provider shall be the decision of the **Insured**. **Our** appointed assistance company, however, will exercise care and diligence in selecting the service providers.

- (3) Legal Referral  
**Our** appointed assistance company will provide **You** with the name, address, telephone numbers, hours of opening of the referred lawyers and legal practitioners. **Our** appointed assistance company will not give any legal advice to the **You**.

Although **Our** appointed assistance company shall make such referrals, it cannot guarantee the quality of the service provider and the final selection of a service provider shall be the decision of the **Insured**. **Our** appointed assistance company, however, will exercise care and diligence in selecting the service providers.

- (4) Embassy Referral  
**Our** appointed assistance company shall provide **You** with the address, telephone number and hours of opening of the nearest appropriate consulate and embassy worldwide.
- (5) Emergency Message Transmission  
In the event of an emergency or a hospital confinement, **Our** appointed assistance company will undertake to keep the **Your Immediate Family** informed, upon **Your** or **Your** r travelling companion's request and consent to do.

All payment for use of any of the above service is to be paid directly to the service provider.

**We** and **Our** appointed assistance company do not warrant the services of the service providers and shall not be liable for any injury, damage or loss to persons, property or goods in any way arising from any act, omission, default or neglect of the service providers or any persons in the provision of service or assistance under this Section.

The service providers recommended by **Our** appointed assistance company are not **Us** or **Our** appointed assistance company. **We** and **Our** appointed assistance company shall also not be responsible or liable for the action, advice, information given, statements made by the service providers or any person in the provision of such service or assistance under this Section.

### Special Extensions – COVID-19 cover

It is thereby declared and agreed that the below Special Extensions shall form part of the UOI Travel Policy and to be read, interpreted and construed as one document.

This Special Extensions are subject to the Terms, Exceptions and Conditions of this Policy.

**Table of Benefits**

Special Extension (SE)	Benefits	Maximum Limit Per Plan unless otherwise stated		
		Silver (S\$)	Gold (S\$)	Platinum (S\$)
SE1	<b>Trip Cancellation due to COVID-19</b> Maximum Limit for <b>Family Plan</b>	1,500 3,750	2,500 6,500	5,000 12,500
	Sub-limit for <b>Trip Postponement</b> Aggregate Limit for <b>Family Plan</b>	250 500	500 1,250	750 1,500
SE2	<b>Medical Expenses</b> Incurred Overseas due to <b>COVID-19</b>			
	(a) <b>Adult Age</b> below 70 years old	100,000	150,000	200,000
	(b) <b>Adult Age</b> 70 years old and above	50,000	75,000	100,000
	(c) <b>Child</b>	50,000	75,000	100,000
	(d) Aggregate Limit for <b>Family Plan</b>	300,000	450,000	600,000
SE3	Emergency Medical Evacuation/ Repatriation due to <b>COVID-19</b>			
	(a) <b>Adult Age</b> below 70 years old	100,000	150,000	200,000
	(b) <b>Adult Age</b> 70 years old and above	50,000	75,000	100,000
	(c) <b>Child</b>	50,000	75,000	100,000
	(d) Aggregate Limit for <b>Family Plan</b>	300,000	450,000	600,000
SE4	Overseas <b>Hospital</b> Confinement Allowance due to <b>COVID-19</b>	700	1,400	2,100
	Limit for each complete <b>Hospital</b> Day stay	50	100	150
	Maximum number of Day stay	14	14	14
	Aggregate Limit for <b>Family Plan</b>	2,800	5,600	8,400
SE5	Overseas Quarantine Confinement Allowance due to <b>COVID-19</b>	700	1,400	2,100
	Limit for each complete Day stay	50	100	150
	Maximum number of Day stay	14	14	14
	Aggregate Limit for <b>Family Plan</b>	2,800	5,600	8,400
SE6	<b>Trip Curtailment</b> due to <b>COVID-19</b>	1,000	1,500	2,500
	Aggregate Limit for <b>Family Plan</b>	2,000	3,000	5,000
SE7	Get Well Benefit	100	200	200
	Aggregate Limit for <b>Family Plan</b>	500	1,000	1,000
SE8	Bereavement Benefit due to <b>COVID-19</b>	3,000	5,000	10,000
	Aggregate Limit for <b>Family Plan</b>	12,000	20,000	40,000

*All amounts shown in Singapore Dollars (SGD).*

### **Special Extension 1: Trip Cancellation/ Trip Postponement due to COVID-19**

<b>Maximum Limit Per Plan</b>	<b>Silver (S\$)</b>	<b>Gold (S\$)</b>	<b>Platinum (S\$)</b>
<b>Trip Cancellation due to COVID-19</b>	1,500	2,500	5,000
Maximum Limit for <b>Family Plan</b>	3,750	6,500	12,500
Sub-limit for <b>Trip Postponement</b>	250	500	750
Aggregate Limit for <b>Family Plan</b>	500	1,250	1,500

**We** will reimburse **You** up to the maximum limit for loss of irrecoverable deposits or charges paid in advance or contracted to be paid for **Your Trip** which cannot be recovered from any other source if it is necessary and unavoidable to cancel **Your Trip** due to the occurrence of any of the following event within thirty (30) days prior to **Your** scheduled **Trip** departure date:

- (a) **You** or **Your Immediate Family** who is/ are residing with **You** in the same household being diagnosed with **COVID-19** or **You** are being served with compulsory quarantine which the period coincides with **Your** scheduled **Trip** departure date;
- (b) **Your** travel companion being diagnosed with **COVID-19** or being served with compulsory quarantine which the period coincides with **Your** scheduled **Trip** departure date that result in **You** being left with no travel companion.

In the event **You** need to defer or postpone **Your Trip** as shown in **Your** booking invoice/ travel itinerary due to the occurrence of the above event within thirty (30) days prior to **Your** scheduled departure date, **We** will reimburse **You** up to the sub-limit for the cover the administrative charges unavoidably incurred for making changes to the travel and/or accommodation arrangement and for which **You** are unable to recover from any other source.

#### **Important Note**

- (i) This Insurance must be purchased three (3) days or earlier from the commencement of **Your** scheduled **Trip**.
- (ii) The cover is effective only if the Insurance is purchased before **You** becomes aware of any circumstances which could lead to the cancellation of **Your Trip**.
- (iii) **You** must provide documentary proof that **You** had first attempted to obtain a refund of any prepaid expenses from **Your** travel agency/ tour operator or provider of transport or accommodation provider and had been denied **Your** request for a refund.
- (iv) The Insurance will only pay for a claim in respect of either **Trip Cancellation** or **Trip Postponement** for the same event, but not both.
- (v) For Single Trip Plan, once an **Insured Person** makes a claim under this Section, the insurance will immediately terminate for that **Insured Person only**. The Policy continues to be in force with regards to other **Insured Person(s)** in the same Policy who continue with the **Trip** as scheduled.

#### **Exclusions applicable to SE1 only**

**We** will not pay claim, loss or liability directly or indirectly caused by the following:

- (1) **Known Event**;
- (2) **You, Your** travel companion and/or **Your Immediate Family** being diagnosed or suspected to be infected with **COVID-19** at the time of application of this Insurance;
- (3) Loss that is directly or indirectly caused by border closure or government order, advisories, regulations or directives;
- (4) Loss that is covered by any other existing insurance scheme or Government program or will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation in the form of cash or voucher or credit;
- (5) Any additional cost incur for the new travel and/or accommodation arrangement due to **Trip** postponement.
- (6) Loss caused by cancellation by the operator of the **Scheduled Public Conveyance** or any other provider of the travel and/or accommodation;
- (7) **Your** disinclination to travel and/or financial circumstances;
- (8) **Frequent Flyer Points/** reward points utilised for this **Trip**

### **Special Extension 2: Medical Expenses Incurred Overseas due to COVID-19**

<b>Maximum Limit Per Plan</b>	<b>Silver (S\$)</b>	<b>Gold (S\$)</b>	<b>Platinum (S\$)</b>
<b>Medical Expenses</b> Incurred Overseas due to <b>COVID-19</b>			
(a) <b>Adult Age</b> below 70 years old	100,000	150,000	200,000
(b) <b>Adult Age</b> 70 years old and above	50,000	75,000	100,000
(c) <b>Child</b>	50,000	75,000	100,000
(d) Aggregate Limit for <b>Family Plan</b>	300,000	450,000	600,000

In the event **You** are being diagnosed of **COVID-19** while overseas during the Period of Insurance, **We** will reimburse **You** up to the maximum limit for this Section for the medical expenses necessarily incurred for in-patient and/or out-patient treatment for **COVID-19** illness within thirty (30) days from the date of first treatment.

**Exclusions applicable to SE2 only**

**We** will not pay claim or loss directly or indirectly caused by the following:

- (1) **Pre-Existing Condition** except if the illness is arising from communicable disease including **COVID-19** that require quarantine by law;
- (2) Any treatment performed or ordered by a person who is not a **Qualified Medical Practitioner**.

**Special Extension 3: Emergency Medical Evacuation/ Repatriation cover due to COVID-19**

Maximum Limit Per Plan	Silver (S\$)	Gold (S\$)	Platinum (S\$)
Emergency Medical Evacuation/ Repatriation due to <b>COVID-19</b>			
(a) <b>Adult Age</b> below 70 years old	100,000	150,000	200,000
(b) <b>Adult Age</b> 70 years old and above	50,000	75,000	100,000
(c) <b>Child</b>	50,000	75,000	100,000
(d) Aggregate Limit for <b>Family Plan</b>	300,000	450,000	600,000

In the event **You** are being diagnosed of **COVID-19** during the Period of Insurance, **We** will reimburse up to the maximum limit for this Section for:

- (a) the reasonable cost of transporting and en-route medical care and supplies necessarily incurred for emergency medical evacuation back to Singapore arranged by **Our** appointed assistance company if deemed medically necessary;
- (b) the reasonable charges incurred for burial or cremation of the **Insured** or **Insured Person** in the locality where death occur due to **COVID-19** or the reasonable cost of transporting the body or ashes back to Singapore.

**Exclusions applicable to SE3 only**

**We** will not pay claim or loss directly or indirectly caused by the following:

- (1) Any services not approved and not arranged by **Our** appointed assistance company or its authorised representative except that **We** reserve the right to waive this exclusion if **You** or **Your** travel companion cannot for reasons beyond **Your** control, notify **Our** appointed assistance company during an emergency situation. In such event, **We** reserve the right to reimburse **You** only for those expenses incurred for service which **Our** appointed assistance company would have provided under the same circumstances
- (2) any treatment performed or ordered by a person who is not a **Qualified Medical Practitioner**.

**Special Extension 4: Overseas Hospital Confinement Allowance due to COVID-19**

Maximum Limit Per Plan	Silver (S\$)	Gold (S\$)	Platinum (S\$)
Overseas <b>Hospital</b> Confinement Allowance due to <b>COVID-19</b>	700	1,400	2,100
Limit for each complete <b>Hospital</b> Day stay	50	100	150
Maximum number of Day stay	14	14	14
Aggregate Limit for <b>Family Plan</b>	2,800	5,600	8,400

In the event **You** are admitted to a **Hospital** as an in-patient upon being diagnosed with **COVID-19** while overseas during the Period of Insurance, **We** will pay **You** an allowance for each complete Day **You** are hospitalised up to the maximum limit for this Section.

**You** cannot claim under both Special Extension (4) and (5) for the same event.

For this purpose, Day shall mean a continuous twenty-four (24) hours period for which the **Hospital** will makes a charge for room and/or board.



### **Special Extension 5: Overseas Quarantine Allowance due to COVID-19**

<b>Maximum Limit Per Plan</b>	<b>Silver (S\$)</b>	<b>Gold (S\$)</b>	<b>Platinum (S\$)</b>
Overseas Quarantine Allowance due to <b>COVID-19</b>	700	1,400	2,100
Limit for each complete <b>Hospital</b> Day stay	50	100	150
Maximum number of Day stay	14	14	14
Aggregate Limit for <b>Family</b> Plan	2,800	5,600	8,400

In the event **You** are issued a Quarantine Order by the relevant authorities or governing bodies after being diagnosed with **COVID-19** while overseas during the Period of Insurance, **We** will pay **You** an allowance for each complete Day **You** are confined in a designated facility in overseas up to the maximum limit for this Section.

For this purpose, Day shall mean a continuous twenty-four (24) hours confinement in the designated facility in overseas.

**You** cannot claim under both Special Extension (4) and (5) for the same event.

#### **Exclusions applicable to SE5 only**

**We** will not pay claim or loss directly or indirectly caused by:

- (1) Any quarantine or self-isolation orders that are mandated by the government for all travelling upon arriving into the planned destination(s).
- (2) Any stay-home confinement or quarantine confinement in designated facility not assigned by the destination country authority.

### **Special Extension 6: Trip Curtailment due to COVID-19**

<b>Maximum Limit Per Plan</b>	<b>Silver (S\$)</b>	<b>Gold (S\$)</b>	<b>Platinum (S\$)</b>
<b>Trip Curtailment</b> due to <b>COVID-19</b>	1,000	1,500	2,500
Aggregate Limit for <b>Family</b> Plan	2,000	3,000	5,000

**We** will reimburse **You** up to the maximum limit of this Section for:

- (a) the proportional return of the irrecoverable prepaid cost of the **Trip** in respect of travelling expenses only as shown on the booking invoice, calculated at pro rate for each complete day of the **Trip** lost, and/or
- (b) reasonable additional accommodation and/or additional travel expense (restricted to economy fare by air, rail or sea travel) necessarily incurred so to return to Singapore

if **You** need to **Curtail Your Trip** and return to Singapore immediately due to the occurrence of any of the following event:

- (i) **You** are being diagnosed with **COVID-19** while overseas during the Period of Insurance;
- (ii) **Your** travel companion is being diagnosed with **COVID-19** while overseas during the Period of Insurance and left **You** with no travel companion to continue the **Trip**; or
- (iii) the unexpected death or **Serious Illness** of **Your Immediate Family** due to **COVID-19** in Singapore.

In the event where the original travel ticket can be amended at a lower cost than to purchase a new ticket, the original travel ticket should be amended. Otherwise, it shall be based on the usual fare for the economy class of travel.

A medical certificate must be obtained from a **Qualified Medical Practitioner** treating any of the above person to confirm the advice for **You** or **Your** travel companion to return to Singapore.

#### **Exclusions applicable to SE6 only**

**We** will not pay claim or loss directly or indirectly caused by the following:

- (1) **Known Event**;
- (2) **Your** failure to notify travel agent/tour operator or provider of transport or accommodation immediately if it is found necessary to cancel or curtail the travel arrangement;
- (3) Loss that is covered by any other existing insurance scheme, Government program or which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation in the form of cash or voucher or credit;
- (4) **Your** disinclination to travel and/or financial circumstances;
- (5) Cancellation due to any fault on the part of the airline such as operational requirements or rescheduled flights or air crew rotation or mechanical breakdown of the airplane in which **You** have a pre-booked flight;
- (6) Loss that is directly or indirectly caused by border closure or government order, advisories, regulations or directives.
- (7) Expenses incurred on food and beverages or domestic travel fares such as taxi or metro fare incurred;
- (8) **Frequent Flyer Points**/reward points utilised for this **Trip**

### **Special Extension 7: Get Well Benefit**

<b>Maximum Limit Per Plan</b>	<b>Silver (S\$)</b>	<b>Gold (S\$)</b>	<b>Platinum (S\$)</b>
Get Well Benefit	100	200	200
Aggregate Limit for <b>Family Plan</b>	500	1,000	1,000

**We** will pay **You** a lump sum benefit up to the maximum limit for this Section upon **Your** discharge from a **Hospital** in Singapore for treatment of **COVID-19** illness arising from **You** being diagnosed with **COVID-19** within forty-eight (48) hours upon arrival in Singapore.

### **Special Extension 8: Bereavement Benefit due to COVID-19**

<b>Maximum Limit Per Plan</b>	<b>Silver (S\$)</b>	<b>Gold (S\$)</b>	<b>Platinum (S\$)</b>
Bereavement Benefit due to <b>COVID-19</b>	3,000	5,000	10,000
Aggregate Limit for <b>Family Plan</b>	12,000	20,000	40,000

**We** will pay to **Your** legal personal representative a lump sum benefit up to the maximum limit for this Section if **You** are diagnosed with **COVID-19** while overseas during the Period of Insurance and dies as a direct result of **COVID-19** within thirty (30) days upon diagnosis of **COVID-19**.

### **General Exclusions applicable to All Sections**

This insurance does not cover claims:

- (1) resulting from **Known Event** or **Pre-existing Condition** (except as specifically provided for in Section 10) as defined in the General Definitions, congenital disease or physical abnormality.
- (2) directly or indirectly occasioned by, happening through, or in consequence of:
  - (a) participation in any professional sports or in any games and sports whereby **You** would earn remunerations, donation, sponsorship or income of any kind;
  - (b) underwater activities requiring the use of artificial breathing apparatus except leisure scuba diving under the supervision of a qualified diving instructor;
  - (c) **Accidents** while **You** are engaging in racing, motor rallies and competitions, mountaineering (reasonably requiring the use of ropes), rock climbing and hiking/trekking in remote areas unless with licensed guides, pot-holing and any activity involving **You** being airborne (whether suspended or not);
  - (d) **Accidents** while flying other than as a fare paying passenger in an aircraft provided and operated by an airline or air charter company which is duly licensed for the regular transportation of such passenger.
- (3) resulting from pregnancy including childbirth, caesarean operation, abortion, miscarriage and all related complications except miscarriage due to an **Accident**.
- (4) if **You** are travelling contrary to the advice of a **Qualified Medical Practitioner** or for the purpose of obtaining medical treatment.
- (5) in respect of any property more specifically insured or any claim which but for the existence of this insurance would be recoverable under any other insurance.
- (6) while the **Insured Person** is engaged in naval, military, air force service or operations, or testing of any kind of conveyance, offshore or mining, aerial photography or handling in explosives or navigating the drone.
- (7) in respect of mysterious disappearances and unexplained losses.
- (8) directly or indirectly occasioned by, happening through or in consequence of:
  - (a) treatment of mental **Illness**, psychiatric disorders, willfully self-inflicted **Injury** or **Illness**, committing suicide while sane or insane, the effect or under the influence of alcohol or drugs (other than drugs in accordance with treatment prescribed and directed by a **Qualified Medical Practitioner**, but not for the treatment of drug addiction),
  - (b) sexually transmitted disease, HIV (Human Immunodeficiency Virus) and/or HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) or ARC (Aids Related Complex),
  - (c) self-exposure to needless peril (except in an attempt to save human life),
  - (d) nuclear fission, nuclear fusion or radioactive contamination.
  - (e) war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), a **Civil War**, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any Government or public or local authority.

## **General Conditions**

- (1) **Governing Law**  
This Certificate of Insurance and/or Policy shall be governed by and interpreted in accordance with Singapore Law.
- (2) **Interpretation**  
This Certificate of Insurance and/or Policy shall be read together and any word or expression to which a specific meaning has been attached in any part of the Certificate of Insurance and/or Policy shall bear such meaning whenever it may appear.
- (3) **Observance**  
The due observance and fulfilment of all the terms and conditions of this Certificate of Insurance and/or Policy by **you** or anyone acting on **your** behalf insofar as they relate to anything to be done or complied with **you** or anyone acting on **your** behalf shall be a condition precedent to any liability of the **Insurer** to make any payment under this Certificate of Insurance and/or Policy.
- (4) **Reasonable Care**  
**You** shall act in a prudent manner and exercise reasonable care for the safety and supervision of **your** property as if uninsured and to prevent loss, damage, accident, **Injury** or **Illness**.
- (5) **Fraud**  
If **you** make a dishonest, fraudulent or intentionally exaggerated claim or make a false declaration or statement to support **your** claim, **we** may cancel the Certificate of Insurance and/or Policy, or refuse to pay **you**.
- (6) **Payment of Benefits**  
All benefits payable under this Certificate of Insurance and/or Policy shall be paid to the **Insured** or **Insured Person** concerned (whichever is applicable), and in the event of the **Insured Person's** death, to the **Insured** or the estate of the **Insured Person** (whichever is applicable). Such payment shall be a full and final discharge to **us**. Benefits payable under this Certificate of Insurance and/or Policy are in Singapore dollars and bear no interest.
- (7) **Contributions**  
If there is any other insurance covering the same loss, damage or liability **we** will pay the rateable proportion. This however, will not be applicable to Section 1 – Accidental Death and Permanent Total Disablement and Section 2 - Personal Accident Double Indemnity while on Public Conveyance or Natural Disaster event.
- (8) **Subrogation**  
**You** shall at **our** expense do and concur in doing, and permit to be done all such acts and things as may be necessary or reasonably required by **us** for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which **we** shall be or would be entitled or subrogated, upon its paying for or making good any loss or damage under the Certificate of Insurance and/or Policy, whether such acts and things shall be or become necessary or required before or after **your** indemnification by **us**.
- (9) **Arbitration**  
All dispute or differences relating to the amount to be paid under this Certificate of Insurance and/or Policy (liability being otherwise admitted) shall be referred to arbitration in accordance with the Arbitration Act or any statutory re-enactment thereof and the making of an award shall be a condition precedent to **our** liability.

(10) **Cancellation and Premium Refund**

**For Single Trip Plan**

**You** may cancel this Certificate of Insurance and/or Policy at any time prior to the commencement of the **Trip** by giving written notice to **us**. **We** will refund **you** the premium paid less S\$25 being the minimum premium per **Insured Person** for Individual Plan or S\$25 per **Family Plan**.

No refund of premium will be made if the amount is less than S\$5 or the **Trip** has commenced, or any claim is made under the Certificate of Insurance and/or Policy.

**For Annual Multi-Trip Plan**

Both parties may cancel this Certificate of Insurance and/or Policy at any time by giving thirty (30) days' written notice by registered letter to the known address of the other party and **you** shall be entitled to a refund premium subject to **our** short period rates below:

<u>Cancellation of Policy</u>	<u>% of Annual Premium Refunded</u>
Within 90 days	50%
From 91 to 182 days	30%
More than 183 days	No refund

Provided always that no claim has arisen prior to the cancellation of this Certificate of Insurance and/or Policy.

(11) **Non-Guaranteed Premium**

The annual premium payable for this insurance is not guaranteed and may be increased at policy renewal at the full discretion of the Insurer.

(12) **Payment Before Cover Warranty**

- (a) The premium due must be paid to the **Insurer** (or the intermediary through whom this Policy or Bond was effected) on or before the inception date ("the inception date") or the renewal date of the coverage. Payment shall be deemed to have been effected to the **Insurer** or the intermediary when one of the following acts takes place:
- (i) Cash or honoured cheque for the premium is handed over to the **Insurer** or the intermediary
  - (ii) A credit or debit card 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;
  - (iv) A credit in favour of the **Insurer** or the intermediary is made through an electronic medium including the internet.
- (b) In the event that the total premium due is not paid to the **Insurer** (or the intermediary through whom this Policy or Bond was effected) on or before the inception date or the renewal date, then the insurance shall not attach and no benefits whatsoever shall be payable by the **Insurer**. Any payment received thereafter shall be of no effect whatsoever as cover has not attached.
- (c) In respect of insurance coverage with Free Look provision, the policyholder may return the original policy document to the **Insurer** or intermediary within the Free Look period if the policyholder decides to cancel the cover during the Free Look period. In such an event, the policyholder will receive a full refund of the premium paid to the **Insurer** provided that no claim has been made under the insurance and the cover shall be treated as if never put in place. Free Look provision does not apply to Bond.

(13) **Premium Payment Warranty**

- (1) Notwithstanding anything herein contained but subject to clause 2 hereof, it is hereby agreed and declared that if the period of insurance is 60 days or more, any premium due must be paid and actually received in full by the **Insurer** (or the intermediary through whom this Policy was effected) within 60 days of the inception date of the coverage under the Policy, Renewal Certificate or Cover Note.
- (2) In the event that any premium due is not paid and actually received in full by the **Insurer** (or the intermediary through whom this Policy was effected) within the 60-day period referred to above, then:
- (i) the cover under the Policy, Renewal Certificate or Cover Note is automatically terminated immediately after the expiry of the said 60-day period;
  - (ii) the automatic termination of the cover shall be without prejudice to any liability incurred within the said 60-day period; and
  - (iii) the **Insurer** shall be entitled to a pro-rata time on risk premium subject to a minimum of S\$25.00.
- (3) If the period of insurance is less than 60 days, any premium due must be paid and actually received in full by the **Insurer** (or the intermediary through whom this Policy was effected) within the period of insurance.

## **Memorandum application to this Policy**

### **(1) Contract (Rights of Third Parties) Act 2001**

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

Subject otherwise to the terms and conditions of this Certificate of Insurance and/or Policy.

### **(2) Property Cyber and Data Exclusion (LMA 5401)**

1. Notwithstanding any provision to the contrary within this Policy or any endorsement thereto this Policy excludes any:
  - 1.1 Cyber Loss;
  - 1.2 loss, damage, liability, claim, cost, expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data;regardless of any other cause or event contributing concurrently or in any other sequence thereto.
2. In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.
3. This endorsement supersedes and, if in conflict with any other wording in the Policy or any endorsement thereto having a bearing on Cyber Loss or Data, replaces that wording.

#### **Definitions**

4. Cyber Loss means any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any Cyber Act or Cyber Incident including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any Cyber Act or Cyber Incident.
5. Cyber Act means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.
6. Cyber Incident means:
  - 6.1 any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer System; or
  - 6.2 any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any Computer System.
7. Computer System means:
  - 7.1 any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility owned or operated by the Insured or any other party.
8. Data means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System.

Subject otherwise to the Terms and Conditions of this Policy.

### **(3) IT Clarification**

Property damage covered under this Certificate of Insurance and/or Policy shall mean physical damage to the substance of property.

Physical damage to the substance of property shall not include damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure.

Consequently, the following are excluded from the Certificate of Insurance and/or Policy:

- (a) Loss of or damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure and any business interruption

- losses during resulting from such loss or damage. Notwithstanding this exclusion, loss of or damage to data or software which is the direct consequence of insured physical damage to the substance of property shall be covered.
- (b) Loss or damage resulting from an impairment in the function, availability, range of use or accessibility of data, software or computer programs, and any business interruption losses resulting from such loss or damage.

(4) **PDPA Clause (Individual)**

In accordance to the provisions of the Personal Data Protection Act 2012 ("PDPA"), **Our** Privacy Notice shall form part of the terms and conditions of this Policy.

A copy of **Our** Privacy Notice can be found at [www.uoi.com.sg](http://www.uoi.com.sg)

(5) **Policy Owners' Protection Scheme**

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

(6) **Sanction Limitation and Exclusion Clause**

No insurer shall be deemed to provide cover and no insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Singapore, the European union, United Kingdom or United States of America.