

POLICY WORDING

This policy wording, serves to disclose the terms & conditions of the insurance policy issued by Tokio Marine Insurance Singapore Ltd., with Assistance Services provided by Allianz Global Assistance.

To understand this policy's significant features, benefits and risks, we advise that you read the following:

- **Table of Benefits** outlines the maximum amounts payable and applicable sub-limits for each policy benefit
- **Important Matters** contains important information on your duty of disclosure, period of cover, choosing a doctor, accessing 24 hour medical assistance, and matters relating to hospitalization or medical evacuation
- **Policy Definitions** defines words with special meanings
- **Policy Benefits** sets out what "We Will Pay" as well as what "We Will Not Pay" for each area of coverage
- **General Exclusions**, which are applicable to all Sections
- **Claims** which set out certain obligations that you and we have, which may determine the outcome of your claims settlement

INTRODUCTION

ABOUT THE INSURANCE COVER

Each plan is offered for Annual Coverage Only. **Annual Coverage** provides cover for all journeys made during the year to the geographical area you have selected, up to a maximum of 90 days per journey.

You may include your Spouse or Additional Adult / Dependent Children named in the Policy Schedule as being eligible to become insured under this Policy as approved by Us.

GEOGRAPHICAL AREA INSURED:

You will only be covered for the entire regional geographic area that is confirmed in your certificate of insurance of which your destination corresponds to the geographies indicated below.

- **Asia-Pacific Region** means Brunei Darussalam, Indonesia, Cambodia, Laos, Myanmar, Malaysia, Philippines, Thailand, Vietnam, Australia, Bangladesh, Bhutan, China(Excluding Tibet), Fiji, Guam, Hong Kong, India, Japan, N. Korea, S. Korea, Sri Lanka, Mongolia, Macau, Maldives, New Zealand, Pakistan, Papua New Guinea, E. Timor, and Taiwan, as well as other Pacific nations.
- **Worldwide** Means Asia and anywhere in the world, including the United States of America and Canada.

YOUR POLICY

When you apply for the policy by providing us your details we will confirm with you such details as: the plan chosen, the coverage type, the period of insurance, your premium, and whether any standard terms need to be varied (this may be by way of an endorsement). These details are recorded in the certificate of insurance we issue to you. The premium we charge varies for Principal Insured, Additional Insured and Additional Child.

CONTACT US

For any General Enquiries call +65 6327 2210

Mon – Fri, 09:00 – 17:30 (Singapore Time)

E-mail: sgtravelsales@allianz-assistance.com.sg

For Claims Enquiries call +65 6327 2215

Mon – Fri, 09:00 – 17:30 (Singapore Time)

E-mail: sgtravelclaims@allianz-assistance.com.sg

For 24 hour Emergency Assistance call +65 6327 2215

(Reverse call for those outside Singapore)

TABLE OF BENEFITS

	BENEFITS	Limit Per Person Per Trip
1	Accidental Death and Permanent Disability	USD 150,000
2	Medical Expenses with Return Treatment* - including Chinese Physician Expenses up to USD 750 and Dental up to USD 500	USD 225,000
3	24 Hours Emergency Medical Assistance & Evacuation	Unlimited
4	Repatriation of Mortal Remains to Home Country	Unlimited
5	Trip Curtailment and Interruption	USD 7,500
6	Trip Cancellation	USD 7,500
7	Travel Delay - USD 150 per 6 hours of continuous delay	USD 750
8	Travel Missed Connection	USD 150
9	Loss or Damage to Luggage and Personal Effects	USD 3,500
10	Baggage Delay - USD 150 per 6 hours of continuous delay	USD 750
11	Loss of Travel Documents	USD 500
12	Theft of Cash	USD 200
13	Personal Liability	USD 750,000
14	Rental Vehicle Excess Cover	USD500

*Standard excess of USD 50 applicable on Medical Expenses Benefit for each claim.

IMPORTANT MATTERS

ABOUT THIS POLICY WORDING

This policy wording sets out the cover provided and the terms, conditions and exclusions which apply. You need to read it carefully to make sure you understand it entirely and that it meets your needs.

This policy wording, your certificate of insurance, and any endorsements written by us make up your contract with the Insurer. Please retain these documents in a safe place.

Under this policy wording, the maximum amount we will pay for the total of all claims under each policy benefit is detailed in the Table of Benefits.

WHO CAN PURCHASE THIS POLICY?

Coverage is available to members of The Wise Traveller Pte Ltd, 1 Scotts Road, #24-10 Shaw Centre, Singapore 228208, who travel overseas from their country of residence and is extended to you and those persons named on your certificate of insurance.

WHO IS YOUR INSURER?

This travel insurance policy is underwritten by Tokio Marine Insurance Singapore Ltd. The insurer may be referred to as “we”, “our” and “us” in this policy wording.

AWP Services Singapore Pte. Ltd. has been appointed by Tokio Marine Insurance Singapore Ltd. to act as agent and to arrange the policy and provide general advice and other services on our behalf.

YOUR DUTY OF DISCLOSURE

Before commencing this contract of insurance, you have a duty to disclose to us the information we need to enable us to decide whether and on what terms your proposal for insurance is acceptable. You have the duty to:

- Disclose every matter that you know, or could reasonably be expected to know
- Give us honest and complete answers
- Disclose any information that is relevant to our decision whether to accept the risk of the insurance and if so, on what terms

The same duties apply for policy amendment, extension, and any other endorsement.

This policy will be void and automatically expire in the event of misrepresentation, mis-description, non-disclosure or concealment of any material circumstances, such as but not limited to your health conditions, your country of residence, and your destination.

YOUR PERIOD OF COVER

Your cover commences at different time for different sections of the policy:

- The cover for trip cancellation commences 30 days prior to your scheduled departure of your individual trip and the cover will expire at the moment of your scheduled departure.
- The cover for all other policy benefits begins on the Policy Effective date set out on your certificate of insurance, and expires on the Policy expiry date set out on your certificate of insurance, or upon your return to your country of residence, whichever is earlier.
- In case of individual journey during the Insured Period, your cover starts from the time when you leave your home in your country of residence to go directly to the place you depart from, and ends when you return to your country of residence, or when your policy expires or 90 days, whichever is earlier

The maximum period of cover per one journey will be 90 consecutive days from the date you depart from your country of residence. If your policy will expire before your journey ends, please ensure you renew your policy before your journey commences.

POLICY AMENDMENT

If you intend to amend your policy details, you must let us know in writing before your departure date. Such amendment becomes effective after it has been confirmed and recorded by us with issuance of endorsement.

POLICY CANCELLATION

This policy is strictly non-cancellable and non-refundable.

PRE-EXISTING MEDICAL CONDITIONS

Pre-existing medical conditions are not covered under this policy (see General Exclusions). The term “Pre-existing medical condition” has a special meaning and is defined in “Words With Special Meanings”.

EMERGENCY ASSISTANCE AND HOSPITALISATION

Allianz Global Assistance is a worldwide travel assistance service company whose subsidiary company is AWP Services Singapore Pte. Ltd. of 12 Marina View, #14 - 01 Asia Square Tower 2, Singapore 018961 and has been appointed by us to administer all emergency assistance services and benefits of this insurance. You may contact them in an emergency 24 hours a day, 7 days a week.

If you are hospitalized, you or a member of your travelling party, MUST contact our assistance team at Allianz Global Assistance as soon as possible. If you do not, we will not pay for these expenses or for any evacuation or airfares that have not been approved or arranged by us.

If you are not hospitalized but you are being treated as an outpatient and the total cost of such treatment will exceed USD 1,500 You MUST contact the Allianz Global Assistance medical team. You will at your expense furnish us with all such certificates, information and evidence as we may require.

YOU CAN CHOOSE YOUR OWN MEDICAL PRACTITIONER

You are free to choose your own medical practitioner or we can appoint an approved medical practitioner to see you. You must, however, advise us of your admittance to hospital or your intended early return to your country of residence based on medical advice. To guarantee cover you must follow set instructions from us or the Allianz Global Assistance medical team.

If you do not get the medical treatment you expect, we can assist you but we and/or the agent, are not liable for anything that results from that advice.

JURISDICTION AND CHOICE OF LAW

This insurance policy document is subjected and interpreted in accordance to the laws of the Republic of Singapore.

POLICY DEFINITIONS

“accident”, “accidental” or “accidentally” means an unexpected, unintended, unforeseeable and external event causing injury, disablement, or death.

“arises” or “arising” means directly or indirectly arising or in any way connected with.

“carrier” means any bus, coach, ferry, cruise ship, train (including underground train, light rail and magnetic train companies) operated by a carrier duly licensed from relevant government authorities for the regular transportation of fare-paying passengers, including any fixed, wing aircraft provided by a regular flight operating airline or an air charter company; and any helicopter provided and operated by an airline operating only between established commercial airports or licensed commercial heliports.

“checked in luggage” means non-commercial luggage that an insured person has given over to the care of the carrier or other responsible party, and includes personal effects contained within.

“additional child” “dependent child” or “child” or “children” means named dependent children including adopted and step children of the Insured Person not older than eighteen (18) years or twenty three (23) years if attending as a full time student of an accredited Institution of Higher Learning) who are unmarried, who permanently reside with the Insured Person, and receive the majority of maintenance and support from the Insured Person.

“Chinese physician” means a registered herbalist, acupuncturist and bone setter duly licensed under any applicable laws. You should not be the attending Chinese physician nor your spouse or your business partner or your employer or employee or your agent or a person booked to accompany you on the trip or a person who is related to you in any way.

“country of residence” means the country in which you are granted rights of citizenship or permanent residence by the government authorities or is a country where you spend more than 90 days in any one year.

“depreciation” means the loss in value due to age and / or wear and tear that will be applied to claims for lost or damaged belongings, including luggage and personal effects, golfing equipment, and others. The rate of depreciation is 15% of the original value of each item per complete 365 days of ownership.

“emergency” means a sudden and unforeseen situation or condition requiring immediate action, assessment or treatment.

“epidemic” means a sudden development and rapid spreading of a contagious disease or illness in an area as documented by a recognized public health authority.

“golfing equipment” means golf clubs and golf bags only.

“home” means the place where you normally live in your country of residence.

“home country” means any country, to which you are granted rights of citizenship or permanent residence by the respective government.

“hospital” means an institution which meets all of the following requirements: 1) it must be operated according to law; 2) it must give 24 hour medical care, diagnosis and treatment to the sick or injured on an inpatient basis; 3) it must provide diagnostic and surgical facilities supervised by Medical practitioner; 4) registered nurses must be on 24 hour call or duty; and 5) the care must be given either on the hospital’s premises or in facilities available to the Hospital on a pre-arranged bases.

A hospital is not a rest, convalescent, extended care, rehabilitation or other nursing facility; a facility which primarily treats mental illness alcoholism, or drug addiction (or any ward, wing, or other section of the hospital used for such purposes); or a facility which provides hospice care (or wing, ward, or other section of a hospital used for such purposes.)

“illness” means a physical condition marked by a pathological deviation from the normal healthy state manifesting itself during your period of cover, excluding any pre-existing conditions.

“injure” or “injured” or “injury” means bodily injury caused solely and directly by violent, accidental, visible and external means, which occurs during your period of cover, and occurs independently and does not result from any illness, sickness or other bodily disease.

“insolvency” means the inability of an individual or entity to pay its debt when they are due and resulting in the total cessation of their operations due to either: -

1. Insolvency, with or without the filing of a bankruptcy petition: or
2. Abscondment with monies belonging to the organization by an owner or employee who has prior convictions of any fraudulent or dishonest act, or is under investigation on a charge of fraudulent or dishonest act.

“insured person (s)” means the person(s) whose name(s) are set out on your certificate of insurance and who is not more than 65 years of age.

“journey” or **“trip”** means your travel during the period of cover. Your journey starts from the time when you leave your home in your country of residence to go directly to the place you depart from, and ends when you return to your country of residence, or when your policy expires, whichever is earlier.

“jewellery” means objects such as rings, bracelets, brooches, necklaces, bangles, earrings or lockets which have inclusions of precious metals, precious stones, or semi-precious stones, and that is owned (not rented or hired) by you.

“locked storage compartment” means a boot, trunk, glove box, enclosed centre console, or concealed cargo area of an automobile, which is not your carrier.

“loss of sight” means complete and permanent irrecoverable loss of sight.

“loss of limb” means the total functional disablement or loss by complete and permanent physical severance of a hand at or above the wrist or of a foot at or above the ankle.

“loss of speech” means the disability in articulating any three of the four sounds which contribute to the speech such as the labial sounds, the alveololabial sounds, the palatal sounds and the velar sounds or total loss of vocal cord or damage of speech centre in the brain resulting in aphasia.

“loss of hearing” means permanent irrecoverable loss of hearing where:

- If a dB = hearing loss at 500 Hertz
- If b dB = hearing loss at 1000 Hertz
- If c dB = hearing loss at 2000 Hertz
- If d dB = hearing loss at 4000 Hertz
- $1/6$ of $(a+2b+2c+d)$ is above 80 dB

“luggage (and/or) personal effects” means personal items owned by you and that you take with you, or buy, on your journey.

“medical practitioner” means a qualified doctor of medicine or dentist registered in the place where you received the services/ or treatment or who is licensed and legally entitled to practice medicine in the applicable field for which services are delivered. A medical practitioner cannot be related to you.

“overseas” means any country outside of country of Residence.

“pair or related set of items” means a number of items of luggage and personal effects that belong together or can be used together, for example but not limited to:

- A camera, lenses (attached or not), tripod and accessories;

- A matching pair of shoes.

“pandemic” means a form of an epidemic that extends throughout an entire continent or even the entire human race.

“permanent disability” means you have lost either: all sight in one or both eyes, or the use of a hand or foot at or above the wrist or ankle, and the loss is for at least 12 months and in our opinion after consultation with an appropriate medical specialist, that loss will continue indefinitely.

“personal computer” means a lap top or handheld computer, including accessories or attachments. This does not include iPhone, Blackberry, other smart phones, or personal digital assistants.

“pre-existing medical condition” means:

1. An ongoing injury, medical or dental condition of which you are aware, or related complication you have, or the symptoms of which you are aware;
2. A medical or dental condition that is currently being, or has been investigated, or treated by a health professional (including dentist or chiropractor) at any time in the past, prior to policy purchase;
3. Any condition for which you take prescribed medicine;
4. Any condition for which you have had surgery;
5. Any condition for which you see a medical specialist;

This definition of pre-existing medical condition applies to you, your travelling companion(s), dependant(s) or any other person.

“policy holder” **“principal insured”** means the individual who the policy has been issued to, as stated in the certificate of insurance.

“public place” means any place that the public has access to, including but not limited to planes, trains, taxis, buses, shops, airports, railway stations, streets, museums, galleries, hotel foyers and general access areas, beaches, restaurants and public toilets.

“reasonable” means:

- the standard level of medical or dental care given in the country you are in;
- the standard level of accommodation and travel that you have booked for the rest of your journey or, as determined by us;
- the actions that a reasonable person could be expected to take in a given scenario, as determined by us.

“additional adult” **“additional insured”** means the Insured Person’s Spouse and/or, the Insured Person’s Parents not older than 65 years old and permanently residing with the Insured Person.

“relative” means any of the following who are resident in your country of residence: fiancé, fiancée, spouse, legally recognized de facto, parent, parent-in-law, brother, sister, son, daughter, daughter-in-law or son-in-law.

“resident(s) of Singapore” means Singapore citizens and permanent residents (holders of re-entry permits) as well as holders of employment passes, work permits, students' passes or dependant's passes.

“rental vehicle” means a vehicle owned by a licensed rental company or agency, which you have agreed to hire from them according to the terms of your rental agreement. The vehicle must:

- Be no more than 10 years old;
- Have no more than 9 seats
- Not be driven off a public highway;
- Not be a motor home, campervan, commercial vehicle, minibus, motorcycle or moped.

"sick", "sickness" or "illness" means a medical condition that is not an injury or not a pre-existing medical condition, which first occurs during your period of cover.

“sound natural teeth” - means natural teeth that either are unaltered or are fully restored to their normal function and are Disease-free, have no decay and are not more susceptible to Injury than unaltered natural teeth.

“terrorism” means an act or acts, of any person or group(s) of person, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorism can include, but not be limited to, the actual use of force or violence and/or the threat of such use. Furthermore the perpetrators of Terrorism can either be acting alone, or on behalf of, or in connection with any organization(s) or governments(s).

"total disablement" means injury of a permanent nature which solely and directly totally disables and prevents you from attending to any business, occupation of any and every kind or if you have no business or occupation, from attending to your usual duties or activities.

“travel companion” means a person who made travel arrangements with you to accompany you on the trip for at least 75% of your journey.

“unchecked luggage and personal effects” means non-commercial items that you retain in your personal control during the journey.

"unsupervised" means that you leave your luggage and personal effects:

- With a person you did not know prior to commencing your journey
- Where it can be taken without your knowledge
- At such a distance from you that you are unable to prevent it being taken.

“valuables” means jewellery, watches, items made of precious metals or precious stones, furs, leather ware/ goods, binoculars, telescopes.

“we”, “our” and “us” means the insurer of your policy, Tokio Marine Insurance Singapore Ltd. or its agent AWP Services Singapore Pte. Ltd.

“you” and “your” means all insured persons under the policy.

Policy Benefits

1. Accidental Death and Permanent Disablement

1.1

We will pay in the event an accident occurs during your journey, which causes death or permanent disablement within 90 days from the occurrence, or the transport vessel you are aboard disappears, sinks or crashes and you are presumed dead and your body is not found within 12 months from the occurrence, we will pay a portion of the Maximum Amount Payable outlined in the Table of Benefits, according to the below Schedule of Compensation.

Schedule of Compensation	Percentage of Capital Benefit
1. Death	100%
2. Permanent total disablement	100%
3. Permanent and Incurable paralysis of all limbs	100%
4. Permanent total loss of sight of both eyes	100%
5. Permanent total loss of or the of use of two limbs	100%
6. Permanent total loss of speech	100%
7. Permanent total loss of hearing in:	
a) both ears	75%
b) one ear	15%
8. Permanent total loss of sight in one eye	50%
9. Loss of or the permanent total loss of use of one limb	50%

In relation to accidental death, we will pay the capital benefit to the estate of the deceased.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

1.2

We will not pay:

- For accidents or disablements caused by any reason other than injury.
- For accidents incurred in country of Residence.

- For accidents incurred while travelling on an aircraft, unless it is a fixed wing aircraft operated by a commercial airline company, and is operating between two commercial airports.

You must check General Exclusions for other reasons why we will not pay.

2. Emergency Medical and Dental Expenses

2.1

We will reimburse the reasonable medical or hospital expenses you incur until you return to country of Residence, if you become sick or injure yourself overseas whilst on your journey.

- The medical or hospital expenses must have been incurred on the advice of a medical practitioner.
- You must make every effort to keep your medical or hospital expenses to a minimum.
- If we determine that you should return to country of Residence for treatment and you do not agree to do so then we will pay you the amount, which we determine would cover your medical expenses and related costs had you agreed to our recommendation. You will then be responsible for any ongoing or additional costs relating to or arising out of the event you have claimed for.
- In the case of emergency dental treatment due to an injury, the treating dentist must certify in writing that treatment was for the relief of sudden and acute pain to sound and natural teeth. The maximum payable for such dental treatment is USD 500

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

There is a standard excess of \$50 applicable on each claim under this section.

2.2

We will not pay for losses:

- When you have not notified us as soon as possible of your admittance to hospital, or you do not take our reasonable advice following the notification.
- Relating to treatment by a chiropractor or physiotherapist, unless approved by us.
- If you do not take our reasonable advice or that of any assistance company we appoint.
- Incurred for donation of any body organ by you and costs of obtaining the organ including all costs incurred by the donor during organ transplant.
- dental care, except as a result of Injury caused by Accident to Sound Natural Teeth while this Policy is in effect

- f) For damage to dentures, dental prostheses, bridges or crowns.
- g) Relating to dental treatment involving the use of precious metals or for cosmetic dentistry.
- h) Incurred within country of Residence.
- i) Any treatment that can reasonably be delayed until your return to country of Residence.
- j) Any treatment that you knew would be required prior to purchasing the policy
- k) Regular treatment(s)/ check-ups.

You must check General Exclusions for other reasons why we will not pay.

Sub-Limits:

2.3. OVERSEAS MEDICAL EXPENSES FOR TRADITIONAL CHINESE MEDICINE

2.3. i.

We will reimburse you the expenses incurred in relation to treatment by a Chinese physician, which are necessarily incurred whilst overseas due to an injury or an illness incurred during your journey.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

2.3. ii.

We will not pay for expenses:

- a) Arising from non-emergency check-ups.
- b) Incurred in country of Residence.
- c) Relating to any treatment that can reasonably be delayed until your return to country of Residence.

There is a standard excess of \$50 applicable on each claim under this section.

You must check General Exclusions for other reasons why we will not pay.

2.4. RETURN TREATMENT:

2.4.1. Return Treatment in Home Country: We will reimburse the reasonable medical or hospital expenses you incur in your Home Country up to a limit not exceeding USD 5000, after Your return to your home country, provided such expenses have resulted from an Accident or Sickness overseas which occurred during the Trip.

When treatment had already been sought overseas and has been approved by Us, you have up to a maximum of 15 days from the date that you returned to your country of Residence to continue treatment in country of Residence.

Where initial treatment for bodily injury or illness sustained by You during the Trip was not sought overseas, the reimbursement is limited to outpatient treatment up to a maximum of USD 500 incurred within twenty four (24) hours after Your arrival to your Home Country.

2.4.1. i.

We will not pay for expenses:

1. where the expenses have resulted from an Accident or Sickness overseas which has not occurred during the Trip; or
2. where the expenses have resulted from an Accident or Sickness overseas which has occurred during the Trip but has not been approved by Us; or
3. any expenses related to Dental treatment

There is a standard excess of \$50 applicable on each claim under this section.

You must check General Exclusions for other reasons why we will not pay.

2.4.2. LOCAL MEDICAL EXPENSES FOR TRADITIONAL CHINESE MEDICINE (Return Treatment)

2.4.2. i.

We will reimburse you, for treatment or follow-up treatment in country of Residence by a Chinese physician, for an injury or an illness incurred whilst overseas during your journey.

When treatment has not been sought overseas, we will reimburse you for treatment in country of Residence within 7 days of the date of return to country of Residence. From the date of the first treatment in country of Residence, you have up to a maximum of 15 days to continue treatment in country of Residence

When treatment had already been sought overseas, you have up to a maximum of 15 days from the date that you returned to country of Residence to continue treatment in country of Residence.

The maximum amount we will pay for all claims combined under Section 2.3 & 2.4.2. is shown under the Table of Benefits i.e. up to USD 750.

2.4.2.ii.

We will not pay for expenses:

- a) That are not related to an injury or illness incurred whilst overseas during your journey, or are not related to an incident that can be claimed under Section 2 of this policy wording.
- b) Arising from non-emergency check-ups.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

There is a standard excess of \$50 applicable on each claim under this section.

You must check General Exclusions for other reasons why we will not pay.

3. 24 HOURS EMERGENCY MEDICAL ASSISTANCE, MEDICAL EVACUATION

3.1

We will arrange and pay for the following assistance services if you injure yourself or become sick whilst overseas:

- a) Access (excluding transportation costs) to a medical practitioner for emergency medical treatment.
- b) Any urgent messages which needs to be passed on to your family or employer in the case of an emergency.
- c) Provide any written guarantees for payment of reasonable expenses for emergency hospitalization.
- d) Your medical transfer or evacuation if you must be transported to the nearest hospital for emergency medical treatment.
- e) Your repatriation back to country of Residence if you are sick or injured overseas with appropriate medical supervision.
- f) If you require travel assistance, including:
 - rescheduling travel arrangements as a result of an emergency,
 - referral for legal advice arising out of an incident during your journey,
 - lost luggage retrieval,
 - contacting the issuer when passports, travel documents or credit cards are lost,
 - arranging translator/interpreter assistance in an emergency, and/or
 - arranging overnight hotel accommodation following flight delay or travel misconnection.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

3.2

We will not pay for expenses:

- a) Incurred for services provided by another party for which you are not liable to pay, or any expenses already included in the cost of a scheduled trip.
- b) For a service not approved and arranged by Allianz Global Assistance, or an authorized representative of Allianz Global Assistance, provided always that we reserve the right to waive this exclusion in the event that you or your travel companion cannot for reasons beyond your control to notify Allianz Global Assistance during an emergency medical situation. In any event, we reserve the right to reimburse you only for those expenses incurred for service which Allianz Global Assistance would have provided under the same circumstances.
- c) Incurred if you do not take the advice of Allianz Global Assistance.
- d) Incurred in country of Residence.

Allianz Global Assistance will not be held liable for any delays in, or prevention of, the agreed services resulting from a case of force majeure or from events such as strikes, riots, civil commotion, and restriction to free circulation, sabotage, terrorist attacks, civil or foreign war, and any consequences of a source of radioactivity or of any act of God.

You must check General Exclusions for other reasons why we will not pay.

4. REPATRIATION OF MORTAL REMAINS TO HOME COUNTRY

4.1

We will arrange and pay for reasonable costs of either an overseas funeral or overseas cremation or for the reasonable costs for repatriating your remains back to your home country, in the event of your death while overseas during your journey.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

4.2

We will not pay for expenses:

- a) Relating to funeral services or cremation or bringing your remains back to your home country unless it has been first approved by us.
- b) Relating to the transportation of your remains from your home country to any other country.

You must check General Exclusions for other reasons why we will not pay.

CONDITIONS OF PROVIDING ASSISTANCE UNDER SECTION 3 and 4 :

By using Allianz Global Assistance, you accept that solely Allianz Global Assistance makes decisions and organisation of the appropriate and necessary assistance measures.

- a) Allianz Global Assistance's decisions are taken solely in your medical interest.
- b) Allianz Global Assistance doctors contact the local medical facilities and, if needed, your usual doctor to collect information allowing Allianz Global Assistance to take the decisions best suited to your health condition.
- c) Any refusal on your part to comply in part or in full with the decisions taken by Allianz Global Assistance means you exempt us from any liability concerning the consequences of such an initiative and you will then lose all rights under this policy from the point you refused to comply with the decisions taken by Allianz Global Assistance.
- d) Allianz Global Assistance is entitled to the right to decide the means of evacuation and/or repatriation of remains and the final destination according to your health condition and the treatment needed by you.
- e) The means of evacuation and repatriation assistance are based on Allianz Global Assistance's opinion of your medical condition and will include the arrangement of necessary transportation vehicles, necessary medical escorts and any other medically necessary items, at the discretion of Allianz Global Assistance. Necessary transportation vehicles can be air ambulance, road ambulance, commercial airline, railway or any other appropriate means.
- f) Expenses incurred in the repatriation of mortal remains include service and material fees for embalming, preservation, cremation, delivery and cinerary casket.
- g) Allianz Global Assistance's interventions are carried out under the national and international laws and regulations. Allianz Global Assistance services are subject to the required authorizations by the relevant authorities.
- h) Allianz Global Assistance and the Insurer cannot be held liable for delays in, or prevention of, the agreed services resulting from a case of force majeure or from events such as strikes, riots, civil commotion, restrictions to free circulation, sabotage, terrorist attacks, civil or foreign war, and any consequences of a source of radioactivity or of any other Act of God.
- i) You must transfer ownership of any transport tickets to Allianz Global Assistance and you must undertake to send the unused transport tickets back to Allianz Global Assistance or reimburse Allianz Global Assistance with the amount recovered from the organization having issued the transport tickets.
- j) Allianz Global Assistance reserves the right to amend or upgrade the transport tickets in order to deliver the assistance detailed under this section. Any benefits will be transferred to us. Allianz Global Assistance at its option will deduct the value of the unused transportation ticket from any claim amount payable to you.

5. Trip Curtailment and Interruption

5.1

We will pay the un-utilised and non-refundable portion of travel and accommodation expenses paid in advance by you, and / or the additional, reasonable travel and accommodation expenses incurred after the commencement of your overseas journey, due to any of the following events that requires your immediate return to your home country:

- a) An injury or sickness suffered by you resulting in advice from a medical practitioner to abandon your planned journey and return to your country of residence immediately.
- b) The hijacking of the carrier in which you are travelling as a passenger.
- c) A typhoon, earthquake or tsunami which prevents you from continuing your scheduled journey.
- d) The unexpected outbreak of strike, riot or civil commotion arising.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

You must check General Exclusions for other reasons why we will not pay.

6. Trip Cancellation

6.1

We will pay your cancellation fees and lost deposits for travel, entertainment, and accommodation arrangements that you have paid in advance and cannot recover from any other source if your journey is cancelled due to circumstances neither expected nor intended by you or outside your control occurring from the time you purchased your travel package (except for item c)):

- a) Death, serious injury, serious illness, or quarantine suffered to you, your relative, your children, or your travel companion regardless of whether they are insured or not.
- b) Unexpected outbreak of strike, riot or civil commotion arising at your planned destination.
- c) Serious damage to your home from fire, flood, typhoon, earthquake or tsunami within seven (7) days before the departure date which required your presence on the premises on the departure date.
- d) Witness summons or jury service requiring your presence.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

6.2

We will not pay for losses:

- a) Due to the financial collapse, insolvency, or the inability to carry on normal business due to financial reasons of any transport, entertainment, tour, or accommodation provider, or travel agent.
- b) Incurred due to prohibition or regulation by any government.
- c) Caused by a tour operator or wholesaler being unable to complete arrangements for any tour because there were not enough people to go on the tour.
- d) Relating to the death, injury or sickness of any person who resides outside of your country of residence.

You must check General Exclusions for other reasons why we will not pay.

7. Travel Delay

7.1

We will pay you for each full consecutive 6 hour delay if a disruption to your journey, for a period of at least 6 consecutive hours from the scheduled time of your carrier's departure as specified in your itinerary, arises from strike or industrial action, adverse weather conditions, mechanical breakdown, derangement, or structural defect of the carrier you were scheduled to travel aboard.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

7.2

We will not pay:

- a) Due to the financial collapse, insolvency, or the inability to carry on normal business due to financial reasons of any transport, tour or accommodation provider, or travel agent.
- b) Arising from strike or industrial action which began or was announced before the issue date of your policy or on the date your travel tickets or confirmation of booking was issued, whichever is earlier.
- c) If you have not departed your home to commence your journey, or the period of delay allows sufficient time for you to return to your home.
- d) Arising from your failure to check in as according to the itinerary supplied to you, or if you fail to obtain written confirmation from the carriers or their handling agents of the number of hours delayed & the reason for such delay
- e) Due to hijacking.

You must check General Exclusions for other reasons why we will not pay.

8. Travel Missed Connection

8.1

We will pay in the event that you miss your confirmed onward travel connection at the transfer point due to the late arrival of your scheduled incoming connecting transport conveyance and no other transportation is available to you within 8 consecutive hours of your arrival at the transport point.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

8.2

We will not pay:

- a) Due to the financial collapse, insolvency, or the inability to carry on normal business due to financial reasons of any transport, tour or accommodation provider, or travel agent.
- b) Arising from strike or industrial action which began or was announced before the issue date of your policy or on the date your travel tickets or confirmation of booking was issued, whichever is earlier.
- c) Arising from your failure to check in as according to the itinerary supplied to you, or if you fail to obtain written confirmation from the carriers or their handling agents of the number of hours delayed & the reason for such delay
- d) Due to hijacking.

You must check General Exclusions for other reasons why we will not pay.

9. Loss or Damage to Luggage and Personal Effects

9.1

We will pay the repair cost, or replacement value, less depreciation, of luggage and personal effects which are stolen, accidentally damaged or permanently lost.

- a) You must provide receipts for your items, to justify the amount of your claim. If you are unable to submit receipts we may be able to accept alternate proof of ownership and value for your items, as agreed upon by us on a case by case basis.
- b) We also have the option to repair or replace the luggage and personal effects instead of paying you.
- c) If you are partially reimbursed by your carrier or other third party, we will pay the difference between the amount of your loss and what you were reimbursed, up to the limit of your cover, less depreciation.
- d) When determining the classification of an item, we will use the item's intended primary function as determined by the manufacturer. E.g. camera phones such as

iPhone and Nokia N95 will be assessed as mobile phones.

- e) Luggage and personal effects left in a motor vehicle are only covered, during daylight hours and must have been in a locked storage compartment and forced entry must have been made. The most we will pay if your luggage and personal effects are stolen from the locked storage compartment of an unoccupied vehicle is USD 200 for each item and USD 750 in total for all stolen items.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

9.2

We will not pay for losses:

- a) Above the original purchase price, replacement price or repair cost of any item, whichever amount is lower.
- b) If you do not report the loss, theft or misplacement within 24 hours to the police and if applicable to an office of the carrier you were travelling on when the loss, theft or damage occurred, and if you cannot prove that you made such report by providing us with a written statement from whoever you reported it to.
- c) If the loss or damage is not supported by proof of ownership, value and age.
- d) Relating to cash, or traveler's cheques.
- e) If your valuables, personal computer equipment or camera/ camera equipment or other electronic items/ equipment is transported in the cargo hold of a carrier.
- f) If the loss, theft or damage is to items left behind in a taxi, hotel or motel room after you have checked out or items left behind after you have disembarked from the carrier.
- g) If the loss, theft or damage is to watercraft of any type (other than surfboards) or bicycles.
- h) If the luggage or personal effects was being sent unaccompanied or under a freight contract.
- i) If the loss of, or damage arises from any process of cleaning, repair or alteration.
- j) If the loss of or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, electrical or mechanical breakdown, insects, rodents or vermin.
- k) If the luggage or personal effects was left unsupervised in a public place.
- l) If the luggage and personal effects were left unattended in a motor vehicle unless it was locked in the boot or locked storage compartment, or were left overnight in a motor vehicle even if it was in the locked storage compartment.
- m) If the luggage or personal effect is fragile, brittle or an electronic or mechanical component is broken or scratched – unless either:
 - it is the lens of spectacles, binoculars or photographic or video equipment; or
 - the breakage or scratch was caused by a crash involving a vehicle in which you are travelling.

- n) If the loss, theft or damage occurs in your country of residence.
- o) If the loss or damage is to sporting equipment whilst in use (including surfboards).

You must check General Exclusions for other reasons why we will not pay.

10. Baggage Delay

10.1

We will pay you for each full, consecutive 6 hour delay if your luggage is delayed, misdirected or misplaced by the carrier. Delays will be calculated from the time the responsible carrier arrives at your travel destination.

Any payments made under this Section will be deducted from claims made under Section 9 for the same event.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

10.2

We will not pay:

- a) If you do not report the delay within 24 hours to an appropriate authority, and provide us with a written statement from whomever you reported it to.
- b) If you are entitled to be adequately reimbursed by the carrier who was responsible for your delayed luggage.
- c) If your luggage is delayed on the flight returning you to country of Residence.

You must check General Exclusions for other reasons why we will not pay.

11. Loss of Travel Documents

11.1

We will reimburse you the replacement costs (including essential and reasonable communication, travel and accommodation costs to obtain replacements) of travel documents, including passports, traveler's cheques and other necessary travel documents, which are essential for you to complete the trip, when such loss arises from robbery, burglary, or theft while you are overseas on your journey.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

11.2

We will not pay for losses:

- a) If you do not report the robbery or theft within 24 hours to the police and if applicable to an office of the carrier you were travelling on when the loss, theft or misplacement occurred, or in the case of traveler's cheques to the issuing bank or relative company, and if you cannot prove that you made such report by providing us with a written statement from whoever you reported it to.
- b) If the expenses are incurred due to the fraudulent use of traveler's cheques or credit cards.
- c) For reasonable transport and accommodation expenses that have not been first approved by us.
- d) Loss of credit cards or replacement of credit cards, or replacement of Identity Cards, Employment passes, Fin cards, Social Visit passes or any kind of passes and driving licenses.
- e) Loss of cash cards or any other cards having a stored value.

You must check General Exclusions for other reasons why we will not pay.

12. Theft of Cash

12.1

You are covered up to the amount specified on your policy schedule for theft of your own cash. Cash is only covered whilst being carried on your person or secured in a locked safety deposit box.

In the event of a claim for loss of cash you must provide evidence of the initial withdrawal of the cash.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

12.2

We will not pay for losses:

- a) If you do not report the robbery or theft within 24 hours to the police and if applicable to an office of the carrier you were travelling on when the theft occurred, and if you cannot prove that you made such report by providing us with a written statement from whoever you reported it to.
- b) If you do not exercise reasonable care in protecting your cash.
- c) Regarding shortages due to error, omission, exchange or depreciation in value.
- d) Regarding loss of money not in the personal custody of the insured person.

You must check General Exclusions for other reasons why we will not pay.

13. Personal Liability

13.1

We will cover your legal liability for payment of compensation in respect of:

- Death or bodily injury to someone else, and/or
- Physical loss or damage to someone else's property as a result of an incident that happens during your journey.

We will also reimburse your reasonable legal costs and legal expenses for settling or defending the claim made against you. We will decide whether the costs were reasonable.

You must not accept liability or promise to pay the claim without prior written approval from us.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

13.2

We will not pay for losses or expenses:

- a) Relating to bodily injury to you, your travelling companion, or to a relative or employee of either of you.
- b) Relating to damage to property belonging to you, or in your care or control, or belonging to, or in the care or control of, a relative of yours, or your travelling companion, or to an employee of either of you.
- c) Arising out of the ownership, custody or use of any animal, aerial device, watercraft or mechanically propelled vehicle.
- d) Arising out of the conduct of a business, profession or trade.
- e) Relating to any loss, damage or expenses which are covered or should have been covered under a statutory or compulsory insurance policy, statutory or compulsory insurance or compensation scheme or fund, or under workers' compensation legislation, an industrial award or agreement, or accident compensation legislation.
- f) Relating to any fine, penalty or aggravated, punitive or exemplary or liquidated damages.
- g) Caused by disease that is transmitted by you.
- h) Concerning any relief or recovery other than monetary amounts.
- i) Relating to liability arising from a contract that imposes on you a liability which you would not otherwise have.
- j) Due to assault and/or battery committed by you or at your direction.
- k) Relating to conduct intended to cause personal injury, property damage or liability with reckless disregard for the consequences of you or any person acting with your knowledge, consent or connivance.

You must check General Exclusions for other reasons why we will not pay.

14. Rental Vehicle Excess Cover

14.1

We will pay you the excess or deductible that is imposed on you following loss or damage resulting from an automobile accident to the rental vehicle you have hired.

Cover will only apply when you have hired the rental car from a licenced rental agency, and have included sufficient motor insurance policy for the duration of your rental period. You must be named as either a driver or co-driver on the rental vehicle agreement.

14.2

We will not pay for expenses:

- a) If you are operating the rental vehicle outside of compliance with any regulations advised by the rental agency, your motor insurance policy, and/or any applicable regulations of the country you are driving in.
- b) If the loss of or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin.
- c) If you do not report the vehicle accident immediately to the police and if you cannot prove that you made such report by providing us with a written statement from whomever you reported it to.
- d) Your claim arises from motor sports of any kind
- e) Your claim arises from any currency exchange rate changes
- f) Any Miscellaneous charges imposed on you, including but not limited to administrative charges & credit card transactional charges which may be imposed by the rental agency
- g) Where your claim is not a valid Vehicle hire insurance claim, regardless of the amount
- h) Relating to losses resulting from damage to:
 - a. Windscreens, tyres ;
 - b. Undercarriage unless admitted and payable as a valid claim under the Rental Vehicle's Motor Insurance Policy and provided an excess or deductible has been imposed on you.

You must check General Exclusions for other reasons why we will not pay.

General Exclusions

WE WILL NOT PAY UNDER ANY CIRCUMSTANCES IF:

- 1) You do not act in a reasonable or reasonable way to protect yourself and your property and to avoid making a claim, or to reduce your loss as much as possible.
- 2) You have not been granted pre-approval by us for the purchase of an additional or alternative transport or accommodation expenses that you wish to claim.
- 3) Your claim arises from a consequential loss of any kind, including loss or lack of enjoyment.
- 4) Your claim arises directly or indirectly from, or is anyway related to you or your traveling companions changing plans.
- 5) You are claiming for the cost of utilised services including transport or accommodation.
- 6) At the time of purchasing the policy, you were aware of or could foresee a potential condition that may give rise to you making a claim under this policy.
- 7) You can recover your losses or additional expenses from any other party.
- 8) Your claim concerns anything that is covered under any other local, public, or private insurance policy, whether in country of Residence or overseas. We will be liable only for the amount your liability exceeds the limits of cover under any other policy.
- 9) Your claim is for a loss, which is recoverable by compensation under any workers compensation act or transport accident laws or by any government sponsored fund, plan, or medical benefit scheme, or any other similar type legislation required to be effected by or under a law.
- 10) Your claim is for additional expenses or fees arising from errors or omissions in your booking arrangements or your failure to obtain relevant visa or passport documents.
- 11) Your claim arises because you act illegally or break any government prohibition or regulation including visa requirements.
- 12) Your claim arises from customs, a government authority, or other official confiscating, detaining or destroying anything.
- 13) Your claim arises because you did not follow advice in the mass media of any government or other official body's warning:
 - Against travel to a particular country or parts of a country; or;
 - Of a strike, riot, bad weather, civil commotion or contagious disease including epidemic or pandemic).And you did not take appropriate action to avoid or minimise any potential claim under your policy (including delay of travel to the country or part of the country referred to in the warning).
- 14) Your claim arises from any act of war – whether war is declared or not – or from any rebellion, revolution, insurrection or taking of power by the military.
- 15) Your claim arises from a nuclear reaction or contamination from nuclear weapons or radioactivity.
- 16) Your claim arises from biological and or chemical material(s), substance(s), compound(s) or the like used directly or indirectly for the purpose to harm or to destroy human life and or create public fear.
- 17) Your claim arises directly or indirectly from an act or threat of terrorism, unless otherwise stated in the benefit.
- 18) Your claim arises from an epidemic or pandemic or a threat associated with an epidemic or pandemic.
- 19) Your claim arises from a mandatory quarantine, unless otherwise stated in the benefit.
- 20) Your claim arises or is in anyway related to you being in control of any motorized vehicle, including scooter or moped, that you do not hold a relevant valid license for in your country of residence.
- 21) Your claim arises because you hunt, race (other than on foot), engage in open water sailing (more than 10 nautical miles offshore), play polo, go mountaineering, engage in skiing or rock climbing using ropes or climbing equipment, any kind or parachuting/ hang gliding.
- 22) Your claim arises due to participation by you or any Travelling Companion in trekking trips (unless below 3,000 meters), skiing trips or expeditions
- 23) Your claim arises from or is related to professional sport.
- 24) Your claim arises because you dive underwater using artificial breathing apparatus, unless you hold a recognized diving license, or you were diving under licensed instruction.
- 25) Your claim arises directly or indirectly from you not wearing the appropriate protective clothing.
- 26) Your claim arises from, or is anyway related to force majeure unless the benefit specifically offers coverage.
- 27) Your claim arises because you are engaging in mining, oil rigging, aerial photography or handling explosive or you are engaging in any naval, military, air force, law enforcement, or civil defence service or operation.
- 28) You travel in, to or through Afghanistan, Cuba, the Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria.
- 29) Your claim arises from, is related to, or associated with a pre-existing medical condition.
- 30) Your claim is in respect of travel booked or undertaken against the advice of any medical practitioner.
- 31) Your claim arises directly or indirectly from any metastatic or terminal illness that was diagnosed prior to the policy being issued.
- 32) Your claim arises directly or indirectly from any journey for the purposes of obtaining any form of treatment overseas or any elective treatment that you choose to undertake.
- 33) Your claim arises from or is any way connected to any elective medical, surgery or dental treatment.
- 34) Your claim arises out of pregnancy, childbirth, related complications or any medically assisted conception unless otherwise stated in the benefit.

- 35) Your claim arises from treatment for addiction to drugs or alcohol, or you are using a medical facility as a nursing, convalescent, or rehabilitation place.
- 36) Your claim arises from or is in any way related to depression, anxiety, stress, mental or nervous conditions including addiction or withdrawal.
- 37) Your claim arises from or is any way related to suicide or attempted suicide.
- 38) Your claim arises from or is any way related to a sexually transmitted disease or your claim arises directly or indirectly from Human Immunodeficiency Virus (HIV) infection, Acquired Immune Deficiency Syndrome (AIDS).
- 39) You were under the influence of, or affected by alcohol or drugs – unless the drugs were prescribed by a medical advisor and taken in accordance with their instructions.
- 40) For your mysterious, unexplained disappearance.
- 41) Despite their advice otherwise following your call to Allianz Global Assistance, you received private hospital or medical treatment where public funded services or care is available or under any Reciprocal Health Agreement between appropriate Governments.
- 42) Your claim arises from or is related to the death or hospitalisation of any person aged 65 years and over, not listed on the certificate of insurance, regardless of their country of residence.
- 43) Your claim involves the cost of preventative medication or preventative treatment including, but not limited to, vaccination or contraception.

Claims

AWP Services Singapore Pte. Ltd. (Allianz Global Assistance) is authorized by Tokio Marine Insurance Singapore Ltd. to also provide claims handling services as our agent, not as your agent. Allianz Global Assistance acts under an agreement with the Insurer which means that Allianz Global Assistance can handle claims and make recommendations of claim settlements to the Insurer and is jointly referred to as “we”, “our” and “us” in this policy wording for this purpose only.

REASONABLE PRECAUTIONS

You must do everything reasonably possible to prevent a loss from occurring, or when a loss has occurred, ensure that the loss is minimized. If you do not, we can reduce your claim by the amount of prejudice we have suffered, or reject your entire claim.

HOW TO MAKE A CLAIM

As soon as practicable, and in any case within 30 days after the date of occurrence of an event which may give rise to a claim, You must give written notification to Us. If you do not, we can reduce your claim by the amount of prejudice we have suffered because of the delay.

You must give us any information we reasonably ask for to support your claim at your expense, such as but not limited to police reports, valuations, medical reports, original receipts, proof of ownership, or proof of an item’s age. If required, we may ask you to provide translations of your documents into English at your expense to enable us assess your claim.

If you cannot provide the requested proof of ownership, then we can reject your claim.

You must co-operate with us at all times in relation to the provision of supporting evidence and such other information as we may reasonably require.

- a) For medical, hospital or dental claims, contact us as soon as possible. We will require you to submit a medical report clearly outlining the diagnosis of the medical condition, any relevant past medical history and the required treatment plan.
- b) For damage or permanent loss of your unchecked luggage and personal effects, report it immediately to the police or the transport operator or provider you were travelling with when the loss or theft occurred within 24 hours and obtain a written statement of your report.
- c) For damage or permanent loss of your checked in luggage, caused by a carrier, report the damage or misplacement within 24 hours to an appropriate official and obtain a written report, including any offer of settlement that they may make.

Please note that we will never pay more than your actual loss.

YOU MUST NOTIFY US OF HOSPITALIZATION

If you are hospitalized whilst on your journey, you or a member of your traveling party must notify Allianz Global Assistance immediately or as soon as reasonably possible.

If you are not hospitalized but you are treated as an outpatient and you become aware that the total cost of your treatment is likely to exceed USD 1,500 you must notify Allianz Global Assistance.

PHONE CHARGES

For local calls made to our General Enquiries hotline or our Claims hotline, we may or may not provide you with a toll-free number. In any case we will not be responsible for any charges incurred by you, when you are contacting us for any non-emergency matters.

For urgent, overseas phone calls placed to our 24 Hour Emergency Assistance hotline, please use a reverse charge call (collect call) to contact us from outside Singapore. In the event that you were unable to place a reverse charge call, we will reimburse you up to a maximum of USD 50 for any phone charges incurred for you to call us from overseas.

CLAIMS PROCESSING

We endeavour to process your claim within 10 working days of us receiving a completed claim form and all necessary documentation. If we need additional information, a written request will be sent to you within 10 working days. We will pay all claims in US Dollars / Singapore Dollars. The sole discretion of the currency for payment of claim will be with AGA. The rate of currency exchange that will apply is the rate at the date of loss occurrence. No indemnity from us will carry any interest.

TO WHOM INDEMNITIES ARE PAYABLE

Indemnity for your loss of life is payable to your estate. All other indemnities of this Policy are payable to you. All the relevant claim forms should be completed and submitted by you. If not, an authorization letter signed by you is required to prove that others have the right to make a claim instead of you.

Under Sections 2 to 4, in the event funds for emergency medical treatment are guaranteed to the provider of healthcare by Allianz Global Assistance or their authorized representative, indemnities will be payable directly to the provider of healthcare.

Indemnity for expenses under Sections 2 which you incur directly will be payable to you. Under Sections 3 and 4 the benefits will be paid directly to the provider of service as indicated in each section.

YOU MUST NOT ADMIT FAULT OR LIABILITY

In relation to any claim under this policy you must not admit that you are at fault, and you must not offer or promise to pay any money, or become involved in litigation, without our approval.

YOU MUST HELP US TO RECOVER ANY MONEY WE HAVE PAID

If we have a claim against someone in relation to the money we have to pay under this policy, you must do everything you can to help us do that in legal proceedings. If you are aware of any third party that you or we may recover money from, you must inform us of such third party.

If you intend to commence legal proceedings to recover your costs or seek compensation against a third party, you must inform us as soon as possible. We will apply any money we recover from someone else under a right of subrogation in the following order:

1. To us, our administration and legal costs arising from the recovery.
2. To us, an amount equal to the amount that we paid to you under the policy.
3. To you, your uninsured loss (less your excess).
4. To you, your excess.

Once we pay your total loss we will keep all money left over.

If we have paid your total loss and you receive a payment from someone else for that loss or damage, you must pay us the amount of that payment up to the amount of the claim we paid you.

If we pay you for permanently lost, stolen or damaged property and you later recover the property or it is replaced by a third party, you must pay us the amount of the claim we paid you.

If we pay your claim and you receive a payment from someone else for the same costs, fees or expenses, you must pay us the amount of that payment up to the amount of the claim we paid you.

We may seek reimbursement from you if you receive a payment from any other source for any amount of the claim we paid you.

IF YOU CAN CLAIM FROM ANYONE ELSE, WE WILL ONLY MAKE UP THE DIFFERENCE

If you can make a claim against someone in relation to a loss or expense covered under this policy and you do not get paid the full amount of your claim, we will make up the difference. You must claim from them first.

SUBROGATION

At our discretion, we may start, control and settle legal proceedings for our own benefit in your name to recover compensation or secure indemnity from any party in respect of anything covered by this policy. We may do so in your name and on your behalf. You also consent to us seeking to recover any money we have paid to you from a third party.

You must help us to do this, even if we have not yet paid your claim, and even if the amount we pay is less than full compensation for your loss.

DUPLICATION OF COVER

If You are covered under more than one travel insurance policy underwritten by Us for the same trip, cover will be effective only under one policy. You must let us know which policy you want to claim under and henceforth, all the benefits under the policy you elected will apply. The other policy/policies for the same trip is/are deemed to be void

In the event that you are covered under more than one insurance policy for the same peril underwritten by other insurance companies, including us, you must seek compensation from other companies before submitting your claim to us. We will reimburse the balance if you do not get full compensation from other companies.

AGE

In the event of any claim, the age of the insured person will be determined as at the date of injury or illness with reference to their date of birth.

INTERPRETATION

This policy, certificate and the schedule shall be read together and any word or expression to which a specific meaning has been attached in any part of this policy, certificate or schedule shall bear such meaning wherever it may appear.

CLERICAL ERROR

A clerical error by Allianz Global Assistance shall not invalidate an insurance which is otherwise validly in force, nor would it continue insurance otherwise not validly in force.

ARBITRATION

If we admit liability for a claim but there is a dispute as to the amount to be paid, the dispute will be referred to an arbitrator. The arbitrator will be appointed jointly by you and us in accordance with the law at the time. You may not take legal action against us over the dispute before the arbitrator has reached a decision.

CONTACT DETAILS

For any General Enquiries call +65 6327 2210

Mon – Fri, 09:00 – 17:30 (Singapore Time)

E-mail: sqtravelsales@allianz-assistance.com.sg

For Claims Enquiries call +65 6327 2215

Mon – Fri, 09:00 – 17:30 (Singapore Time)

E-mail: sqtravelclaims@allianz-assistance.com.sg

For 24 hour Emergency Assistance call +65 6327 2210

(Reverse call for those outside Singapore)

Assistance services are arranged and managed by AWP Services Singapore Pte. Ltd. of 12 Marina View, #14 - 01 Asia Square Tower 2, Singapore 018961, a subsidiary company of Allianz Global Assistance.

This insurance is underwritten by Tokio Marine Insurance Singapore Ltd. with services provided by Allianz Global Assistance.