INDIVIDUAL SOLUTION

ALLIANZ TRAVEL PROTECT ANNUAL MULTI TRIP POLICY WORDING

Allianz

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 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 Limit (SGD)		
		Platinum	Gold	Silver
Trip Cancellation	*You* have to cancel *your trip* before *you* depart.	**$15,000**	**$10,000**	**$5,000**
	Travel Agency insolvency sublimit:	$2,000	$1,500	$1,000
Trip Interruption	Trip Curtailment: *You* have to end *your trip* early and need to recover unused *trip* costs.	**$15,000**	**$10,000**	**$5,000**
	Trip Incident includes: ▪ Early Return: *You* have to end *your trip* early and need to recover transportation costs for return home. ▪ Trip Continuation: *Your* travel plans are interrupted, but *you* continue *your trip*. ▪ Extended Stay: *Your* travel plans are interrupted, and *you* need to recover additional accommodation and transportation costs *you* have incurred. (Maximum of $300 per day for 5 days)	**$15,000**	**$10,000**	**$5,000**
Travel Delay	Your travel plans are delayed while you are on your trip. Minimum required delay – 6 hours	**$3,000**	**$2,000**	**$1,000**
	Per 6-hour limit:	$100	$100	$100
Baggage	Your baggage is lost, damaged, or stolen while on your trip.	**$10,000**	**$5,000**	**$3,000**
	Per item limit:	$500	$500	$500
	Maximum benefit for all high value items combined:	$1,000	$1,000	$1,000
Baggage Delay	Your baggage is delayed by an airline, cruise line, or other travel carrier while on your trip. Minimum required delay – 6 hours	**$1,600**	**$1,200**	**$1,000**
	Per 6-hour limit:	$200	$200	$200

Coverage	When It Applies	Maximum Limit (SGD)		
		Platinum	Gold	Silver
Overseas Emergency Medical and Dental	You have to pay for emergency medical or dental treatment while on your trip.			
	Ages: 0 - 69 years	**$2,000,000**	**$1,000,000**	**$200,000**
	Ages: 70 years and above	**$200,000**	**$75,000**	**$50,000**
	Emergency Dental Treatment maximum sublimit:	$500	$500	$500
	Hospitalisation daily benefit sublimit: $150 / 24 hours hospital confinement	$10,000	$10,000	$10,000
	Continuation medical treatment in Singapore sublimit (maximum 30 days):			
	Ages 0 - 69 years:	$10,000	$10,000	$5,000
	Ages 70 years and above:	$5,000	$5,000	$2,500
	Traditional Chinese Medicine sublimit:	$700	$500	$300
Emergency Transportation	Transportation is needed following a medical emergency while on your trip.	**$1,000,000**	**$1,000,000**	**$1,000,000**
	Repatriation of remains due to pre-existing medical condition sublimit:	$150,000	$150,000	$150,000
	Search & rescue sublimit:	$10,000	$10,000	$10,000
Travel Accident	You suffer a death or disability as a result of a travel accident during your trip.	**$300,000**	**$200,000**	**$100,000**
Personal Liability	You are financially liable for damage you cause to a third party or their property while on your trip.	**$1,000,000**	**$1,000,000**	**$500,000**
Missed Activity	You miss a prepaid activity during your trip.	**$1,500**	**$1,500**	**Nil**
Sporting Equipment	Your sporting equipment is lost, damaged, or stolen while on your trip.	**$2,000**	**$1,000**	**Nil**
Sporting Equipment Rental	You need to rent sporting equipment when your personal sporting equipment is lost, damaged, or stolen while on your trip.	**$1,000**	**$1,000**	**Nil**
Rental Car Excess	You are charged an excess by your rental car company if your rental car is damaged or stolen while on your trip.	**$1,500**	**$1,000**	**Nil**
Identification Document	Your passport and / or visa is stolen, lost or damaged while on your trip.	**$5,000**	**$2,500**	**$1,000**
Personal Money	Your personal money is lost or stolen while on your trip.	**$500**	**$250**	**$100**

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:

apac.claims.booking.allianz-assistance.com/login-path

FOR 24-HOUR EMERGENCY ASSISTANCE DURING YOUR TRIP, PLEASE CALL:

+65 6995 1111

ALLIANZ TRAVEL PROTECT ANNUAL MULTI TRIP POLICY WORDING

1 IMPORTANT MATTERS

WHO IS YOUR INSURER?

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

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

WHAT THIS POLICY INCLUDES

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

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

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

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

Your policy consists of three parts:

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

Please retain these documents in a safe place.

WHO IS ELIGIBLE TO BE INSURED ON THIS POLICY?

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

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

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

a) *You* are a citizen of Singapore, unless *you* have resided outside Singapore continuously for 5 or more years preceding the application date of the policy and are not currently residing in Singapore;
b) *You* are a permanent resident, unless *you* have resided in Singapore for less than a total of 183 days in the 12 months preceding the application date of the policy;
c) *You* have a work pass or permit required under the Employment of Foreign Manpower Act 1990 , unless *you* have resided in Singapore for less than a total of 183 days in the 12 months preceding the application date of the policy; or
d) *You* have a pass or permit required under the Immigration Act 1959 that has duration longer than 90 days and *you* have resided in Singapore continuously for at least 90 days in the 12 months preceding the application date of the *policy*.

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

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

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

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

PAYMENT BEFORE COVER WARRANTY

In the event that the total premium due is not paid to the Insurer (or the intermediary through whom this Policy was effected) on or before the coverage effective date then the insurance shall not attach, and no benefits whatsoever shall be payable by the Insurer. Any payment received thereafter shall be of no effect whatsoever as cover has not attached.

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

CANCELLATION DURING COOLING-OFF PERIOD

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

CANCELLATION AFTER COOLING-OFF PERIOD

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

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

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

EMERGENCY ASSISTANCE

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

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

EMERGENCY PHONE NUMBER

Please call **+65 6995 1111**

OTHER CONTACT DETAILS

Phone: **+65 6222 1919**
Email: sg.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*:

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

CORRECTNESS OF STATEMENTS AND FRAUD

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

DUTY OF DISCLOSURE

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

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

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

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

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

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

CHANGE OF CIRCUMSTANCES

During the period of insurance, *you* must tell *us* immediately of any material change in the circumstances surrounding the subject matter of this insurance that:

- increases the risk *we* are insuring, or
- alters the nature of the risk *we* are insuring.

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

CHOICE OF LAW

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

SANCTIONS REGULATION

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

CLERICAL ERROR

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

DISPUTE RESOLUTION PROCESS

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

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

Any person or entity who is not a party to this policy shall have no rights under the Contracts (Right of Third Parties) Act (Cap. 53B) 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 *injury*, property damage, or both.
Accommodation	A hotel or any other kind of lodging for which *you* make a reservation or where *you* stay and incur an expense.
Act of war	Any act which is associated with and occurring in the course of war or directly triggering it.
Adoption proceeding	A mandatory legal proceeding or other meeting required by law to be attended by *you* as a prospective adoptive parent(s) in order to legally adopt a minor child.
Amateur sporting competition	A sporting competition in which competitors take part for fun, fitness or as a pastime and for which they receive no payment or financial remuneration (not including prize money).
Baggage	Personal property *you* take with *you* or acquire on *your trip*. Refer to the Baggage Coverage Section for details about any items that are not covered.
Civil disorder	Any public protest, strike, riot, demonstration, unlawful assembly, or disturbance within a community, region, state, or nation involving acts of violence, destruction of public or private property, lawlessness, disobedience, or obstruction of free access or movement in public areas by assemblages of persons. It does not include any such occurrence that rises to the level of or is connected with any *political risk, terrorist event, war*, or *act of war*.
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 *you* currently live with and have lived with for at least 12 consecutive months and who is at least 18 years old.
Computer system	Any computer, hardware, software, or communication system or electronic device (including but not limited to smart phone, laptop, tablet, wearable device), server, cloud, microcontroller, or similar system, including any associated input, output, data storage device, networking equipment, or backup facility.
Covered reasons	The specifically named situations or events for which *you* are covered under this *policy*.
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: 1. Any unauthorised, malicious, or *illegal act*, or the threat of such act(s), involving access to, or the processing, use, or operation of, any *computer system*; 2. Any error or omission involving access to, or the processing, use, or operation of any *computer system*; 3. Any partial or total unavailability or failure to access, process, use, or operate any *computer system*; 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	*Your* departure date as shown in *your* travel documents.
Dependent children	*Your* children or grandchildren aged under 18 at the time *you* commence *your trip* who are accompanying *you* on *your trip*, and who are named on *your* Certificate of Insurance. This definition is extended to *your* unmarried children or grandchildren aged under 23, provided they meet the following conditions: a) They must be enrolled for full time study at a recognised institution of learning or higher learning; and b) They must not be employed in any occupation.
Doctor	Someone who is legally authorised to practice medicine or dentistry and is licensed if required. This cannot be *you*, a *travelling companion*, *your family member*, a *travelling companion's family member*, or the sick or *injured* person's *family member*.

Epidemic	A contagious disease recognised or referred to as an epidemic by a representative of the World Health Organisation (WHO) or an official government authority.
Family member	*Your*: 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.
First responder	Emergency personnel (such as a police officer, emergency medical technician, or firefighter) who are among those responsible for going immediately to the scene of an accident or emergency to provide aid and relief.
High-altitude activity	An activity that includes, or is intended to include, going above 4,500 metres in elevation, other than as a passenger in a commercial aircraft.
High value items	Collectibles, jewellery, watches, gems, pearls, furs, cameras (including video cameras) and related equipment, musical instruments, professional audio equipment, binoculars, telescopes, sporting equipment, hearing aids, prescription eyewear, contact lenses, artificial teeth, prosthetics, orthopaedic devices, wheelchairs, mobility devices, medical equipment, mobile devices, smartphones, computers, radios, drones, robots, and other electronics, including parts and accessories for the aforementioned items.
Hospital	An acute care facility that has a primary function of diagnosing and treating sick and *injured* people under the supervision of *doctors*. It must: 1. Be primarily engaged in providing inpatient diagnostic and therapeutic services; 2. Have organised departments of medicine and major surgery; and 3. Be licensed where required.
Identification document	A national identity card, residence permit, driving license, registration certificate, passport, boat license, fishing and hunting license. For natural persons acting as individual entrepreneurs and in the context of their professional activity, registration certificates for vehicles for professional use.
Illegal act	An act that violates law where it is committed.
Injury	Physical bodily harm.
Insured adult	Each adult person named on the Certificate of Insurance who has paid a full premium.
Key	Keys, including remote controls, to your primary and secondary home(s), vehicles, and bank safety deposit boxes. Keys to your business premises, business vehicles, and business safes, when you are acting in your professional capacity.
Local public transportation	Local, commuter, or other urban transit system carriers (such as commuter rail, city bus, subway, ferry, taxi, for-hire driver, or other such carriers) that transport *you* or a *travelling companion* less than 150 kilometres.
Mechanical breakdown	A mechanical issue, which prevents the vehicle from being driven normally, including running out of fluids (except fuel).
Medical escort	A professional person contracted by *our* medical team to accompany an ill or *injured* person while they are being transported. A *medical escort* is trained to provide medical care to the person being transported. This cannot be a friend, *travelling companion*, or *family member*.

Medically necessary	Treatment that is required for *your* illness, *injury*, or medical condition, consistent with *your* symptoms, and can safely be provided to *you*. Such treatment must meet the standards of good medical practice and is not for *your* or the provider's convenience.
Mental illness	Means any illness, condition or disorder listed in the current edition of the Diagnostic and Statistical Manual of Mental Disorders.
Natural disaster	A large-scale extreme weather or geological event that damages property, disrupts transportation or utilities, or endangers people, including without limitation: earthquake, fire, flood, hurricane, or volcanic eruption.
Pandemic	An *epidemic* 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 *injury* which within 90 days from the accident, results in paraplegia, quadriplegia, tetraplegia, the loss of one or more limbs, loss of sight in one or both eyes, loss of hearing in both ears, or total loss of speech.
Policy	This travel insurance contract. This Policy Wording, your Certificate of Insurance and any other document we tell you forms part of your policy.
Political risk	Any one or more of the following: ▪ Any event, organised resistance, or action intending or implying the intention to overthrow, supplant or change outside of normal legal processes the existing head of state, elected official, appointed official, government, or an organized political or ruling group; ▪ Nationalisation; ▪ Confiscation; ▪ Deprivation; ▪ Requisition; ▪ Revolution; ▪ Rebellion; ▪ Insurrection; ▪ Uprising; ▪ Military and usurped power.
Pre-existing medical condition	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*.
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 *you* are booked to travel during *your trip*, which is intended to stop the spread of a contagious disease to which *you* or a *travelling companion* has been exposed.
Reasonable and customary costs	The amount usually charged for a specific service in a particular geographic area. The charges must be appropriate to the availability and complexity of the service, the availability of needed parts/materials/supplies/equipment, and the availability of appropriately-skilled and licensed service providers.
Refund	Cash, credit, or a voucher for future travel that *you* are eligible to receive from a *travel supplier*, or any credit, recovery, or reimbursement *you* are eligible to receive from *your* employer, another insurance company, a credit card issuer, or any other entity.
Rental Car	An automobile or other vehicle designed for use on public roads that *you* have rented for the period of time shown in a *rental car agreement* for use on *your trip*. Refer to the Rental Car Excess Coverage section for details of vehicles which are not covered.
Rental car agreement	The contract issued to *you* by the rental car company that describes all of the terms and conditions of renting a *rental car*, including *your* responsibilities and the responsibilities of the rental car company.
Return Date	The date on which *you* are originally scheduled to end *your trip*, as shown on *your* travel documents.
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, *other than mechanical breakdown*, that causes *injury*, 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: 1. Rental vehicle companies; 2. Private or non-commercial transportation carriers; 3. Chartered transportation, except for group transportation chartered by *your* tour operator; or 4. *Local public transportation.*
Travel supplier	A travel agent, tour operator, airline, cruise line, hotel, railway company, or other travel service provider.
Travelling companion	A person with whom *you* have made arrangements before *your* policy was issued, to travel with *you* for at least 75% of the duration of *your trip*. A group or tour leader is not considered a travelling companion unless *you* are sharing the same room with the group or tour leader.

Trip	Your travel originally scheduled to begin on your departure date and end on your return date to, within, and/or from a location ▪ at least 50 km away from your primary residence; or ▪ abroad; or ▪ outside your city/town of residence, provided that your travel includes an overnight stay. Each covered trip must begin and end in Singapore. It cannot include commuting to and from work or moving.
Unattended	Leaving *your baggage* and any personal effects including money and ID documents: 1. With a person who is not named on *your* Certificate of Insurance or who is not a *travelling companion* or who is not a *family member*; or 2. With a person who is named on *your* Certificate of Insurance or who is a *travelling companion* or a *family member* but who fails to keep *your* baggage and effects under close supervision; or 3. Where they can be taken without *your* knowledge; or 4. At such a distance from *you* or outside of *your* line of sight that *you* are unable to prevent them from being taken.
Uninhabitable	A *natural disaster*, 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.
War	A state or period of hostile armed conflict, civil war, or military or paramilitary action, between two or more of the following: a nation, a state, a government, a territory, or an organized political or ruling group. This includes any acts or events directly associated with and occurring in the course of such conflict or action, or directly triggering such conflict or action. This definition applies regardless of whether war has been officially or formally declared.
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) except when and to the extent that *pre-existing medical condition(s)* is expressly referenced in and covered under Repatriation of Remains in Emergency Transportation Coverage.; 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

You are only eligible for coverage if we accept your request for insurance and send you official confirmation of that. *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. The order must be received and the full premium must be paid on or before departure date.

Cover is only provided for events that occur while *your policy* is in effect.

Maximum trip length of individual trips cannot exceed 90 days.

All coverages except *trip* cancellation coverage are effective from the time when *you* have left on *your trip* on *your departure date* and until *your trip* ends.

Trip cancellation coverage is effective from *your policy* effective date and time and until the date and time when *you* have left on *your trip*.

Your policy will end at 23.59 (SGT) coverage end date listed on *your* Certificate of Insurance unless you are on a trip. If *you* are on a trip on *your* coverage end date, *your policy* will end on the earlier of:

1. the day you arrive at your point of origin or primary resident; or
2. 48 hours after the coverage end date listed on your Certificate of Insurance.

AUTOMATIC POLICY EXTENSIONS

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

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

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

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

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

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

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

IMPORTANT

Coverage cannot be extended in any circumstances for:

- pre-existing medical conditions, regardless of whether they were covered on your original policy or the trip we have agreed to extend your cover for, including but not limited to complications, exacerbations or changes in medication except when and to the extent that *pre-existing medical condition(s)* is expressly referenced in and covered under Repatriation of Remains in Emergency Transportation Coverage; or
- any new illnesses, *injuries* or medical signs and symptoms that arose during the term of *your* original policy or the *trip we* have agreed to extend *your* cover for; or
- any other event that has occurred during *your* original policy or the *trip we* have agreed to extend *your* cover for which has given rise to a claim or which has the potential to give rise to a claim.

Please note that this *policy* cannot be renewed.

5 DESCRIPTION OF COVERAGES

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

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

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

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

5.1 TRIP CANCELLATION COVERAGE

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

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

Also, 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.

Note: We will not reimburse you for any trip cost and/or fees that are your travel carrier's or supplier's responsibility.

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:
   a) 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 after you purchase 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:

   One of the following conditions must apply:
   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, judge, court clerk, law enforcement officer, or paralegal, this would not be covered).

7. *Your primary residence* becomes *uninhabitable*.

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

   (A) a *natural disaster*; or
   (B) *severe weather.*

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

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

   The following condition applies:
   a) Alternate transportation arrangements must be in a similar or lower class of service as *you* were originally booked with *your travel carrier*.

9. *You*, a *travelling companion*, or a *family member* serving in the armed forces is reassigned or has personal leave status changed, except because of war or disciplinary action.

10. *You* or a travelling companion become ill or injured, or develop a medical condition (including being diagnosed with an epidemic or pandemic disease such as COVID-19) disabling enough to prevent *you* from participating in the activity that is the main purpose of *your trip*.

    The following condition applies:
    a) A doctor advises *you* or *your travelling companion* not to participate in the activity before *your* departure date.

    Note: This covered reason applies only for plans with Sports coverage.

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

    The following conditions apply:
    a) This event is subject to a maximum sublimit listed in the Coverage Summary.
    b) 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: *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.

TRIP INCIDENT - EARLY OR DELAYED RETURN

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 INCIDENT - TRIP CONTINUATION

(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*.

TRIP INCIDENT - EXTENDED STAY

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, judge, court clerk, law enforcement officer or paralegal, 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 traveler 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.

11. *You* miss at least 50% of the length of *your trip* due to one of the following:

a) A *travel carrier* delay (this does not include a *travel carrier's* cancellation prior to *your departure date*);
b) A work strike, unless threatened or announced prior to the purchase of *your policy*;
c) A *natural disaster*;
d) Roads are closed or impassable due to *severe weather*;
e) Lost or stolen travel documents that are required and cannot be replaced in time for continuation of *your trip*;
(i) *You* must make diligent efforts and provide documentation of *your* efforts to obtain replacement documents through appropriate authorities.
f) *Civil disorder*.

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 pay *you* the per 6-hour limit for every 6 consecutive hours delay, up to the maximum benefit shown in *your* Coverage Summary for Travel Delay.

The delay must be for at least the Minimum Required Delay listed in *your* Coverage Summary and due to one of the following *covered reasons*:

1. A *travel carrier* delay (this does not include a *travel carrier's* cancellation prior to *your departure date*).

2. A strike, unless threatened or announced prior to the purchase of *your policy or your trip's purchase date.*

3. *Quarantine* during *your trip* due to having been exposed to:

a) a contagious disease other than an *epidemic* or *pandemic*; or
b) an *epidemic* or *pandemic* (such as COVID-19), but only when the following conditions are met:
(i) The *quarantine* is specific to *you* or a *travelling companion*, meaning that *you* or a *travelling companion* must be specifically and individually designated by name in an order or directive to be placed in *quarantine* due to an *epidemic* or *pandemic*; and
(ii) The *quarantine* does not apply generally or broadly (a) to some segment or all of a population, geographical area, building, or vessel (including lockdowns, changes in government alert levels, shelter-in-place, stay-at-home, safer-at-home, or other similar restriction), or (b) based on to, from, or through where the person is traveling. This condition (ii) applies even if the quarantine order or directive specifically designates *you* or a *travelling companion* by name to be *quarantined.*

4. A *natural disaster*.

5. Lost or stolen travel documents.

6. Hijacking, except when it is a *terrorist event.*

7. *Civil disorder*, unless it rises to the level of *political risk*.

8. A *traffic accident*.

9. A *travel carrier* denies *you* or a *travelling companion* boarding based on a suspicion that *you* or a *travelling companion* has a contagious medical condition (including an *epidemic* or *pandemic* disease such as COVID-19). This does not include being denied boarding due to *your* refusal or failure to comply with rules or requirements to travel or of entry to *your* destination.

5.4 BAGGAGE COVERAGE

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

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

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

WHAT IS NOT COVERED

The following items are not covered under this section:

1. Animals, including remains of animals;
2. Cars, motorcycles, motors, aircraft, watercraft, and other vehicles and related accessories and equipment;
3. Bicycles, skis, and snowboards (except while they are checked with a *travel carrier*);
4. Tickets, passports, deeds, blueprints, stamps, and other documents;
5. Money, currency, credit cards, notes or evidences of debt, negotiable instruments, travellers' cheques, securities, bullion, and keys;
6. Rugs and carpets;
7. Antiques and art objects;
8. Fragile or brittle items;
9. Firearms and other weapons, including ammunition;
10. Intangible property, including software and electronic data;
11. Property for business or trade;
12. Property *you* do not own;
13. *High value items* stolen from a car, locked or unlocked;
14. *Baggage* while it is:
    a) shipped, unless with *your travel carrier*;
    b) in or on a car trailer;
    c) *unattended* in an unlocked motor vehicle; or
    d) *unattended* in a locked motor vehicle, unless the *baggage* cannot be seen from the outside;
15. Baggage left unattended in a public place.

5.5 BAGGAGE DELAY COVERAGE

If *your baggage* is delayed by a *travel supplier* during *your trip*, *we* will pay the per 6-hour limit for each 6 consecutive hours delay, 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.
b) If your baggage is delayed during your return travel to Singapore, we will only pay a maximum of $200 provided a minimum period of 6 hours of delay has lapsed.

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

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

CONTINUATION OF MEDICAL CARE IN SINGAPORE

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

The following conditions apply:

(i) The illness, *injury* or medical condition must have occurred during *your trip,* and you must have sought medical treatment during your trip outside Singapore.
(ii) The costs must be *reasonable and customary costs* incurred within 30 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.

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 30 days after your return to Singapore;
c) any care for any illness, *injury,* or medical condition that did not originate during *your trip* outside Singapore;
d) hospitalisation or surgical treatment where *our* prior approval has not been sought and obtained, unless notification is not possible;
e) non-emergency care or services including but not limited to the following care and services:
    1. Elective cosmetic surgery or care;
    2. Annual or routine exams;
    3. Long-term care;
    4. Allergy treatments (unless life threatening);
    5. Exams or care related to or loss of/damage to hearing aids, dentures, eyeglasses, and contact lenses;
    6. Physical therapy, rehabilitation, or palliative care (except as necessary to stabilise *you*);
    7. Experimental treatment; and
    8. Any other non-emergency medical or dental care.

5.7 EMERGENCY TRANSPORTATION COVERAGE

IMPORTANT

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

EMERGENCY EVACUATION (TRANSPORTING *YOU* TO THE NEAREST APPROPRIATE MEDICAL FACILITY)

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

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

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

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

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

MEDICAL REPATRIATION (GETTING *YOU* HOME AFTER *YOU* RECEIVE CARE)

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

1. Arrange and pay for *you* to be transported via regularly scheduled service on a common carrier in the same class of service that *you* originally booked, unless a different class of service is otherwise *medically necessary*, for the return leg of *your trip*, less available *refunds* for unused tickets. The transportation will be to one of the following:

    a) *Your primary residence;*
    b) A location of *your* choice in *your* country of *primary residence*; or
    c) A medical facility near *your primary residence* or in a location of *your* choice in *your* country of *primary residence*. In either case, the medical facility must be willing and able to accept *you* as a patient and must be approved by *our* medical team as medically appropriate for *your* continued care.

2. Arrange and pay for a *medical escort* if *our* medical team determines that one is necessary.

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

TRANSPORT TO BEDSIDE (BRINGING A FRIEND OR *FAMILY MEMBER* TO *YOU*)

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

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

RETURN OF DEPENDENTS (GETTING MINORS AND DEPENDENTS HOME)

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

1. *your primary residence;* or
2. a location of *your* choice in *your* country of *primary residence*.

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

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

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

REPATRIATION OF REMAINS (GETTING *YOUR* REMAINS HOME)

Cover is included for claims relating to an *epidemic* or *pandemic* disease such as COVID-19 and pre-existing medical conditions up to the sub-limit in the Coverage Summary.

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. *You* not following *our* instructions or requirements under any other coverage this *policy* provides.

5.9 PERSONAL LIABILITY COVERAGE

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: Only for Gold and Platinum plans.

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.

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; or
    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.

5.11 RENTAL CAR EXCESS COVERAGE

Note: Only for Gold and Platinum plans.

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

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

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

The following conditions apply:

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

Rental cars do not include:

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

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

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

5.12 ID DOCUMENT COVERAGE

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

The following condition applies:

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

5.13 PERSONAL MONEY COVERAGE

If your personal money is lost or stolen while you are on your trip, we will reimburse you, up to the maximum benefit listed for Personal Money in your Coverage Summary.

The following conditions apply:
You must:

a) have taken necessary steps to keep your personal money safe and to recover it;
b) file and retain a copy of a police report in the case of theft;
c) have filed and retained a copy of a report giving the details of the personal money and its value with the appropriate local authorities, travel carrier, accommodation or tour operator within 24 hours of discovery of a loss; and
d) provide documentary evidence of the value of the lost or stolen personal money as well as the original source for cash.

WHAT IS NOT COVERED

The following exclusions apply:

1. This policy will not pay for personal money if one of the following apply:
   a) it is not being carried by you;
   b) it is not locked in the secure private accommodation you are using on your trip; or

c) it is not locked in a safe or security deposit box, if a safe or security deposit box has been provided in your accommodation;

2. Reimbursement, unless you can provide evidence of the amount of currency you had, from the place where you got the currency;

3. Losses caused by a drop in exchange rates or any shortage caused by mistakes made when exchanging currency;

4. Personal money left in a motor vehicle;

5. Loss or theft of travellers' cheques or other payment means if the issuing agent provides replacements or reimburses you;

6. More than the lowest market value of equivalent personal money (except cash), if paid for using frequent flyer points, loyalty-card points, vouchers or another similar scheme.

6 GENERAL EXCLUSIONS

This section describes the general exclusions applicable to all coverages under your policy. An "exclusion" is something that is not covered by this insurance policy, and therefore no payment or service would be available.

This *policy* does not provide 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.

If *you* have traveled against an order or advice against travel issued by *your* home country's or *trip* destination's government or local authority, this *policy* excludes any loss directly or indirectly resulting from, arising out of, or related to any reason for or subject of such travel order or advice.

This policy does not provide coverage for any loss that results directly or indirectly from any of the following general exclusions if they affect *you*, a *traveling companion,* or a *family member*.

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

14.	**Amateur sports**	Participating in or training for any *amateur sporting competition* while on *your trip*. This does not include participating in informal recreational sporting competitions and tournaments organised by *accommodation*, resorts, or cruise lines to entertain their guests.
15.	**Extreme sports** (For plans with Sports coverage)	Participating in extreme, high-risk sports and activities including but not limited to: a) Any high-altitude activity, BASE jumping, or free climbing; b) Rafting/kayaking above Class V rapids or canoeing above Class III rapids; c) Heli-skiing or skiing or snowboarding in an area designated unsafe by the resort management; d) Personal combat or fighting sports, Running of the Bulls, or rodeo activities; e) Racing any motorised vehicle or watercraft other than go-karts; or f) 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. For extreme high-risk sports and activities that are not expressly excluded to be covered, they must be: (i) Arranged as part of your trip; (ii) Provided by a company that is regulated or licensed where required; and (iii) Not otherwise prohibited by law. You must wear all recommended safety equipment while participating in your sporting activities in order to be eligible for coverage.
	Extreme sports (For plans without Sports coverage)	Participating in extreme, high-risk sports and activities including but not limited to: a) Skydiving, BASE jumping, hang gliding, or parachuting; b) Bungee jumping; c) Caving, rappelling, or spelunking; d) Skiing or snowboarding outside marked trails or in an area accessed by helicopter; e) Climbing sports or free climbing; f) Any high-altitude activity; g) Personal combat or fighting sports; h) Racing or practicing to race any motorised vehicle or watercraft; i) Free diving; or j) Scuba diving at a depth greater than 20 meters or without a dive master.
16.	**Illegal acts**	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 or acts of war.
22.	**Military duty**	Military duty, except when and to the extent that military duty is expressly referenced and covered under *Trip* Cancellation Coverage or *Trip* Interruption Coverage.

23.	**Political risk**	*Political risk.*
24.	**Cyber risk**	*Cyber risk.*
25.	**Civil unrest**	Civil disorder or unrest, except when and to the extent that civil disorder or unrest is expressly referenced in and covered under *Trip* Interruption Coverage or Travel Delay Coverage.
26.	**Terrorism**	*Terrorist events.* This exclusion does not apply to Emergency Medical or Emergency Transportation Coverage.
27.	**Government authorities**	Acts, travel alerts/bulletins, or prohibitions by any government or public authority, except when and to the extent that an act, travel alert/bulletin, or prohibition by a government or public authority is expressly referenced in and covered under Trip Cancellation Coverage or Trip Interruption Coverage.
28.	**Travel supplier cessation**	Any travel supplier's complete cessation of operations due to financial condition, with or without filing for bankruptcy except when and to the extent that a *traveler supplier's* complete cessation of operations due to financial condition is expressly referenced in and covered under Travel Agency Solvency of Trip Cancellation Coverage.
29.	**Travel supplier restrictions**	A *travel supplier's* restrictions on any baggage, including medical supplies or equipment.
30.	**Wear and tear**	Ordinary wear and tear or defective materials or workmanship.
31.	**Gross negligence**	An act of gross negligence by *you* or a *travelling companion.*
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.

IMPORTANT

You are not eligible for reimbursement under any coverage if:

1. *Your travel carrier* tickets do not show travel date(s);
2. The Departure Date and Return Date as shown on the Coverage Summary do not match *your trip's* actual *departure date* and *return date* (does not apply to insurance purchased with a one-way booking); or
3. *You* intend to receive health care or medical treatment of any kind while on *your* trip.

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:
apac.claims.booking.allianz-assistance.com/login-path

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*.

REIMBURSEMENT FOR FLIGHTS PURCHASED WITH FREQUENT FLYER OR SIMILAR AIR POINTS REWARDS SCHEMES

For flights purchased with frequent flyer points or similar air points rewards schemes, if *you* can't reclaim the loss of the points from any other source, *we* will pay the lesser of either:

- the cost of an equivalent ticket based on the same advance booking period as *your* original booking, minus any payment *you* made toward the booking and any other *refunds* or credits available to *you*; or
- the fee charged by the provider to reinstate the points.

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:

apac.claims.booking.allianz-assistance.com/login-path

FOR 24 HOURS EMERGENCY ASSISTANCE DURING YOUR TRIP:

Call: +65 6995 1111

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