

INDIVIDUAL SOLUTION

ALLIANZ TRAVEL PROTECT ANNUAL MULTI TRIP POLICY WORDING



COVERAGE SUMMARY

This Coverage Summary sets out a brief description on coverage provided under each plan and the most we will pay in total for all claims under each plan. Your coverage and limit would depend on the plan you purchase. To fully understand your coverage and limit, please read the Policy Wording in full.

The definitions of the words and phrases in the [Definitions](#) section of the Policy Wording also apply in this Coverage Summary.

Important:

Sub-limits apply to some benefits. All costs and expenses must be *reasonable* and *customary costs*. Terms, conditions, limits and exclusions apply as set out in the Policy Wording.

How benefits are applied for an Individual Plan:

Maximum benefits stated, including sub-limits, are per insured person named on the Certificate of Insurance.

How benefits are applied for a Family Plan:

Maximum benefits stated, including sub-limits, apply per *insured adult* named on the Certificate of Insurance. *Dependent children* share the benefits within the *insured adults'* limits unless expressly stated otherwise.

For example, the maximum total limit per *insured adult* for baggage is \$5,000. If two *insured adults* are travelling with two *dependent children* the maximum amount claimable for *baggage* will be \$10,000

Coverage	When It Applies	Maximum Benefit in SGD		
		Platinum Plan	Gold Plan	Silver Plan
Trip Cancellation	You have to cancel <i>your trip</i> before <i>you</i> depart.	\$10,000	\$7,500	\$5,000
	Travel agent insolvency sublimit:	\$2,000	\$1,500	\$1,000
Trip Interruption	<i>Trip Curtailment:</i> You have to end <i>your trip</i> early and need to recover unused <i>trip</i> costs.	\$8,000	\$4,000	\$2,000
	<i>Trip Incident</i> includes:	\$15,000	Nil	Nil
	Early Return: You have to end <i>your trip</i> early and need to recover transportation cost for return home.			
	Trip Continuation: <i>Your</i> travel plans are interrupted, but <i>you</i> continue <i>your trip</i> .			
	Extended Stay: <i>Your</i> travel plans are interrupted and <i>you</i> need to recover additional accommodation and transportation costs <i>you</i> have incurred. (Maximum of SGD\$300 per day for 5 days)			
Travel Delay	<i>Your</i> travel plans are delayed while <i>you</i> are on <i>your trip</i> .	\$1,500	\$1,000	\$500
	Minimum 6 hours delay required with reimbursement per 24-hour period of delay.			
	Receipts must be provided.			
Baggage Coverage	Daily limit:	\$500	\$250	\$250
	<i>Your baggage</i> is lost, damaged, or stolen while on <i>your trip</i> .	\$5,000	\$3,000	\$1,500
	Per item limit:	\$500	\$500	\$250
Baggage Delay	Maximum benefit for all high value items combined:	\$1,500	\$1,000	\$500
	<i>Your baggage</i> is delayed by an airline, cruise line, or other travel carrier while on <i>your trip</i> .	\$1,000	\$750	\$500
	Minimum required delay – 6 hours			
	Receipts must be provided.			

Coverage	When It Applies	Maximum Benefit in SGD		
		Platinum Plan	Gold Plan	Silver Plan
Overseas Emergency Medical and Dental	You have to pay for emergency medical or dental treatment while on your trip.			
	Ages: 0 - 69 years	\$1,000,000	\$500,000	\$200,000
	Ages: 70 years and above	\$100,000	\$75,000	\$50,000
	Dental care maximum sublimit:	\$250	\$250	\$250
	Hospital cash: \$150/24 hours hospital confinement	\$5,000	\$5,000	Nil
	Continuation medical treatment in Singapore (maximum 14 days):			
	Ages 0 - 69 years:	\$7,500	\$5,000	\$2,500
	Ages 70 years and above:	\$3,750	\$2,500	\$1,250
	Traditional Chinese Medicine sublimit:	\$300	\$250	\$200
Emergency Transportation	Transportation is needed following a medical emergency while on <i>your trip</i> .	Actual cost	Actual cost	Actual cost
	Search & Rescue sublimit:	\$10,000	\$10,000	\$10,000
Travel Accident	<i>You</i> suffer a death or disability as a result of a travel accident during <i>your trip</i> .	\$100,000	\$75,000	\$50,000
Personal Liability	<i>You</i> are financially liable for damage <i>you</i> cause to a third party or their property while on <i>your trip</i> .	\$1,000,000	Nil	Nil
Sports Coverage Missed Activity	<i>You</i> miss a prepaid activity during <i>your trip</i> .	\$1,000	Nil	Nil
Sporting Equipment Cover	<i>Your sporting equipment</i> is lost, damaged, or stolen while on <i>your trip</i> .	\$3,000	Nil	Nil
Sporting Equipment Rental	<i>You</i> need to rent <i>sporting equipment</i> when <i>your personal sporting equipment</i> is lost, damaged, or stolen while on <i>your trip</i> .	\$3,000	Nil	Nil
Sports Coverage Search and Rescue	<i>You</i> are reported missing or need to be rescued from a physical emergency while on <i>your trip</i> .	\$10,000	Nil	Nil
Rental Car Excess	<i>You</i> are charged an excess by <i>your</i> rental car company if <i>your</i> rental car is damaged or stolen while on <i>your trip</i> .	\$1,500	\$750	Nil
Identification document	<i>Your</i> passport and/or visa is stolen, lost or damaged while on <i>your trip</i> .	\$250	\$250	Nil
Personal Money	<i>Your personal money</i> is lost or stolen while on <i>your trip</i> .	\$500	\$250	Nil

CONTACT US

For customer service and claims enquiries:

Call: +65 6222 1919

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

E-mail: ais.travelhelp@allianz.com

TO MAKE A CLAIM, PLEASE VISIT:

<https://www.allianz-assistance.com.sg/claims.html>

For 24-hour emergency assistance during your trip, please call:

+65 6995 1111

ALLIANZ TRAVEL PROTECT ANNUAL MULTI TRIP POLICY WORDING

1 IMPORTANT MATTERS

WHO IS YOUR INSURER?

This *policy* is underwritten by Allianz Insurance Singapore Pte. Ltd., as the insurer. The insurer may be referred to as "*we*", "*our*" and "*us*" in this policy wording.

AWP Services Singapore Pte. Ltd. (operating under the consumer-facing branding of Allianz Travel) has been appointed by Allianz Insurance Singapore Pte. Ltd., to provide service assistance on our behalf

WHAT THIS POLICY INCLUDES

This document is *our* Allianz Travel Protect annual multi trip Policy Wording.

This travel insurance policy covers only the sudden and unexpected specific situations, events, and losses included in this policy, and only under the terms and conditions described. Not every loss is covered, even if it is due to something sudden, unexpected, or out of *your* control.

You need to read this policy carefully and note the exclusions in each section along with the **General Exclusions** to make sure you understand it and ensure that it meets your needs.

If you need any clarification on your coverage or our Policy Wording, please contact our Customer Care Team at **+65 6222 1919**

Your policy consists of three parts:

1. The Policy Wording; and
2. The Certificate of Insurance; and
3. Any other document *we* tell *you* forms part of *your* policy.

Please retain these documents in a safe place.

WHO IS ELIGIBLE TO BE INSURED ON THIS POLICY?

You are eligible for this policy if *you* meet the following criteria:

- a) *You* are ordinarily Singapore resident; and
- b) *You* intend to return to Singapore after *your* trip.

The policy is issued in Singapore and is subject to the Insurance Act 1996 (the "Act") and all rules, regulations, subsidiary legislation and government orders enacted thereunder. The Act provides that *you* are treated as being ordinarily resident in Singapore if:

- a) *You* are a citizen of Singapore, unless *you* have resided outside Singapore continuously for 5 or more years preceding the application date of the policy and are not currently residing in Singapore;
- b) *You* are a permanent resident, unless *you* have resided in Singapore for less than a total of 183 days in the 12 months preceding the application date of the policy;
- c) *You* have a work pass or permit required under the Employment of Foreign Manpower Act 1990, unless *you* have resided in Singapore for less than a total of 183 days in the 12 months preceding the application date of the policy; or

- d) *You* have a pass or permit required under the Immigration Act 1959 that has duration longer than 90 days and *you* have resided in Singapore continuously for at least 90 days in the 12 months preceding the application date of the policy.

If *you* do not satisfy any one of the aforesaid definitions of being "ordinarily resident in Singapore", *you* must notify *us* immediately.

The insurance will be invalid if *we* have previously informed *you* that *we* do not want to insure *you* (anymore). In this case, *we* will refund any premium paid by *you*.

If requested by *us*, *you* will need to prove *your* eligibility by providing *us* with documentation including but not limited to:

- (i) A copy of *your* passport; or
- (ii) Singapore residency documents; or
- (iii) A copy of *your* current visa; or
- (iv) Other official documents confirming *your* right to reside in Singapore; and
- (v) A copy of *your* travel itinerary.

PAYMENT BEFORE COVER WARRANTY

In the event that the total premium due is not paid to the Insurer (or the intermediary through whom this Policy was effected) on or before the inception 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.

Your policy is effective at 00:00 (SGT) on the day after you pay the full premium. Cover is only provided for events that occur while your policy is in effect.

CANCELLATION DURING COOLING-OFF PERIOD

If *you* are not completely satisfied with the extent of cover provided by this policy, *you* may cancel this policy within 14 days after *you* are issued with *your* Certificate of Insurance. *You* will be given a full refund of the premium *you* have paid, provided *you* have not started *your* trip and *you* do not wish to make a claim or exercise any other right under the policy.

CANCELLATION AFTER COOLING-OFF PERIOD

After the cooling-off period *you* can still cancel *your* policy and *we* will in such case return a pro rata portion of the paid premium for the unexpired period of insurance if *we* receive *your* notice of cancellation within 180 days after *you* are issued with *your* Certificate of Insurance, provided *you* are not on any trip or planned trip covered by the policy at the time *you* request to cancel the policy and *you* do not wish to make a claim or exercise any other right under the policy.

You will be entitled to a portion of your paid premium subject to our short period rates as follows:

Cancellation of Policy	Refund (%)
Within 2 months	60%
Within 3 months	50%
Within 4 months	40%
Within 5 months	30%
Within 6 months	20%
Over 6 months	0%

EMERGENCY ASSISTANCE

If during *your trip* you are to be hospitalised, require evacuation or repatriation services, need to make alternative travel or accommodation arrangements or have lost *your* baggage, travel documents or money, please notify *us* as soon as possible.

We provide *our* customers with easy access to *our* 24-hour emergency assistance service. A phone call will put *you* directly in touch with a medical or travel specialist who will be able to assist *you* and confirm the cover available under *your* policy. *You* will be advised of any steps *you* will need to follow in claiming under *your* policy. *You* can call collect from anywhere in the world for emergency medical and travel assistance.

EMERGENCY PHONE NUMBER

Please call **+65 6995 1111**

OTHER CONTACT DETAILS

Phone : **+65 6222 1919**

Email: aistravelhelp@allianz.com

WHEN WE MAY CANCEL THIS POLICY

We may cancel this policy in the following circumstances only, by giving *you* 14 days prior notice by email sent to *your* last known email address supplied to *us*.

- a) If *you* fail to comply with *your* duty of utmost good faith;
- b) If *you* fail to comply with a provision of this policy, including a provision relating to the payment of the premium;
- c) If *you* make a fraudulent claim under this policy.

CORRECTNESS OF STATEMENTS AND FRAUD

If any claim under this policy is in any respect fraudulent, or if any false declaration is made or false or incorrect information is used in support of any claim, then *we* can, at *our* sole discretion, not pay *your* claim and cancel *your* cover under this policy from the date that the incorrect statement or fraudulent claim was made.

DUTY OF DISCLOSURE

When *you* apply for insurance or alter this policy, *you* must disclose to *us* all material facts. A material fact is one that may influence a prudent insurer in deciding whether or not to accept the cover and, if so, on what terms and conditions and for what premium.

Examples of information *you* may need to disclose include:

- Anything that increases the risk of an insurance claim;
- Any criminal conviction subject to Singapore law;
- If another insurer has cancelled or refused to insure or renew insurance, has imposed special terms, or refused any claim;
- Any insurance claim or loss made or suffered in the past.

These examples are a guide only. If there is any doubt as to whether any particular piece of information needs to be disclosed, this should be referred to *us*.

If *you* fail to comply with *your* duty of disclosure it may result in:

- This policy being avoided retrospectively with the effect that the policy never existed;
- This policy being cancelled;
- The amount *we* pay if *you* make a claim being reduced; or
- *Us* refusing to pay a claim.

CHANGE OF CIRCUMSTANCES

During the period of insurance, *you* must tell *us* immediately of any material change in the circumstances

surrounding the subject matter of this insurance that:

- Increases the risk *we* are insuring, or
- Alters the nature of the risk *we* are insuring.

Once *you* have told *us*, *we* may immediately change the terms of this policy or cancel it. If *you* fail to tell *us*, *we* may apply these changes retrospectively from the date *you* ought to have reasonably told *us*.

CHOICE OF LAW

This policy is governed by and construed in accordance with the laws of Singapore. *You* agree that it is *your* intention that this Choice of Law clause applies.

SANCTIONS REGULATION

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 the European Union, Singapore, United States of America and/or any other applicable national economic or trade sanction law or regulations.

CLERICAL ERROR

A clerical error by AWP Services Singapore Pte. Ltd or Allianz Insurance Singapore Pte. Ltd., shall not invalidate an insurance which is otherwise validly in force, nor would it continue insurance otherwise not validly in force.

DISPUTE RESOLUTION PROCESS

Any dispute about any matter arising under, out of, or in connection with this policy shall first be referred to the Financial Industry Disputes Resolution Centre Ltd ("FIDReC"). This applies as long as the dispute can be brought before FIDReC. If the dispute cannot be referred to or resolved by FIDReC, it shall be referred to and finally resolved by arbitration in Singapore in accordance with the Arbitration Rules of the Singapore International Arbitration Centre ("SIAC Rules") for the time being in force, which rules are deemed to be incorporated by reference in this clause. The tribunal shall consist of one (1) arbitrator.

EXCLUSION OF RIGHTS UNDER CONTRACTS (RIGHTS OF THIRD PARTIES) ACT

Any person or entity who is not a party to this policy shall have no rights under the Contracts (Right of Third Parties) Act 2001 to enforce any terms of the policy.

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 the policy is automatic and no further action is required.

For more information on the types of benefits that are covered under the scheme as well as the limits of

coverage, where applicable, please contact us or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

PERSONAL DATA USE

Any information collected or obtained in relation to this policy, whether contained in the application or otherwise obtained may be used and/or disclosed to Allianz Insurance Singapore Pte. Ltd., associated individuals/companies within Allianz Group or any independent third parties (within or outside Singapore) for any matters relating to the application, any policy issued and to provide advice or information about Allianz Insurance Singapore Pte. Ltd.'s products and services which Allianz Insurance Singapore Pte. Ltd. believes may be of the policyholder and/or the insured person's interest and to communicate with the policyholder and/or the insured person for any purpose. Such data may also be used for audit, business analysis and reinsurance purposes, amongst others.

Allianz Insurance Singapore Pte. Ltd. may collect, use, disclose and/or process such data in accordance with the Personal Data Protection Act 2012 for the purposes and uses described in Allianz Insurance Singapore Pte. Ltd.'s Privacy Policy. The Privacy Policy can be found at Allianz Insurance Singapore Pte. Ltd.'s website.

Assistance services are arranged and managed by AWP Services Singapore Pte. Ltd. of 79 Robinson Road, #09-01 Singapore 068897, a subsidiary company of Allianz Partners SAS.

This insurance is underwritten by Allianz Insurance Singapore Pte. Ltd. with assistance services provided by AWP Services Singapore Pte. Ltd. (operating under the consumer-facing branding of Allianz Travel).

2 DEFINITIONS

Throughout this *policy*, words and any form of the word appearing in italics have a special meaning and are defined in this section.

Accident	An unexpected and unintended event that causes <i>injury</i> , property damage, or both.
Accommodation	A hotel or any other kind of lodging for which you make a reservation or where you stay and incur an expense.
Adoption proceeding	A mandatory legal proceeding or other meeting required by law to be attended by you as a prospective adoptive parent(s) in order to legally adopt a minor child.
Amateur sporting competition	A sporting competition in which competitors take part for fun, fitness or as a pastime and for which they receive no payment or financial remuneration (not including prize money).
Baggage	Personal property <i>you</i> take with <i>you</i> or acquire on <i>your trip</i> . Refer to the Baggage Coverage Section for details about any items that are not covered.
Climbing sports	An activity utilising harnesses, ropes, belays, crampons, or ice axes. It does not include supervised climbing on artificial surfaces intended for recreational climbing.
Cohabitant	A person <i>you</i> currently live with and have lived with for at least 12 consecutive months and who is at least 18 years old.
Computer system	Any computer, hardware, software, or communication system or electronic device (including but not limited to smart phone, laptop, tablet, wearable device), server, cloud, microcontroller, or similar system, including any associated input, output, data storage device, networking equipment, or backup facility.
Covered reasons	The specifically named situations or events for which you are covered under this <i>policy</i> .
Cyber risk	Any loss, damage, liability, claim, cost, or expense of any nature directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with, any one or more instances of any of the following: <ol style="list-style-type: none"> 1. Any unauthorised, malicious, or <i>illegal</i> act, or the threat of such act(s), involving access to, or the processing, use, or operation of, any <i>computer system</i>; 2. Any error or omission involving access to, or the processing, use, or operation of any <i>computer system</i>; 3. Any partial or total unavailability or failure to access, process, use, or operate any <i>computer system</i>; or 4. 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.
Departure date	The originally scheduled date that you have selected to begin travel as shown on <i>your trip</i> itinerary and in <i>your</i> Certificate of Insurance.
Dependent children	Your children or grandchildren aged under 18 at the time you commence your trip who are accompanying you on your trip, and who are named on your Certificate of Insurance. This definition is extended to your unmarried children or grandchildren aged under 23, provided they meet the following conditions: <ol style="list-style-type: none"> a) They must be enrolled for full time study at a recognised institution of learning or higher learning; and b) They must not be employed in any occupation.
Doctor	Someone who is legally authorised to practice medicine or dentistry and is licensed if required. This cannot be <i>you</i> , a <i>travelling companion</i> , <i>your family member</i> , a <i>travelling companion's family member</i> , or the sick or <i>injured person's family member</i> .
Epidemic	A contagious disease recognised or referred to as an epidemic by a representative of the World Health Organisation (WHO) or an official government authority.

Family member	<p>Your:</p> <ol style="list-style-type: none"> 1. Spouse (by marriage, common law, domestic partnership, or civil union); 2. <i>Cohabitants</i>; 3. Parents and stepparents; 4. Children, stepchildren, foster children, adopted children, or children currently in the adoption process; 5. Siblings; 6. Grandparents and grandchildren; 7. The following in-laws: mother, father, son, daughter, brother, sister, and grandparent; 8. Aunts, uncles, nieces, and nephews; 9. Legal guardians and wards; 10. Paid, live-in caregivers. 11. <i>Service animals</i>.
First responder	Emergency personnel (such as a police officer, emergency medical technician, or firefighter) who are among those responsible for going immediately to the scene of an accident or emergency to provide aid and relief.
High-altitude activity	An activity that includes, or is intended to include, going above 4,500 metres in elevation, other than as a passenger in a commercial aircraft.
High value items	Collectibles, jewellery, watches, gems, pearls, furs, cameras (including video cameras) and related equipment, musical instruments, professional audio equipment, binoculars, telescopes, sporting equipment, hearing aids, prescription eyewear, contact lenses, artificial teeth, prosthetics, orthopaedic devices, wheelchairs, mobility devices, medical equipment, mobile devices, smartphones, computers, radios, drones, robots, and other electronics, including parts and accessories for the aforementioned items.
Hospital	<p>An acute care facility that has a primary function of diagnosing and treating sick and <i>injured</i> people under the supervision of doctors. It must:</p> <ol style="list-style-type: none"> 1. Be primarily engaged in providing inpatient diagnostic and therapeutic services; 2. Have organised departments of medicine and major surgery; and 3. Be licensed where required.
Identification document	A national identity card, residence permit, driving license, registration certificate, passport, boat license, fishing and hunting license. For natural persons acting as individual entrepreneurs and in the context of their professional activity, registration certificates for vehicles for professional use.
Illegal act	An act that violates law where it is committed.
Injury	External or internal bodily injury caused solely and directly by violent, accidental, external and discernible means.
Insured adult	Each adult person named on the Certificate of Insurance who has paid a full premium.
Key	<p>Keys, including remote controls, to your primary and secondary home(s), vehicles, and bank safety deposit boxes.</p> <p>Keys to your business premises, business vehicles, and business safes, when you are acting in your professional capacity.</p>
Local public transportation	Local, commuter, or other urban transit system carriers (such as commuter rail, city bus, subway, ferry, taxi, for-hire driver, or other such carriers) that transport you or a <i>travelling companion</i> less than 150 kilometres.
Mechanical breakdown	A mechanical issue, which prevents the vehicle from being driven normally, including running out of fluids (except fuel).

Medical escort	A professional person contracted by our medical team to accompany an ill or <i>injured</i> person while they are being transported. A <i>medical escort</i> is trained to provide medical care to the person being transported. This cannot be a friend, <i>travelling companion</i> , or <i>family member</i> .
Medically necessary	Treatment that is required for your illness, <i>injury</i> , or medical condition, consistent with your symptoms, and can safely be provided to you. Such treatment must meet the standards of good medical practice and is not for your or the provider's convenience.
Mental illness	Means any illness, condition or disorder listed in the current edition of the Diagnostic and Statistical Manual of Mental Disorders.
Natural disaster	A large-scale extreme weather or geological event that damages property, disrupts transportation or utilities, or endangers people, including without limitation: earthquake, fire, flood, hurricane, or volcanic eruption.
Pandemic	An <i>epidemic</i> that is recognised or referred to as a pandemic by a representative of the World Health Organisation (WHO) or an official government authority.
Permanent disablement	An <i>injury</i> which within 90 days from the accident, results in paraplegia, quadriplegia, tetraplegia, the loss of one or more limbs, loss of sight in one or both eyes, loss of hearing in both ears, or total loss of speech.
Policy	This travel insurance contract. This Policy Wording, your Certificate of Insurance and any other document we tell you forms part of your policy.
Political risk	Any kind of events, organised resistance or actions intending or implying the intention to overthrow, supplant or change the existing ruler or constitutional government, including but not limited to: <ul style="list-style-type: none"> • Nationalisation; • Confiscation; • Expropriation (including Selective Discrimination and Forced Abandonment); • Deprivation; • Requisition; • Revolution; • Rebellion; • Insurrection; • Civil commotion assuming to proportion of or amounting to an uprising; • Military and usurped power.
Pre-existing medical condition	Any medical or physical conditions, injuries, mental illnesses, signs, symptoms or circumstances: <ol style="list-style-type: none"> a) Which you are aware of, or ought to have been aware of; or b) For which advice, care, treatment, medication or medical attention has been sought, given or recommended; or c) Which have been diagnosed as a medical condition or illness, or which are indicative of an illness; or d) Which are of such a nature to require, or which potentially may require medical attention; or e) Which are of such a nature as would have caused a prudent, reasonable person to seek medical attention, <p>Prior to the start date of cover under this policy.</p> <p>The illness, injury, or medical condition does not need to be formally diagnosed in order to be considered a pre-existing medical condition.</p> <p>This definition applies to <i>you</i>, <i>your family members</i> and <i>your travelling companions</i>.</p>
Primary residence	<i>Your</i> permanent, fixed home address in Singapore for legal and tax purposes.
Professional sporting competition	A sporting competition in which competitors take part at either a professional or semi-professional level, while under contract to a club or sporting organisation for payment or financial remuneration.

Public place	Any area to which the public has access (whether authorised or not) including but not limited to hotel foyers and grounds, restaurants, public toilets, beaches, airports, railway stations, bus terminals, taxi stands and wharves.
Quarantine	Mandatory involuntary confinement by order or other official directive of a government, public or regulatory authority, or the captain of a commercial vessel on which you are booked to travel during <i>your trip</i> , which is intended to stop the spread of a contagious disease to which you or a <i>travelling companion</i> has been exposed.
Reasonable and customary costs	The amount usually charged for a specific service in a particular geographic area. The charges must be appropriate to the availability and complexity of the service, the availability of needed parts/materials/supplies/equipment, and the availability of appropriately-skilled and licensed service providers.
Refund	Cash, credit, or a voucher for future travel that you are eligible to receive from a <i>travel supplier</i> , or any credit, recovery, or reimbursement you are eligible to receive from your employer, another insurance company, a credit card issuer, or any other entity.
Rental Car	An automobile or other vehicle designed for use on public roads that you have rented for the period of time shown in a <i>rental car agreement</i> for use on <i>your trip</i> . Refer to the Rental Car Excess Coverage section for details of vehicles which are not covered.
Rental car agreement	The contract issued to you by the rental car company that describes all of the terms and conditions of renting a <i>rental car</i> , including <i>your</i> responsibilities and the responsibilities of the rental car company.
Service animal	Any dog that is individually trained to do work or perform tasks for the benefit of an individual with a disability, including a physical, sensory, psychiatric, intellectual, or other mental disability. Examples of work or tasks include, but are not limited to guiding people who are blind, alerting people who are deaf, and pulling a wheelchair. Other species of animals, whether wild or domestic, trained or untrained, are not considered service animals. The crime deterrent effects of an animal's presence and the provision of emotional support, well-being, comfort, or companionship are not considered work or tasks under this definition.
Severe weather	Hazardous weather conditions including but not limited to windstorms, hurricanes, tornados, fog, hailstorms, rainstorms, snow storms, or ice storms.
Sporting equipment	Equipment or goods used to participate in a sport.
Terrorist event	An act, including but not limited to the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s), which constitutes terrorism as recognised by the government authority or under the laws of Singapore and is committed for political, religious, ethnic, ideological or similar purposes, including but not limited to the intention to influence any government and/or to put the public, or any section of the public, in fear. It does not include general civil disorder or unrest, protest, rioting, political risk, or acts of war.
Traffic Accident	An unexpected and unintended traffic-related event, <i>other than mechanical breakdown</i> , that causes <i>injury</i> , property damage, or both.
Travel Agency	A Travel Agency with a current license issued by the Singapore Tourism Board.
Travel carrier	A company licensed to commercially transport passengers between cities for a fee by land, air, or water. It does not include: <ol style="list-style-type: none"> 1. Rental vehicle companies; 2. Private or non-commercial transportation carriers; 3. Chartered transportation, except for group transportation chartered by your tour operator; or 4. <i>Local public transportation</i>.
Travel supplier	A travel agent, tour operator, airline, cruise line, hotel, railway company, or other travel service provider.
Travelling companion	A person with whom <i>you</i> have made arrangements before your policy was issued, to travel with you for at least 75% of the duration of your trip. A group or tour leader is not considered a travelling companion unless you are sharing the same room with the group or tour leader.

Trip	<p>Your travel originally scheduled to begin on your departure date and end on your return date to, within, and/or from a location</p> <ul style="list-style-type: none"> • At least 50 km away from your primary residence; or • Abroad; or • Outside your city/town of residence, provided that your travel includes an overnight stay. <p>Each covered trip must begin and end in Singapore. It cannot include travel with the intent to receive health care or medical treatment of any kind, or moving, or commuting to and from work, and it cannot last longer than 90 days.</p>
Unattended	<p>Leaving <i>your baggage</i> and any personal effects including money and ID documents:</p> <ol style="list-style-type: none"> 1. With a person who is not named on <i>your Certificate of Insurance</i> or who is not a <i>travelling companion</i> or who is not a <i>family member</i>; or 2. With a person who is named on <i>your Certificate of Insurance</i> or who is a <i>travelling companion</i> or a <i>family member</i> but who fails to keep your baggage and effects under close supervision; or 3. Where they can be taken without your knowledge; or 4. At such a distance from you or outside of your line of sight that you are unable to prevent them from being taken.
Uninhabitable	<p>A <i>natural disaster</i>, fire, flood, burglary, or vandalism has caused enough damage (including extended loss of power, gas, or water) to make a reasonable person find their home or destination inaccessible or unfit for use.</p>
We, Us, or Our	<p>Allianz Insurance Singapore Pte.Ltd.</p>
You or Your	<p>All insured persons named on the Certificate of Insurance.</p>

3 PRE-EXISTING MEDICAL CONDITIONS

IMPORTANT INFORMATION ABOUT PRE-EXISTING MEDICAL CONDITIONS

When used in this Policy Wording or in any other documents which form part of *your* policy, the phrase *pre-existing medical condition* has a special meaning.

Pre-existing medical condition means:

Any medical or physical conditions, *injuries*, mental illnesses, signs, symptoms or circumstances:

- a) Which *you* are aware of, or ought to have been aware of; or
- b) For which advice, care, treatment, medication or medical attention has been sought, given or recommended; or
- c) Which have been diagnosed as a medical condition or illness, or which are indicative of an illness; or
- d) Which are of such a nature to require, or which potentially may require medical attention; or
- e) Which are of such a nature as would have caused a prudent, reasonable person to seek medical attention, prior to the start date of cover under this policy.

The illness, *injury*, or medical condition does not need to be formally diagnosed in order to be considered a *pre-existing medical condition*.

This definition applies to *you*, *your family* members and *your travelling companions*.

You can also find this definition of '*pre-existing medical condition*' in the **Definitions** section of this Policy Wording.

GENERAL EXCLUSION FOR PRE-EXISTING MEDICAL CONDITIONS

It is important to know that this policy does not provide coverage for any loss that results directly or indirectly from, or that is related to:

- a) *Your pre-existing medical condition(s)*, or any *complications* attributable to those condition(s); or
- b) *Pre-existing medical condition(s)* of *your travelling companion* or any *complications* attributable to those condition(s); or
- c) *Pre-existing medical condition(s)* of *your family* members or any *complications* attributable to those condition(s).

Please also refer to the **General Exclusions** if:

- *You* are travelling against the medical advice of a *doctor*;
- *You* are travelling with the intention of obtaining medical treatment.

If *you* have any queries about *pre-existing medical conditions*, you can contact our Customer Service Team on **+65 6222 1919**

4 WHEN YOUR COVERAGE BEGINS AND ENDS

COVERAGE START AND END DATES:

Your policy's coverage effective date and coverage end date are shown on your Certificate of Insurance. Your policy is effective at 00:00 (SGT) on the day after you pay the full premium. Cover is only provided for events that occur while your policy is in effect.

Maximum trip length of individual trips cannot exceed 90 days.

Your policy will end at 11:59PM (SGT) coverage end date listed on your Certificate of Insurance.

Additionally, coverage for each trip covered by your policy ends on the earlier of:

1. The return date of your trip;
2. The day you end your trip and arrive back to your primary residence, if you end your trip early; or
3. The day you arrive at a medical facility in Singapore for further care if you end your trip due to a medical reason.

AUTOMATIC POLICY EXTENSIONS:

If you are on a trip on your coverage end date, we will automatically extend your cover for an additional 48 hours after the coverage end date listed on your Certificate of Insurance.

If your return travel is delayed beyond the end of your trip or policy due to a covered reason under this policy, we will extend your coverage period until the earliest of when you:

1. Reach your final trip destination or your primary residence;
2. Decline to continue on to your final trip destination or primary residence once you are able;
3. Decline medical repatriation after your treating doctor and we confirm you are medically stable to travel; or
4. Arrive at a medical facility in Singapore for further care following a medical evacuation or medical repatriation.

EXTENDING COVER PAST THE 90TH DAY OF THE TRIP FOR ANY OTHER REASON:

If you will be on a trip which exceeds 90 days, or if you are on a trip on the coverage end date listed on your Certificate of Insurance, you may apply for an extension. We may, at our discretion, agree to extend your coverage by issuing you with a new single-trip policy to cover the additional days you require cover for.

We must receive *your* request prior to the 90th day of *your trip*, or where applicable, prior to the coverage end date listed on *your* Certificate of Insurance.

The maximum amount of days we will extend your cover past the 90th day is 30 days. *Your* request is subject to *our* written approval and *your* payment of an additional premium.

Where we have agreed to extend *your* cover, we will issue *you* with a new Certificate of Insurance. The coverage period on *your* new Certificate of Insurance cannot exceed 90 days from the *departure date* shown *your* original travel itinerary for the relevant *trip*.

IMPORTANT: Coverage cannot be extended in any circumstances for:

- Any new illnesses, *injuries* or medical signs and symptoms that arose during the term of *your* original policy or the *trip* we have agreed to extend *your* cover for; or
- Any other event that has occurred during *your* original policy or the *trip* we have agreed to extend *your* cover for which has given rise to a claim or which has the potential to give rise to a claim

5 DESCRIPTION OF COVERAGES

In this section, we will describe the different insurance coverages which are included in *your* policy. We explain each type of coverage and the conditions that must be met for the coverage to apply. If the conditions of coverage are not met, *your* claim will not be paid.

Specific exclusions may apply to individual coverages, and *you* must check the **General Exclusions** for exclusions applying to all coverages under this policy.

We will only provide cover under this policy for events and *covered reasons* that are sudden, unforeseeable and outside of *your* control, which:

- Occur during *your* coverage period; and
- Occur after the date *you* book and make a payment for *your* trip(s).

5.1 TRIP CANCELLATION COVERAGE

Trip Cancellation Coverage only applies before *you* have left for *your* trip.

If *your* trip is cancelled or rescheduled for a *covered reason* listed below, we will reimburse *you* (less available refunds) for *your* non-refundable trip payments, deposits, and any *reasonable and customary* related service fees charged by *your* travel supplier, up to the maximum benefit for Trip Cancellation Coverage listed in *your* Coverage Summary.

If *you* prepaid for shared accommodation and *your* travelling companion cancels their trip due to one or more of the covered reasons listed below, we will reimburse any additional accommodation fees *you* are required to pay.

IMPORTANT: *You* must notify all of *your* travel suppliers within 72 hours of discovering that *you* will need to cancel *your* trip (this includes being advised to cancel *your* trip by a doctor). If *you* notify any travel suppliers later than that and get a smaller refund as a result, we will not cover the difference. If a serious illness, *injury*, or medical condition prevents *you* from being able to notify *your* travel suppliers within that 72 hour period, *you* must notify them as soon as *you* are able.

You must check the General Exclusions section for exclusions which may apply.

COVERED REASONS:

- You* or a travelling companion becomes ill or *injured*, or develops a medical condition disabling enough to make *you* cancel *your* trip (including being diagnosed with an epidemic or pandemic disease such as COVID-19).

The following condition applies:

- A doctor advises *you* or a travelling companion to cancel *your* trip before *you* cancel it.

- A family member who is not travelling with *you* becomes ill or *injured*, or develops a medical condition (including being diagnosed with an epidemic or pandemic disease such as COVID-19).

The following condition applies:

- The illness, *injury*, or medical condition must be considered life threatening by a doctor, or require hospitalisation.

- You*, a travelling companion or family member who is not travelling with *you* dies on or after *your* policy's coverage effective date and after *you* purchase *your* trip.

- You* or a travelling companion is quarantined before *your* trip due to having been exposed to:

- A contagious disease other than an epidemic or pandemic, or
- An epidemic or pandemic (such as COVID-19), but only when the following conditions are met:

- The quarantine is specific to *you* or a travelling companion, meaning that *you* or a travelling companion must be specifically and individually designated by name in an order or directive to be placed in quarantine due to an epidemic or pandemic; and
- The quarantine does not apply generally or broadly (a) to some segment or all of a population, geographical area, building, or vessel (including without limitation lockdowns, changes in government alert levels, shelter-in-place, stay-at-home, safer-at-home, or other similar restriction), or (b) based on to, from, or through where the person is travelling. This condition (ii) applies even if the quarantine order or directive specifically designates *you* or a travelling companion by name to be quarantined.

- You* or a travelling companion is in a traffic accident on the departure date and either:

- You* or a travelling companion need medical attention; or
- Your* or a travelling companion's vehicle needs to be repaired because it is not safe to operate.

- You* are legally required to attend a legal proceeding during *your* trip.

The following condition applies:

- The attendance is not in the course of *your* occupation (for example, if *you* are attending in *your* capacity as an attorney, court clerk, expert witness, law enforcement officer, or other such occupation, this would not be covered).

7. Your *primary residence* becomes uninhabitable.
8. Your travel carrier cannot get you to your original itinerary's destination for at least 24 consecutive hours from the originally scheduled arrival time due to one of the following reasons:

- a) A natural disaster; or
- b) Severe weather.

However, if *you* can get to *your* original destination another way, *we* will reimburse *you* for the following, up to *your policy's Trip Cancellation Coverage* maximum benefit:

- (i) The cost of the alternative transportation, less available *refunds*, and
- (ii) The cost of any lost prepaid *accommodation* caused by *your* delayed arrival, less available *refunds*.

The following condition applies:

- a) Alternate transportation arrangements must be in a similar or lower class of service as *you* were originally booked with *your travel carrier*.
9. *You, a travelling companion, or a family member* serving in the armed forces is reassigned or has personal leave status changed, except because of war or disciplinary action.
10. *You or a travelling companion* become ill or injured, or develop a medical condition (including being diagnosed with an epidemic or pandemic disease such as COVID-19) disabling enough to prevent *you* from participating in the activity that is the main purpose of *your trip*.

The following condition applies:

- a) A doctor advises *you or your travelling companion* not to participate in the activity before *your* departure date.

Note: This covered reason applies only to plans with Sports coverage

11. If the *travel agency* to whom *you* made non-refundable payments becomes insolvent.

The following condition apply:

- a) Such insolvency must occur within sixty (60) days before the commencement date of *your trip* overseas.
- b) This event is subject to a maximum sublimit listed in the Coverage Summary.
- c) The insolvency must have been filed after *you* purchased this *policy*.

5.2 TRIP INTERRUPTION COVERAGE

TRIP CURTAILMENT

If *you* have to interrupt *your trip* or end it early due to one or more of the covered reasons listed below, *we* will reimburse *you*, less available *refunds*, up to the maximum benefit for trip curtailment coverage listed in your Coverage Summary, for the prorated portion of your insured unused non-refundable trip payments and deposits.

IMPORTANT: *You* must notify all of *your travel suppliers* within 72 hours of discovering that *you* will need to end *your trip* (this includes being advised to interrupt *your trip* by a *doctor*). If *you* notify any *travel suppliers* later than that and get a smaller *refund* as a result, *we* will not cover the difference. If a serious illness, injury, or medical condition prevents *you* from being able to notify *your travel suppliers* within that 72 hour period, *you* must notify them as soon as *you* are able.

Note (Apply only to the Platinum plan): *We* will not reimburse *you* for the unused non-refundable portion of *your* original return ticket under *Trip Curtailment* if *we* have paid or reimbursed *you* for the *travel carrier* ticket(s) for *your* return travel to *your primary residence* under Early Return.

EARLY OR DELAYED RETURN (APPLY ONLY TO THE PLATINUM PLAN)

If *you* have to return earlier or later than *your* original *return date* due to one or more of the *covered reasons* listed below, *we* reimburse *you* for, less available *refunds*, a return *travel carrier* ticket to *your primary residence* in the same class of service that *you* originally booked, unless a different class of service is otherwise *medically necessary*, up to the maximum benefit listed in *your* Coverage Summary.

Note: *We* will not pay or reimburse *you* for the *travel carrier* ticket(s) for *your* return travel to *your primary residence* under Early or Delayed Return if *we* have reimbursed *you* for the unused non-refundable portion of *your* original return ticket under *Trip Curtailment*.

TRIP CONTINUATION (APPLY ONLY TO THE PLATINUM PLAN)

- (i) If *you* have to interrupt *your trip* due to one or more of the *covered reasons* listed below, *we* will reimburse *you* for, less available *refunds*, the necessary transportation expenses *you* incur to continue *your trip*, up to the maximum benefit listed in *your* Coverage Summary;
- (ii) Reimburse *you* for additional *accommodation* fees *you* are required to pay, less available *refunds*, up to the maximum benefit listed in *your* Coverage Summary, if *you* prepaid for shared *accommodation* and *your travelling companion* has to end their *trip*.

EXTENDED STAY (APPLY ONLY TO THE PLATINUM PLAN)

If *you* have to interrupt *your trip* due to one or more of the *covered reasons* listed below and the interruption causes *you* to stay at *your* destination (or the location of the interruption) longer than originally planned, *we* will reimburse *you*, less available *refunds*, up to the maximum benefit listed in *your* Coverage Summary, for additional *accommodation* and *local public transportation expenses*.

COVERED REASONS:

1. *You* or a *travelling companion* becomes ill or *injured*, or develops a medical condition disabling enough to make *you* interrupt *your trip* (including being diagnosed with an *epidemic* or *pandemic* disease such as COVID-19).

The following condition applies:

- a) A *doctor* must either examine or consult with *you* or the *travelling companion* before *you* make a decision to interrupt the *trip*.
2. A *family member* who is not travelling with *you* becomes ill or *injured*, or develops a medical condition (including being diagnosed with an *epidemic* or a *pandemic* disease such as COVID-19).

The following condition applies:

- a) The illness, *injury*, or medical condition must be considered life threatening by a *doctor*, or require hospitalisation.
3. *You*, a travelling companion, or a family member, dies during your trip.
4. *You* or a travelling companion is quarantined during your trip due to having been exposed to:
 - a) A contagious disease other than an epidemic or pandemic; or
 - b) An *epidemic* or *pandemic* (such as COVID-19), but only when the following conditions are met:
 - (i) The *quarantine* is specific to *you* or a *travelling companion*, meaning that *you* or a *travelling companion* must be specifically and individually designated by name in an order or directive to be placed in *quarantine* due to an *epidemic* or *pandemic*; and
 - (ii) The *quarantine* does not apply generally or broadly (a) to some segment or all of a population, geographical area, building, or vessel (including without limitation lockdowns, changes in government alert levels, shelter-in-place, stay-at-home, safer-at-home, or other similar restriction), or (b) based on to, from, or through where the person is travelling. This condition (ii) applies even if the *quarantine* order or directive specifically designates *you* or a *travelling companion* by name to be *quarantined*.
5. *You* or a travelling companion is in a traffic accident.

One of the following conditions must apply:

- a) *You* or a *travelling companion* needs medical attention; or
- b) The vehicle needs to be repaired because it is not safe to operate.

6. *You* are legally required to attend a legal proceeding during *your trip*.

The following condition applies:

- a) The attendance is not in the course of *your* occupation (for example, if *you* are attending in *your* capacity as an attorney, court clerk, expert witness, law enforcement officer or other such occupation, this would not be covered).
7. Your primary residence becomes uninhabitable.
8. *Your travel carrier* cannot get *you* to *your* original itinerary's destination for at least 24 consecutive hours from the originally scheduled arrival time due to one of the following reasons:
 - a) A natural disaster; or
 - b) Severe weather.

However, if *you* can get to *your* original destination another way, we will reimburse *you* for the following, up to *your policy's* Trip Interruption Coverage maximum benefit:

- (i) The necessary cost of alternate transportation, less available *refunds*; and
- (ii) The cost of any lost prepaid *accommodation* caused by *your* delayed arrival, less available *refunds*.

The following condition applies:

- a) Alternate transportation arrangements must be in a similar or lower class of service as *you* were originally booked with *your travel carrier*.
9. *You* or a *travelling companion* is a traveller on a hijacked aircraft, train, vehicle, or vessel.
10. *You*, a *travelling companion*, or a *family member* serving in the armed forces is reassigned or has personal leave status changed, except because of war or disciplinary action

5.3 TRAVEL DELAY COVERAGE

To have this cover, *your* travel delay must be for at least the Minimum Required Delay listed in *your* Coverage Summary.

If *your trip* is delayed for one of the *covered reasons* listed below, we will reimburse *you* for the following expenses, less available *refunds*, up to the maximum benefit shown in *your* Coverage Summary for Travel Delay:

- (i) *Your* lost prepaid *trip* expenses and additional expenses *you* incur while and where *you* are delayed for meals, *accommodation*, communication, and transport, subject to a daily (24 hours) limit listed in *your* Coverage Summary as follows:
 - If you provide receipts, the With Receipts Daily limit listed in your Coverage Summary applies

- (ii) *Local public transportation* expenses to either help *you* rejoin *your* cruise or tour or reach *your* destination if the delay causes *you* to miss the departure of *your* cruise or tour.
- (iii) If the delay causes *you* to miss the departure of *your* flight or train due to a *local public transportation* delay on *your* way to the departure airport or train station, transportation expenses to either help *you* reach *your* destination or return to *your* primary residence.

You will also be eligible for this coverage if *your trip* is delayed for the Minimum Required Delay listed in *your* Coverage Summary because *your travelling companion's* pre-booked travel to reach *you* as part of *your trip* has been delayed for any of the below covered reasons.

COVERED REASONS:

1. A *travel carrier* delay (this does not include a *travel carrier's* cancellation prior to *your departure date*).
2. A strike, unless threatened or announced prior to the purchase of *your policy* or *your trip's purchase date*.
3. *Quarantine* during *your trip* due to having been exposed to:
 - a) A contagious disease other than an *epidemic* or *pandemic*; or
 - b) An *epidemic* or *pandemic* (such as COVID-19), but only when the following conditions are met:
 - (i) The *quarantine* is specific to *you* or a *travelling companion*, meaning that *you* or a *travelling companion* must be specifically and individually designated by name in an order or directive to be placed in *quarantine* due to an *epidemic* or *pandemic*; and
 - (ii) The *quarantine* does not apply generally or broadly (a) to some segment or all of a population, geographical area, building, or vessel (including lockdowns, changes in government alert levels, shelter-in-place, stay-at-home, safer-at-home, or other similar restriction), or (b) based on to, from, or through where the person is traveling. This condition (ii) applies even if the quarantine order or directive specifically designates *you* or a *travelling companion* by name to be *quarantined*.
4. A natural disaster.
5. Lost or stolen travel documents.
6. Hijacking, except when it is a terrorist event.
7. Civil disorder, unless it rises to the level of political risk.
8. A traffic accident.
9. A *travel carrier* denies *you* or a *travelling companion* boarding based on a suspicion that *you* or a *travelling companion* has a contagious medical condition (including an *epidemic* or *pandemic* disease such as COVID-19). This does not include being denied boarding due to *your* refusal or failure to comply with rules or requirements to travel or of entry to *your* destination.

5.4 BAGGAGE COVERAGE

If *your baggage* is lost, damaged, or stolen while *you* are on *your trip*, we will pay *you*, less available *refunds*, the lesser of the following, up to the maximum benefit listed for Baggage Coverage in *your* Coverage Summary:

- (i) Cost to repair the damaged *baggage*; or
- (ii) Cost to replace the lost, damaged, or stolen *baggage* with the same or similar item, depreciated by 10% for each full year since the original purchase date, up to the maximum of 50% depreciation.

The following conditions apply:

- a) *You* must have taken reasonable steps to keep *your baggage* safe and intact and to recover it;
- b) *You* must have filed and retained a copy of a report giving a description of the property and its value with the appropriate local authorities, *travel carrier*, *accommodation*, or tour operator within 24 hours of discovery of the loss;
- c) *You* must file and retain a copy of a police report in case of theft of any one or more *high-value items*;
- d) *You* must provide original receipts or another proof of purchase for each lost, damaged, or stolen item. For items without an original receipt or a proof of purchase, we will only cover 50% of the cost to replace the lost, damaged, or stolen item with the same or similar item; and
- e) *You* must report theft or loss of a cellular device to *your* network provider and request to block the device.

WHAT IS NOT COVERED

The following items are not covered under this section:

1. Animals, including remains of animals;
2. Cars, motorcycles, motors, aircraft, watercraft, and other vehicles and related accessories and equipment;
3. Bicycles, skis, and snowboards (except while they are checked with a *travel carrier*);
4. Tickets, passports, deeds, blueprints, stamps, and other documents;
5. Money, currency, credit cards, notes or evidences of debt, negotiable instruments, travellers' cheques, securities, bullion, and keys;
6. Rugs and carpets;
7. Antiques and art objects;
8. Fragile or brittle items;
9. Firearms and other weapons, including ammunition;
10. Intangible property, including software and electronic data;
11. Property for business or trade;
12. Property *you* do not own;
13. *High value items* stolen from a car, locked or unlocked;

14. *Baggage* while it is:

- a) shipped, unless with *your travel carrier*;
- b) in or on a car trailer;
- c) *unattended* in an unlocked motor vehicle; or
- d) *unattended* in a locked motor vehicle, unless the *baggage* cannot be seen from the outside;

15. *Baggage* left unattended in a public place.

5.5 BAGGAGE DELAY COVERAGE

If *your baggage* is delayed by a *travel supplier* during *your trip*, we will reimburse *you* for expenses *you* incur for the essential items *you* need until *your baggage* arrives, up to the maximum benefit shown in *your* Coverage Summary for Baggage Delay.

The following condition applies:

- a) *Your baggage* must be delayed for at least the Minimum Required Delay listed under Baggage Delay in *your* Coverage Summary.

5.6 OVERSEAS EMERGENCY MEDICAL AND DENTAL COVERAGE

Overseas Emergency Medical Care:

We will reimburse the *reasonable and customary costs* for which *you* are responsible for *your* emergency medical care, if, during *your trip*, *you* require immediate medical attention because *you* have *you* have a sudden, unexpected illness, *injury*, or medical condition (including being diagnosed with an *epidemic* or *pandemic* disease such as COVID-19).

We will reimburse *you* up to the maximum benefit listed for Emergency Medical and Dental Coverage in *your* Coverage Summary.

You or someone on *your* behalf must contact *us* as soon as reasonably possible if *you* need to be admitted to a *hospital* as an inpatient. Failure to do so may result in *your* claim being declined or reduced. If *you* need to be admitted to a *hospital* as an inpatient, *we* may be able to guarantee or advance payments, where accepted, up to the maximum benefit listed for Emergency Medical and Dental Coverage in *your* Coverage Summary.

Emergency Dental Treatment:

We will reimburse the *reasonable and customary costs* of *your* emergency dental treatment, if during *your trip*:

- 1. *You* develop a dental infection; or
- 2. *You* break a tooth or experience a dental *injury*; or
- 3. *You* lose a filling.

We will reimburse *you* up to the maximum sub-limit listed for Emergency Dental Treatment listed in the Emergency Medical and Dental Coverage section of *your* Coverage Summary.

Hospitalisation daily benefit (Applies only to the Platinum and Gold plans)

If *you* are confined to a hospital outside Singapore because of an unexpected illness, *injury*, or medical condition, *we* will reimburse *you* the maximum amount shown in *your* Coverage Summary for each continuous 24 hour period *you* are hospitalised, provided *your* period of confinement exceeds at least 48 hours. *We* will not reimburse *you* for the first 48 continuous hours *you* are in hospital.

Continuation of medical care in Singapore

We will reimburse *you* up to the maximum benefit listed in the Coverage Summary for *your* continuing medical care in Singapore.

The following conditions apply:

- (i) The illness, *injury* or medical condition must have occurred during *your trip*, and *you* must have sought medical treatment during *your trip* outside Singapore.
- (ii) The costs must be *reasonable and customary costs* incurred within 14 days of the date *you* return to Singapore.
- (iii) If *you* did not have treatment for the illness, *injury* or medical condition during *your trip*, *you* must seek treatment within 48 hours of the date and time *you* arrived back to Singapore or *we* will not pay.
- (iv) In all cases, for claims related to COVID-19, *you* must have received a positive COVID-19 test during *your trip* or *we* will not pay regardless of condition iii.

Traditional Chinese Medicine

We will reimburse *you* up to the maximum benefit listed in the Coverage Summary for Traditional Chinese Medicine.

The following conditions of coverage apply to coverage under Overseas Emergency Medical and Dental Coverage:

- a) The care must be *medically necessary* to treat an emergency condition, and such care must be provided by a *doctor*, *dentist*, *hospital*, or other provider authorised to practice medicine or dentistry;
- b) *You*, or someone acting on *your* behalf, must wherever possible contact *us* prior to treatment or hospitalisation. Failure to obtain *our* prior approval before any hospitalisation or treatment may result in *your* claim being declined; and
- c) *We* have the option of returning *you* to Singapore for further treatment if *you* are medically fit to travel and *we* will cover the costs for *your* repatriation. If *you* decline to return *we* will not reimburse *you* for any ongoing overseas medical expenses including medication; and
- d) *You* must not have travelled against the orders or advice of any government or other public authority at any location to, from, or through which *you* are traveling on *your trip*; and
- e) If *you* choose not to return to Singapore on or prior to the coverage end date shown on *your* Certificate of Insurance, *we* will not pay for any ongoing medical expenses, including medication, that *you* incur after the coverage end date in connection with any *injury*, illness or medical condition that occurred during *your* coverage period.

What is not covered:

We will not pay for losses arising directly or indirectly from:

- a) Private medical care when public health care or treatment is available to *you*;
- b) *Any* care provided for more than 14 days after *your* return to Singapore;
- c) *Any* care for any illness, *injury*, or medical condition that did not originate during *your trip* outside Singapore;
- d) Hospitalisation or surgical treatment where *our* prior approval has not been sought and obtained, unless notification is not possible;

- e) Non-emergency care or services including but not limited to the following care and services:
1. Elective cosmetic surgery or care;
 2. Annual or routine exams;
 3. Long-term care;
 4. Allergy treatments (unless life threatening);
 5. Exams or care related to or loss of/damage to hearing aids, dentures, eyeglasses, and contact lenses;
 6. Physical therapy, rehabilitation, or palliative care (except as necessary to stabilise you);
 7. Experimental treatment; and
 8. Any other non-emergency medical or dental care..

5.7 EMERGENCY TRANSPORTATION COVERAGE

IMPORTANT:

- If *your* emergency is immediate or life threatening, seek local emergency care at once.
- *We* are not, and shall not be deemed to be, a provider of medical or emergency services.
- *We* act in compliance with all national and international laws and regulations, and *our* services are subject to approvals by appropriate local authorities and active travel and regulatory restrictions.

Emergency Evacuation (Transporting *you* to the nearest appropriate medical facility)

If *you* become seriously ill or *injured* or develop a medical condition (including being diagnosed with an *epidemic* or *pandemic* disease such as COVID-19) while on *your trip*, *we* will pay for local emergency transportation from the location of the initial incident to a local *doctor* or local medical facility. If *we* determine that the local medical facilities are unable to provide appropriate medical treatment:

1. *Our* Emergency Assistance Team will consult with the local *doctor* to obtain information necessary to make appropriate decisions regarding *your* overall medical condition;
2. *We* will identify the closest appropriate available *hospital* or other appropriate available facility, make arrangements to transport *you* there, and pay for that transport; and
3. *We* will arrange and pay for a *medical escort* if *we* determine one is necessary.

The following conditions apply to items 1, 2, and 3 above:

- a) *You* or someone on *your* behalf must contact *us*, and *we* must make all transportation arrangements in advance. If *we* did not authorise and arrange the transportation, *we* will only pay up to what *we* would have paid if *we* had made the arrangements. *We* will not assume any responsibility for any transportation arrangements that *we* did not authorise or arrange;
- b) *You* must comply with the decisions made by *our* Emergency Assistance Team. If *you* do not comply, *you* effectively relieve *us* from any responsibility and liability for the consequences of *your* decisions, and *we* reserve the right to not provide coverage;

- c) One or more emergency transportation providers must be willing and able to transport *you* from *your* current location to the identified *hospital* or facility.

Medical Repatriation (Getting *you* home after *you* receive care)

If *you* become seriously ill or *injured* or develop a medical condition (including being diagnosed with an *epidemic* or *pandemic* disease such as COVID-19) while on *your trip* and *our* Emergency Assistance Team confirms with the treating *doctor* that *you* are medically stable to travel, *we* will:

1. Arrange and pay for *you* to be transported via regularly scheduled service on a common carrier in the same class of service that *you* originally booked, unless a different class of service is otherwise *medically necessary*, for the return leg of *your trip*, less available *refunds* for unused tickets. The transportation will be to one of the following:
 - a) Your primary residence;
 - b) A location of your choice in your country of primary residence; or
 - c) A medical facility near your primary residence or in a location of your choice in your country of primary residence. In either case, the medical facility must be willing and able to accept you as a patient and must be approved by our medical team as medically appropriate for your continued care.
2. Arrange and pay for a *medical escort* if *our* medical team determines that one is necessary.

The following conditions apply:

- a) Special accommodations must be *medically necessary* for *your* transportation (for example, if more than one seat is *medically necessary* for *you* to travel).
- b) *You* or someone on *your* behalf must contact *us*, and *we* must make all transportation arrangements in advance. If *we* did not authorise and arrange the transportation, *we* will only pay up to what *we* would have paid if *we* had made the arrangements. *We* will not assume any responsibility for any transportation arrangements that *we* did not authorise or arrange;
- c) *You* must comply with the decisions made by *our* assistance and medical teams. If *you* do not comply, *you* effectively relieve *us* from any responsibility and liability for the consequences of *your* decisions, and *we* reserve the right to not provide coverage;
- d) One or more emergency transportation providers must be willing and able to transport *you* from *your* current location to the identified *hospital* or facility.

Transport to Bedside (Bringing a friend or family member to *you*)

If *you* are told by the treating *doctor* that *you* will be hospitalised (including hospitalisation for an epidemic or pandemic disease such as COVID-19) for more than 120 hours during *your trip* or that *your* condition is immediately life-threatening, *we* will arrange and pay for round-trip transportation in economy class on a *travel carrier* for one friend or *family member* to stay with *you*.

The following conditions apply:

- a) *You* or someone on *your* behalf must contact *us*, and *we* must make all transportation arrangements in advance. If *we* did not authorise and arrange the transportation, *we* will only pay up to what *we* would have paid if *we* had made the arrangements.
- b) *You* must not have traveled against the orders or advice of any government or other public authority at any location to, from, or through which *you* are traveling on *your trip*.

Return of Dependents (Getting minors and dependents home)

If *you* die or are told by the treating *doctor* *you* will be hospitalised (including hospitalisation for an epidemic or pandemic disease such as COVID-19) for more than 24 hours during *your trip*, *we* will arrange and pay to transport *your travelling companions* who are under the age of 18, or are dependents requiring *your* full-time supervision and care to one of the following:

1. Your primary residence; or
2. A location of your choice in your country of primary residence.

We will arrange and pay for an adult *family member* to accompany *your traveling companions* who are under the age of 18 or are dependents requiring *your* full-time supervision and care, if *we* determine that it is necessary.

Transportation will be on a *travel carrier* in the same class of service that was originally booked. Available *refunds* for unused tickets will be deducted from the total amount payable.

The following conditions apply:

- a) This benefit is only available while *you* are hospitalised, or if *you* die, and if *you* do not have an adult *family member* traveling with *you* that is capable of caring for the *travelling companions* under the age of 18 or dependents.
- b) *You* or someone on *your* behalf must contact *us*, and *we* must make all transportation arrangements in advance. If *we* did not authorise and arrange the transportation, *we* will only pay up to what *we* would have paid if *we* had made the arrangements.

Repatriation of Remains (Getting *your* remains home)

Cover is included for claims relating to an epidemic or pandemic disease such as COVID-19.

We will arrange and pay for the *reasonable and customary* cost to transport *your* remains to one of the following:

1. A funeral home near *your primary residence*; or
2. A funeral home located in *your* country of *primary residence*

The following conditions apply:

- a) Someone on *your* behalf must contact *us*, and *we* must make all transportation arrangements in advance. If *we* did not authorise and arrange the transportation, *we* will only pay up to what *we* would have paid if *we* had made the arrangements; and
- b) The death must occur while on *your trip*.

If a *family member* decides to make funeral, burial, or cremation arrangements for *you* at the location of *your* death, *we* will reimburse the necessary expenses up to the amount it would have cost *us* to transport *your* remains to a funeral home near *your primary residence*.

Search and Rescue

We will pay the cost of search and rescue activities by a professional rescue team, up to the maximum benefit listed for search and rescue coverage in *your* Coverage Summary, if *you* are reported missing during *your trip* or have to be rescued from a physical emergency

5.8 TRAVEL ACCIDENT COVERAGE

We will pay up to the maximum benefit for Travel Accident Coverage listed in *your* Coverage Summary if:

- a) An *accident* occurs during *your trip* outside of Singapore; and
- b) *You* sustain an *injury* which within 90 days from the date of the *accident*, causes *your* death or *permanent disablement*.

The following condition applies:

- a) If the *accident* is during a flight, the flight must be operated by a commercial airline company and be between two commercial airports.

What is not covered:

We will not pay claims arising directly or indirectly from:

1. *Your* participation in manual or hazardous work;
2. Deliberate exposure to danger unless in the attempt to save a human life;
3. Disease or any disease process, illness or any natural causes;
4. The accidental death or *permanent disablement* of any person under the age of 16 years;
5. *You* not following *our* instructions or requirements under any other coverage this *policy* provides

5.9 PERSONAL LIABILITY COVERAGE

Note: Apply only to the Platinum plan.

If *you* become legally liable to pay compensation for:

- a) Bodily *injury* or death of someone else; or
- b) Physical loss of, or damage to, someone else's property, as a result of an *accident*, or a series of *accidents* arising out of a single event, that happens during *your trip*, then *we* will indemnify *you* up to the maximum benefit listed in *your* Coverage Summary for Personal Liability for:
 1. The compensation (including legal costs) awarded against *you*; and
 2. Any reasonable legal costs incurred by *you* for settling or defending a claim made against *you*, provided that *you* have *our* written approval before *you* incur these costs.

The following conditions apply:

- a) *You* must tell *us* as soon as *you* or *your* personal representatives are aware of a possible prosecution, inquest, fatal *injury*, *accident* or incident, which might lead to a claim against *you*.
- b) *You* must not pay or promise to pay, settle with, admit or deny liability to anyone who makes a claim against *you* without *our* written consent.

If *you* do not meet these conditions, *we* may reduce or refuse *your* claim to the extent *we* are prejudiced.

What is not covered:

We will not pay in respect of *your* legal liability for *injury*, death or damage caused by, or arising in connection with:

1. Injury to *you*, *your* travelling companion or to a relative or employee of *you* or *your* travelling companion;
2. Loss of or damage to property belonging to, or in the care, custody or control of *you*, *your* travelling companion, or a relative or an employee of *you* or *your* travelling companion;
3. Your ownership, custody, control or use of any firearm or weapon, aerial device, watercraft or motorised vehicle;
4. Your conduct of, or employment in any business, profession, trade or occupation;
5. Any loss, damage or expenses which are covered or should have been covered under a statutory or compulsory insurance or compensation scheme or fund or a similar scheme including but not limited to a workers compensation insurance, or an industrial award or agreement;
6. any fine or penalty, or aggravated, punitive, exemplary or liquidated damages;
7. Illness, sickness or disease that *you* have transmitted;
8. Any compensation or damages awarded which are not monetary amounts;
9. A contract *you* have agreed to that imposes on *you* a liability which *you* would not otherwise have;
10. Assault and/or battery committed by *you* or at *your* direction;
11. Any act by *you* or any person acting with *your* knowledge, connivance or consent which is intended to cause injury, property damage or liability.

5.10 SPORTS COVERAGE

Note: Applies only to the Platinum plan.

Missed Activity

This coverage only applies before the start of the activity.

If *you* cannot participate in one or more of *your* prepaid activities during *your trip* for a *covered reason* listed below, *we* will reimburse *you* for *your* non-refundable costs that *you* paid for the activities, less available *refunds*, up to the maximum benefit listed for Missed Activity on *your* Coverage Summary.

Covered Reasons:

1. *You*, a *travelling companion*, or a *family member* who was going to participate in the activity becomes ill or *injured*, or develops a medical condition (including being diagnosed with an *epidemic* or a *pandemic* disease such as COVID-19).

The following conditions apply:

- a) The illness, *injury*, or medical condition must be disabling enough to make a reasonable person not participate in the activity; and
- b) A *doctor* advises *you*, a *traveling companion*, or a *family member* not to participate in the activity before the activity takes place. If that isn't possible, a *doctor* must either examine or consult with *you*, the *traveling companion*, or the *family member* within 48 hours of the activity, or as soon as reasonably possible, to confirm the decision not to attend.

2. *Your family member* who is not participating in the activity becomes ill or *injured*, or develops a medical condition (including being diagnosed with an *epidemic* or a *pandemic* disease such as COVID-19).

The following condition applies:

- a) The illness, *injury*, or medical condition must be considered life threatening by a *doctor*, require hospitalisation, or require *your* care.

3. *You* or a *travelling companion* dies on or after *your policy's* coverage effective date.
4. *Your family member* dies on or within 30 days prior to the scheduled start date of the activity and on or after *your policy's* coverage effective date.
5. *Your* prepaid activity is canceled by the supplier of the activity due to *severe weather*.
6. *Your* ski resort closes 75% or more of its ski trails due to lack or excess of snow.

The following condition applies:

- a) The closure is for at least 50% of the normal operating hours on the calendar day *you* intend to use the lift tickets.

Sporting Equipment

If your sporting equipment is lost or damaged by a travel supplier, or stolen, while you are on your trip, we will pay you, less available refunds, the lesser of the following, up to the maximum benefit listed for Sporting Equipment (damage, loss, or theft) in your Coverage Summary:

- (i) Cost to repair the damaged *sporting equipment*; or
- (ii) Cost to replace the lost, damaged, or stolen *sporting equipment* with the same or similar item, reduced by 10% for each full year of use since the original purchase date, up to the maximum of 50% reduction.

The following conditions apply:

- a) You have taken the necessary steps to keep your *sporting equipment* safe and intact and to recover it;
- b) You have filed and have a copy of a report giving a description of the property and its value with the police, appropriate local authorities, *travel carrier, accommodation*, or tour operator within 24 hours of discovery of the loss;
- c) You must provide original receipts or another proof of purchase for each lost, stolen, or damaged item. For items without an original receipt or a proof of purchase, we will only cover 50% of the current market price of each item.

What is not covered

The following are not covered:

1. Items other than *sporting equipment*;
2. Animals, including remains of animals;
3. Cars, motorcycles, motors, drones, aircraft, watercraft, and other vehicles and related accessories and equipment;
4. Hearing aids, prescription eyewear, and contact lenses, unless specifically designed for use in a particular sport;
5. Prosthetics, and orthopedic devices, unless specifically designed for use in a particular sport;
6. Wheelchairs and other mobility devices, unless specifically designed for use in a particular sport;
7. Intangible property, including software and electronic data;
8. Property for business or trade;
9. Property you do not own; and
10. *Sporting equipment* while it is:
 - a) Shipped, unless with your *travel carrier*;
 - b) In or on a car trailer;
 - c) *Unattended* in an unlocked motor vehicle; or
 - d) *Unattended* in a *public place*.

Sporting Equipment Rental

If your *sporting equipment* is lost, damaged, or delayed by a *travel supplier* during your outbound travel, or stolen while on your trip, we will reimburse the necessary costs for renting replacement *sporting equipment* to use during your trip, up to the maximum benefit listed for Sporting Equipment Rental in your Coverage Summary. This coverage does not include motorised equipment or vehicles.

The following condition applies:

- a) You have filed a report giving a description of the property with the police, appropriate local authorities, *travel supplier*, accommodation, or tour operator within 24 hours of discovery of the loss.

Search and Rescue

We will pay the cost of search and rescue activities by a professional rescue team, up to the maximum benefit listed for Search and Rescue in your Coverage Summary, if you are reported missing during your trip or have to be rescued from a physical emergency. The maximum benefit listed for this coverage is in addition to any other search and rescue benefit that this policy provides

5.11 RENTAL CAR EXCESS COVERAGE

Note: Applies only for Platinum and Gold plans

IMPORTANT: This coverage does not replace any vehicle coverage mandated by law, does not provide bodily injury and property damage liability insurance and does not comply with any financial responsibility law or any other law mandating motor vehicle coverage.

If your *rental car* is stolen or damaged during the scheduled rental period and while on your trip, we will pay you, up to the maximum benefit listed for Rental Car Excess Coverage in your Coverage Summary, for:

- (i) The specified excess, deductible or damage liability fee you are liable to pay under your rental car agreement.

The following conditions apply:

- a) If the *rental car* is damaged while being operated, the driver at the time the damage occurs must be listed on the rental car agreement;
- b) This policy must have been purchased and become effective prior to you or any driver listed in the rental car agreement, or anyone acting on your or their behalf, first taking possession of the rental car at the beginning of the scheduled rental period as shown on the rental car agreement;
- c) You must file a report with the rental car company, either within 24 hours of the loss or damage or when you return the rental car (whichever comes first); and
- d) If the *rental car* is stolen, you must promptly notify the police.

Rental cars do not include:

1. Vehicles used for peer-to-peer car sharing
2. Trucks or moving vans;
3. Campers, trailers, or recreational vehicles;
4. Motorcycles, motorbikes, snowmobiles, kit-cars, or all-terrain vehicles;
5. Vehicles when used off-road;
6. Vehicles that are more than 10 years old;
7. Vehicles that seat more than nine persons, including the driver;
8. Vehicles that do not have to be licensed or are not legal where used;
9. Vehicles that are rented for commercial or for-hire purposes, including limousines; and
10. Vehicles that have a manufacturer's suggested retail price of more than SG\$75,000.

You are not covered for any loss that results directly or indirectly from any of the following specific exclusions:

1. Any obligation *you* assume under any agreement, (e.g. *you* pay for the car rental agency's supplemental insurance), except a collision or comprehensive *deductible* for *your* primary insurance;
2. Violating the *rental car agreement*;
3. Leases or rentals for 31 consecutive days or longer;
4. The *Rental car's* loss of value; or
5. *Mechanical breakdown* or ordinary wear and tear.

5.12 ID DOCUMENT COVERAGE

Note: Applies only for Platinum and Gold plans

If *your identification document* is lost, stolen or damaged during *your trip*, we will reimburse *you* for the cost, including shipping fees, to replace this *identification document*, up to the maximum benefit shown in *your* Coverage Summary for Identification Document Coverage.

The following condition applies:

- a) There must be a minimum of six months from the date of loss until your identification document is due to expire.

5.13 PERSONAL MONEY COVERAGE

Note: Applies only for Platinum and Gold plans only

If *you* withdraw cash from an ATM (automatic teller machine) during *your trip* and it is stolen from *you* or accidentally lost by *you*, while being carried by *you* or left in a locked safety deposit box, we will reimburse *you* for the lost money, up to the maximum benefit shown in *your* Coverage Summary for Personal Money Coverage.

The following conditions apply:

- a) In case of theft, *you* must provide proof of the incident (including but not limited to police report and proof of the date and time of withdrawal);
- b) The incident must have occurred within four hours following the withdrawal of cash from an ATM.

Note: Reimbursement is limited to the amount of money withdrawn from the ATM

5.14 GENERAL EXCLUSIONS

The **General Exclusions** apply to each coverage. An “exclusion” is something that is not covered by this insurance policy, and if an exclusion applies to your claim, no payment is available to you.

This *policy* does not provide coverage for any loss that results directly or indirectly from or that is related to any of the following:

1. **Things you were aware of** Any loss, condition, or event that was known, foreseeable, intended, or expected when your policy was purchased or where applicable, prior to you purchasing your trip.
2. **Pre-existing medical conditions**
 - a) Your pre-existing medical condition(s), including any complications attributable to those condition(s);
 - b) Pre-existing medical condition(s) of your travelling companion including any complications attributable to those condition(s);
 - c) Pre-existing medical condition(s) of your family members including any complications attributable to those condition(s).
3. **Travelling for medical treatment** You travelling with the intention to receive health care, medical treatment, or dental treatment of any kind while on your trip.
4. **Travelling against medical advice** You travelling with the intention to receive health care, medical treatment, or dental treatment of any kind while on your trip.
5. **Self-harm and suicide** Your intentional self-harm or your suicide or attempted suicide.
6. **Pregnancy and childbirth** Pregnancy or childbirth except for:
 - a) Sudden unforeseen medical complications or emergencies occurring within the first 20 weeks/140 days of your pregnancy.
7. **A child born overseas** A child born overseas during your coverage period.
8. **Fertility and abortion** Fertility treatments or you undergoing an abortion where it is not deemed medically necessary to do so by a doctor.
9. **Alcohol and drugs** The use or abuse of alcohol or drugs, or any related physical symptoms. This does not apply to drugs prescribed by a doctor and used as prescribed.
10. **Intent to cause loss** Acts committed by you, your travelling companion or your family member with the intent to cause loss.
11. **Working as a crew member** Operating or working as a crew member (including as a trainee or learner/student) aboard any aircraft or commercial vehicle or commercial watercraft.
12. **Motorcycles and mopeds** You riding a moped or motorcycle in the following circumstances:
 - (i) Without a helmet (whether as a driver or a passenger); or
 - (ii) Without a valid driver's license as required in the country you are in; or
 - (iii) Where a valid license is not required in the country you are in, you riding if you do not have a full Singapore license qualifying you to ride the moped or motorcycle you are riding on, as specified by the Traffic Police of the Singapore Police Force (SPF).
13. **Professional sports** Participating in or training for any professional sporting competition or semi-professional sporting competition.
14. **Amateur sports** Participating in or training for any amateur sporting competition while on your trip. This does not include participating in informal recreational sporting competitions and tournaments organised by accommodation, resorts, or cruise lines to entertain their guests.

15. Extreme sports (Applies to plans with Sports coverage)	<p>Participating in extreme, high-risk sports and activities including but not limited to:</p> <ul style="list-style-type: none"> (i) Any high-altitude activity, BASE jumping, or free climbing; (ii) Rafting/kayaking above Class V rapids or canoeing above Class III rapids; (iii) Heli-skiing or skiing or snowboarding in an area designated unsafe by the resort management; (iv) Personal combat or fighting sports, Running of the Bulls, or rodeo activities; (v) Racing any motorised vehicle or watercraft other than go-karts; or (vi) Free diving at a depth greater than 30 feet (10 meters) or scuba diving at a depth greater than 100 feet (30 meters) or, for uncertified divers, diving without a certified dive master. <p>This exclusion does not apply to high-risk sports and activities that are not expressly excluded as long as they are:</p> <ul style="list-style-type: none"> (i) Arranged as part of your trip; (ii) Provided by a company that is regulated or licensed where required; and (iii) Not otherwise prohibited by law. <p>You must wear all recommended safety equipment while participating in your sporting activities in order to be eligible for coverage.</p>
Extreme sports (Applies to plans without Sports coverage)	<p>Participating in extreme, high-risk sports and activities including but not limited to:</p> <ul style="list-style-type: none"> a) Skydiving, BASE jumping, hang gliding, or parachuting; b) Bungee jumping; c) Caving, rappelling, or spelunking; d) Skiing or snowboarding outside marked trails or in an area accessed by helicopter; e) Climbing sports or free climbing; f) Any high-altitude activity; g) Personal combat or fighting sports; h) Racing or practicing to race any motorised vehicle or watercraft; i) Free diving; or j) Scuba diving at a depth greater than 20 meters or without a dive master.
16. Illegal acts	<p>An illegal act resulting in a conviction, except when you, a travelling companion, a family member, or your service animal is the victim of such act.</p>
17. Epidemics and pandemic diseases	<p>An epidemic or pandemic, except when and to the extent that an epidemic or pandemic is expressly referenced in and covered under Trip Cancellation Coverage, Trip Interruption Coverage, Travel Delay Coverage, Emergency Medical and Dental Coverage or Emergency Transportation Coverage.</p>
18. Natural disasters	<p>Natural disaster, except when and to the extent that a natural disaster is expressly referenced in and covered under Trip Cancellation Coverage, Trip Interruption Coverage, or Travel Delay Coverage.</p>
19. Pollution and contamination	<p>Air, water, or other pollution, or the threat of a pollutant release, including thermal, biological, and chemical pollution or contamination.</p>
20. Nuclear reaction and radiation	<p>Nuclear reaction, radiation, or radioactive contamination.</p>
21. War	<p>War (declared or undeclared) or acts of war.</p>
22. Military duty	<p>Military duty, except when and to the extent that military duty is expressly referenced and covered under Trip Cancellation Coverage or Trip Interruption Coverage.</p>
23. Political risk	<p>Political risk.</p>

24. Cyber risk	Cyber risk.
25. Civil unrest	Civil disorder or unrest, except when and to the extent that civil disorder or unrest is expressly referenced in and covered under Trip Interruption Coverage or Travel Delay Coverage.
26. Terrorism	Terrorist events. This exclusion does not apply to Emergency Medical or Emergency Transportation Coverage.
27. Government authorities	Acts, travel alerts/bulletins, or prohibitions by any government or public authority, except when and to the extent that an act, travel alert/bulletin, or prohibition by a government or public authority is expressly referenced in and covered under Trip Cancellation Coverage or Trip Interruption Coverage.
28. Travel supplier restrictions	A travel supplier's restrictions on any baggage, including medical supplies or equipment.
29. Wear and tear	Ordinary wear and tear or defective materials or workmanship.
30. Gross negligence	An act of gross negligence by you or a travelling companion.
31. Travel against government advice	Travel against the orders or advice of any government or other public authority.
32. Sanctions	Any coverage, benefit, or services for any activity that would violate any applicable law or regulation, including without limitation any economic/trade sanction or embargo.
33. Travel dates	Any claims arising from your travel carrier tickets not showing travel date(s).

5.15 CLAIMS INFORMATION

CLAIMS

First check *you* are covered by *your policy* by reading the appropriate coverage section in this *policy* and the **General Exclusions** applying to all sections to see exactly what is and is not covered

HOW TO MAKE A CLAIM AND WHAT IS REQUIRED

You must give notice of *your* claim as soon as possible. The fastest and easiest way to make a claim is to visit *our* online claims portal: <https://www.allianztravel.com.sg/claims.html>

Alternatively, *you* can call the contact number shown on the back cover of this Policy Wording for assistance. If there is a delay in claim notification, or *you* do not provide sufficient detail to process *your* claim, *we* can reduce *your* claim by the amount of prejudice *we* have suffered because of the delay.

You must give 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 or proof of purchase and ownership. If required *we* may ask *you* to provide *us* with translations into English of any such documents to enable *our* assessment of *your* claim. *You* must co-operate at all times in relation to providing supporting evidence and such other information that may reasonably be required. If *you* think that *you* may have to cancel *your trip* or shorten *your trip* *you* must tell *us* as soon as possible. Contact *us* using the contact number shown on the back cover of this Policy Wording.

For medical, *hospital* or dental claims, contact *us* as soon as practicable.

For loss or theft of *your baggage*, *personal money* or *ID documents*, report it immediately to the police and obtain a written notice of *your* report.

For damage or misplacement of *your baggage*, caused by the airline or any other operator or accommodation provider, report the damage or misplacement to an appropriate official and obtain a written report, including any offer of settlement that they may make.

Submit full details of any claim in writing within 30 days of *your* return to *your primary residence*.

CLAIMS ARE PAYABLE IN SINGAPORE DOLLARS TO YOU

We will pay all claims in Singapore dollars. *We* will pay *you* unless *you* tell *us* to pay someone else. The rate of currency exchange that will apply is the rate at the time *you* incurred the expense. Payment will be made by direct credit to a Singapore bank account nominated by *you*.

YOU MUST NOT ADMIT FAULT OR LIABILITY

You must not admit that *you* are at fault, for any *accident*, incident or event causing a claim under *your policy*, and *you* must not offer or promise to pay any money, or become involved in legal action, 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 or *we* have paid under *your 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*.

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 they do not pay *you* the full amount of *your* claim, *we* will make up the difference. *You* must claim from them first.

OTHER INSURANCE

If any loss, damage or liability covered under this *policy* is covered by another insurance policy, *you* must give *us* details of that insurance *policy*. *We* will only make any payment under this *policy* once the other insurance policy is exhausted. If *we* have paid *your* claim in full first, *we* may seek contribution from *your* other insurer. *You* must give *us* any information *we* reasonably ask for to help *us* make a claim from *your* other insurer.

SUBROGATION

We may, at *our* discretion undertake in *your* name and on *your* behalf, control and settle any proceedings, or take control and settle any proceedings *you* undertake in *your* name, for *our* own benefit in *your* name to recover compensation or secure indemnity from any party in respect of anything covered by this policy. *You* are to assist and permit to be done, everything required by *us* for the purpose of recovering compensation or securing indemnity from other parties to which *we* may become entitled or subrogated, upon *us* accepting *your* claim under this policy regardless of whether *we* have yet paid *your* claim, whether or not the amount *we* pay *you* is less than full compensation for *your* loss, and whether or not *we* pay *you* directly or pay a third party providing services to *you*. These rights exist regardless of the section of this policy under which *your* claim is paid.

RECOVERY

We will apply any money *we* recover from someone else under a right of subrogation in the following order:

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

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 lost 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*.

FRAUD

Insurance fraud places additional costs on honest policyholders. Fraudulent claims force insurance premiums to rise. *We* encourage the community to assist in the prevention of insurance fraud. *You* can help by reporting insurance fraud by calling Allianz Travel on **+65 6222 1919**. All information will be treated as confidential and protected to the full extent under law.

CONTACT US

For customer service and claims enquiries, please contact:

Call: +65 6222 1919

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

E-mail: aistravelhelp@allianz.com

To make a claim, please visit:

<https://www.allianz-assistance.com.sg/claims.html>

For 24 hours emergency assistance during your trip:

Call: +65 6995 1111

ALLIANZ INSURANCE SINGAPORE PTE. LTD.

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ALLIANZ CONTACT CENTRE

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Monday to Friday between 9am and 5pm
(excluding Public Holidays)

customerservice@allianz.com.sg