

INDIVIDUAL SOLUTION

ALLIANZ TRAVEL PROTECT SINGLE 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	Silver Plan	Bronze Plan
Trip Cancellation	You have to cancel <i>your trip</i> before you depart.	\$15,000	\$8,000	\$5,000
	Travel agent insolvency sublimit:	\$2,000	\$1,500	\$1,000
Trip Interruption	Trip Curtailment: You have to end <i>your trip</i> early and need to recover unused <i>trip</i> costs.	\$15,000	\$8,000	\$2,000
	Trip Incident includes: <ul style="list-style-type: none"> 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) 	\$15,000	Nil	Nil
Travel Delay	<i>Your</i> travel plans are delayed while <i>you</i> are on <i>your trip</i> .	\$2,000	\$1,000	\$500
	Minimum 6 hours delay required with reimbursement per 24-hour period of delay. Receipts must be provided.			
	Daily limit:	\$500	\$250	\$250
Baggage Coverage	Your baggage is lost, damaged, or stolen while on <i>your trip</i> .	\$5,000	\$3,000	\$2,000
	Per item limit:	\$500	\$500	\$250
	Maximum benefit for all high value items combined:	\$1,500	\$1,000	\$500
Baggage Delay	<i>Your</i> baggage is delayed by an airline, cruise line, or other travel carrier while on <i>your trip</i> . Minimum required delay – 6 hours	\$1,200	\$1,000	\$500

Coverage	When It Applies	Maximum Benefit in SGD		
		Platinum Plan	Silver Plan	Bronze Plan
	Receipts must be provided.			
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	\$150,000	\$100,000	\$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):	\$10,000	\$10,000	\$5,000
	Ages 0 - 69 years:	\$5,000	\$5,000	\$2,500
	Ages 70 years and above:	\$500	\$300	\$200
	Traditional Chinese Medicine sublimit:			
Emergency Transportation	Transportation is needed following a medical emergency while on <i>your trip</i> . Search & Rescue sublimit: \$10,000	Actual cost	Actual cost	Actual cost
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	\$1,000	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 – 17:30 (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 SINGLE 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 single 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. The event that leads to *your* claim must occur while *your policy* is in effect.

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* will purchase *your* policy in Singapore before *you* start *your* trip;
- c) *you* intend to return to Singapore after *your* trip; and
- d) the departure date on *your* policy reflects the date *you* are originally scheduled to begin *your* travel, as shown on *your* travel itinerary.

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.

After the cooling-off period *you* can still cancel *your* policy but we will not refund any part of *your* premium if *you* do.

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: ais.travelhelp@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:

- If you fail to comply with your duty of utmost good faith;
- If you fail to comply with a provision of this policy, including a provision relating to the payment of the premium;
- 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 <i>you</i> make a reservation or where <i>you</i> stay and incur an expense.
Adoption proceeding	A mandatory legal proceeding or other meeting required by law to be attended by <i>you</i> 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 <i>you</i> 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 act</i>, 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 <i>you</i> have selected to begin travel as shown on <i>your trip</i> itinerary and in <i>your</i> Certificate of Insurance.

Dependent children	<p>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.</p> <p>This definition is extended to your unmarried children or grandchildren aged under 23, provided they meet the following conditions:</p> <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	<p>Someone who is legally authorised to practice medicine or dentistry and is licensed if required. This cannot be you, a travelling companion, your family member, a travelling companion's family member, or the sick or injured person's family member.</p>
Epidemic	<p>A contagious disease recognised or referred to as an epidemic by a representative of the World Health Organisation (WHO) or an official government authority.</p>
Family member	<p>Your:</p> <ol style="list-style-type: none"> 1. Spouse (by marriage, common law, domestic partnership, or civil union); 2. Cohabitants; 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. Service animals.
First responder	<p>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.</p>
High-altitude activity	<p>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.</p>
High value items	<p>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.</p>
Hospital	<p>An acute care facility that has a primary function of diagnosing and treating sick and injured 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	<p>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.</p>
Illegal act	<p>An act that violates law where it is committed.</p>
Injury	<p>External or internal bodily injury caused solely and directly by violent, accidental, external and discernible means.</p>

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 <i>you</i> 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 <i>our</i> 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 <i>your</i> illness, <i>injury</i> , or medical condition, consistent with <i>your</i> symptoms, and can safely be provided to <i>you</i> . Such treatment must meet the standards of good medical practice and is not for <i>your</i> 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	<p>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:</p> <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	<p>Any medical or physical conditions, injuries, mental illnesses, signs, symptoms or circumstances:</p> <ul 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, prior to the start date of cover under this policy. <p>The illness, <i>injury</i>, 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, your family members and your travelling companions</i>.</p>
Primary residence	Your 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 <i>you</i> are booked to travel during <i>your trip</i> , which is intended to stop the spread of a contagious disease to which <i>you</i> 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 <i>you</i> are eligible to receive from a <i>travel supplier</i> , or any credit, recovery, or reimbursement <i>you</i> are eligible to receive from <i>your</i> 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 <i>you</i> 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 <i>you</i> 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 <i>your</i> 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 <i>your</i> policy was issued, to travel with <i>you</i> for at least 75% of the duration of <i>your trip</i> . A group or tour leader is not considered a travelling companion unless <i>you</i> are sharing the same room with the group or tour leader.
Trip	<i>Your</i> travel to, within, and/or from a location overseas, which is originally scheduled to begin on <i>your departure date</i> and end on the coverage end date listed on <i>your</i> Certificate of Insurance. The maximum duration of <i>your trip</i> cannot exceed 180 days.
Unattended	Leaving <i>your baggage</i> and any personal effects including personal money, passport and other travel documents: <ol style="list-style-type: none"> 1. with a person who is not named on <i>your</i> Certificate of Insurance 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</i> Certificate of Insurance or who is a <i>travelling companion</i> or a <i>family member</i> but who fails to keep <i>your</i> baggage and effects under close supervision; or 3. where they can be taken without <i>your</i> knowledge; or 4. at such a distance from <i>you</i> or outside of <i>your</i> line of sight that <i>you</i> are unable to prevent them from being taken.
Uninhabitable	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.
We, Us, or Our	Allianz Insurance Singapore Pte. Ltd.
You or Your	All insured persons named on the Certificate of Insurance.

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.

Your *policy* will end on the earliest of:

1. 11:59PM (SGT) coverage end date listed on your Certificate of Insurance;
2. the day you end your trip and arrive back to your primary residence, if you end your trip early;
3. the day you arrive at a medical facility in Singapore for further care if you end your trip due to a medical reason;
4. the date and time you cancel your policy;
5. the day you make a trip cancellation claim with us.

AUTOMATIC POLICY EXTENSIONS:

If your return travel is delayed beyond the end of your 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.

POLICY EXTENSIONS FOR ANY OTHER REASON:

If for any other reason you wish to extend your coverage, we must receive your request prior to your original coverage end date. We may, at our discretion, agree to extend your coverage by issuing you with a new *policy*. Your request is subject to our written approval and your payment of an additional premium.

Where we have agreed to extend cover, we will issue you with a new Certificate of Insurance. The coverage period on your new Certificate of Insurance cannot exceed 180 days from the

departure date shown your original Certificate of Insurance.

Coverage cannot be extended in any circumstances for:

- pre-existing medical conditions regardless of whether they were covered on your original *policy* or listed as automatically covered by this *policy*; or
- any new illnesses, *injuries* or medical signs and symptoms that arose during the term of your original *policy*; or
- any other event that has occurred during your original coverage period 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 occurring during your coverage period.

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:

1. 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) A doctor advises you or a travelling companion to cancel your trip before you cancel it.

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 pandemic disease such as COVID-19).

The following condition applies:

- b) The illness, *injury*, or medical condition must be considered life threatening by a *doctor*, or require hospitalisation.
3. You, a *travelling companion* or *family member* who is not travelling with you dies on or after *your policy's* coverage effective date and before *your trip*.
4. You or a *travelling companion* is *quarantined* before *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 on the departure date and either:

- a) you or a *travelling companion* need medical attention; or
- b) your or a *travelling companion's* 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 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 is applicable only for 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: (Applicable for Platinum plan only) 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 (APPLICABLE FOR PLATINUM PLAN ONLY)

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 (APPLICABLE FOR PLATINUM PLAN ONLY)

- (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 (APPLICABLE FOR PLATINUM PLAN ONLY)

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*.
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:

1. 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*.

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 (APPLICABLE FOR PLATINUM AND SILVER PLANS ONLY)

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*.
- (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 from your trip;
- 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 travelled against the orders or advice of any government or other public authority at any location to, from, or through which you are travelling 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: This cover is applicable for Platinum plan only.

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: This cover is applicable for Platinum plan only.

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: This cover is applicable for Platinum and Silver plans only)

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: This cover applicable for Platinum and Silver plans only

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.

6 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.
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.

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: This cover applicable for Platinum and Silver 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

- 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**
 (Applicable for plans with Sports coverage)
- Participating in extreme, high-risk sports and activities including but not limited to:
- Any high-altitude activity, BASE jumping, or free climbing;
 - Rafting/kayaking above Class V rapids or canoeing above Class III rapids;
 - Heli-skiing or skiing or snowboarding in an area designated unsafe by the resort management;
 - Personal combat or fighting sports, Running of the Bulls, or rodeo activities;
 - Racing any motorised vehicle or watercraft other than go-karts; or
 - 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.
- This exclusion does not apply to high-risk sports and activities that are not expressly excluded as long as they are:
- Arranged as part of your trip;
 - Provided by a company that is regulated or licensed where required; and
 - Not otherwise prohibited by law.
- You must wear all recommended safety equipment while participating in your sporting activities in order to be eligible for coverage.
- Extreme sports**
 (Applies to plans without Sports coverage)
- Participating in extreme, high-risk sports and activities including but not limited to:
- Skydiving, BASE jumping, hang gliding, or parachuting;
 - Bungee jumping;
 - Caving, rappelling, or spelunking;
 - Skiing or snowboarding outside marked trails or in an area accessed by helicopter;
 - Climbing sports or free climbing;
 - Any high-altitude activity;
 - Personal combat or fighting sports;
 - Racing or practicing to race any motorised vehicle or watercraft;
 - Free diving; or
 - Scuba diving at a depth greater than 20 meters or without a dive master.
- 16. Illegal acts** 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.
- 17. Epidemics and pandemic diseases** 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*.
- 18. Natural disasters** *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*.

19. Pollution and contamination	Air, water, or other pollution, or the threat of a pollutant release, including thermal, biological, and chemical pollution or contamination.
20. Nuclear reaction and radiation	Nuclear reaction, radiation, or radioactive contamination.
21. War	War (declared or undeclared) or acts of war.
22. Military duty	Military duty, except when and to the extent that military duty is expressly referenced and covered under <i>Trip Cancellation Coverage</i> or <i>Trip Interruption Coverage</i> .
23. Political risk	<i>Political risk.</i>
24. Cyber risk	<i>Cyber risk.</i>
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 <i>Trip Interruption Coverage</i> or <i>Travel Delay Coverage</i> .
26. Terrorism	<i>Terrorist events.</i> This exclusion does not apply to <i>Emergency Medical</i> or <i>Emergency Transportation Coverage</i> .
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 <i>Trip Cancellation Coverage</i> or <i>Trip Interruption Coverage</i> .
28. Travel supplier restrictions	<i>A travel supplier's</i> 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 <i>you</i> or a <i>travelling companion</i> .
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).

7 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 – 17:30 (Singapore Time)

E-mail: ais.travelhelp@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

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