
MHINSURE TRAVEL INSURANCE POLICY

MASTER POLICY NUMBER: 870000201

This master policy is specially arranged for customers ("the **insured persons**") who have purchased flight tickets and travelling with Malaysia Airlines Berhad ("the **policyholder**").

This is your MHinsure travel insurance policy document. It is important that you read this policy document together with the **schedule** and any amendment or endorsement issued to make sure that you have the protection you need and to avoid any misunderstanding.

If there are any changes that may affect the insurance provided, please let us know immediately.

We suggest that you let your family members know about this insurance cover as it would be helpful if you or they need to make a claim.

IMPORTANT NOTICE

The insurance cover provided to the **insured persons** under this policy is based on the information provided to us. Please be reminded that you must fully and faithfully declare to us all facts that you know or ought to know, otherwise the **insured person** may receive no benefit from this policy.

HOW YOUR INSURANCE OPERATES

This master policy is a contract between MSIG, the **policyholder** and the **insured person** named in the **schedule**. The application form, declaration and any information given by the **policyholder** and/or the **insured persons** form the basis of this contract. In return for the premium received from the **policyholder**, we will provide the **insured persons** with insurance cover as described in the master policy during your **trip** within the **period of insurance**.

OUR PROMISE OF SERVICE

We want to provide you with a high standard of service and to meet any claims covered by this policy honestly, fairly and promptly. If you have any reason to believe that we have not done so, please contact your agent or broker. If you do not use the services of a professional intermediary, please contact us directly. We are ready to help you with your concerns.

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IMPORTANT CONDITIONS

(Conditions you must meet for this insurance to operate.)

The insurance operates only if you meet all of the following conditions.

1. The round **trip** must begin and end in Singapore.
2. At the time of arranging the **trip** or taking out this insurance, neither you nor any other **insured person** is aware of any circumstances which are likely to lead to a claim under the policy.
3. At the time you send us your application for this insurance, none of the intended **insured persons** have already left Singapore on any **trip** meant to be covered by this insurance. An **insured person** is not covered for the entire **trip** if they leave Singapore before the start of the **period of insurance**.
4. Any insured **dependent** under the age of 12 years must be accompanied by a parent or **adult** guardian during the **trip**.
5. If an **insured person** has ever been refused cover or had special terms placed on them by any insurer for travel insurance, they must declare this at the point of application and we must accept them, or there will be no cover for them.
6. The country of residence for all **insured persons** is Singapore.
7. The **insured persons** are not travelling against the advice of a **doctor** or for the purpose of getting medical treatment.

COVID-19 COVER

These additional conditions must be met for the COVID-19 Benefits under sections 36 - 42.

1. The **insured person** is not travelling against the travel advisory issued by the Singapore government.
2. The **insured person** must comply with all requirements and advice put in place by the Singapore and relevant overseas government, transport and accommodation provider relating to measures for minimising the risk and spread of **COVID-19**, including but not limited to **COVID-19** vaccination requirement, pre-departure, post-arrival **COVID-19** test, quarantine, isolation, and controlled itinerary.
3. During the **trip**, the **insured person** does not knowingly stay with any person who is having or suspected to be having a **COVID-19** infection, and/or is undergoing isolation or quarantine.
4. The **insured person** or the personal representative must contact MSIG Assist immediately for any medical claims relating to **COVID-19**.

5. Specifically for section 38 (Travel cancellation due to COVID-19):

If a policy is purchased within 30 days before the scheduled departure date of the **trip**:

- a) This policy must be purchased at least 3 days before the **trip** or earlier.
- b) Both the **insured person** and **travel companion** meet these conditions on and during the 7 days before the policy purchase date:
 - i) both the **insured person** and **travel companion** do not have any **COVID-19** symptoms such as fever, cough, shortness of breath, blocked or runny nose, sore throat or loss sense of smell;
 - ii) both the **insured person** and **travel companion** have not tested positive for **COVID-19**;
 - iii) both the **insured person** and **travel companion** have not been in close contact with suspected or confirmed **COVID-19** person or received notification/health risk warning issued by the Singapore government.

DEFINITION OF WORDS

(Applicable to the whole policy)

Certain words have been defined below. These have the same meaning wherever they are used in the policy. They appear in **bold print** (for example, **insured person**).

TERM	DEFINITION
Accident	A sudden and unexpected event which results in bodily injury, disability or death of the insured person .
Act of terrorism	An act, including using force or violence, of any person or group of people, whether acting alone or on behalf of or in connection with any organisation, committed for political, religious or ideological purposes including the intention to influence any government or to put the civilian population in fear for those purposes.
Additional travel expenses	The necessary administrative costs and other expenses due to change of travel itinerary including the cost of economy class public transport or standard room, provided the original air ticket or accommodation booking cannot be amended at a lower cost, less any refund recovered. The transport or accommodation of the altered travel itinerary must not be of higher class or category that which was purchased in the original itinerary.
Adult	A person aged 18 years or above at the start of any trip .
Dependent, dependents	A person who is aged over one month and below 18 years, or below 23 years if studying full-time.
COVID-19	refers to: <ol style="list-style-type: none"> a) Coronavirus disease (COVID-19); b) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2); or c) any mutation or variation of SARS-CoV-2; or COVID-19.
Dentist	A legally registered dental practitioner qualified to practise in line with the laws of the country in which the practice is granted. The dentist must not be an insured person , an insured person's family member , travel companion , a business partner, an employee or employer of an insured person , or a person related to an insured person in any way.
Doctor	A legally registered medical practitioner qualified to practise western medicine and surgery in line with the laws of the country in which the practice is granted. The doctor must not be an insured person , an insured person's family member , travel companion , a business partner, an employee or employer of an insured person , or a person related to an insured person in any way.

TERM	DEFINITION
Family member	The insured person's husband or wife, child, parent, stepparent, parent-in-law, grandparent, grandparent-in-law, great-grandparent, great-grandparent-in-law, grandchild, great- grandchild, brother, brother-in-law, sister, sister-in-law.
Home	Your residential address and the address of any insured person in Singapore.
Hospital	A lawful establishment set up to care for and treat sick and injured people, and which has 24-hour nursing services provided by registered graduate nurses, one or more doctors available at all times and organised facilities for diagnosis and major surgery. This must not be mainly a clinic, a place for alcoholics or drug addicts, a nursing, rest or convalescent home, community hospital, home for the aged, or a similar establishment.
Illness	Any sudden and unexpected deterioration of health of an insured person due to a medical condition contracted, which began or developed during the journey outside Singapore, which needs treatment by a doctor .
Immediate family member	The legal husband or wife, parent, biological child, legally adopted child or brother or sister of an insured person .
Injury	Bodily injury which happens during the journey , caused only and directly by an accident and not by physical impairment, sickness, disease or anything which happens gradually and affects physical or mental health.
Insured, policyholder, airline	Malaysia Airlines Berhad
Insured person, insured persons, you, your	The person or people described in the schedule , who live in Singapore for whom the insurance is arranged.
Inpatient	means an in-patient stay in the hospital by the insured person where the treatment is being received for which room and board charges were made by the hospital , and this excludes in-patient stay by the insured person under observation in a ward.
Journey, trip	Under MHinsure travel insurance cover: a) For a single return trip: A full return trip lasting no more than 182 days in a row during the period of insurance , beginning at the time the insured person leaves their home or workplace within Singapore for the purpose of travelling abroad and ending up to three hours after the insured person returns to Singapore or on the end date of the period of insurance shown in the schedule , whichever is sooner. b) For an annual plan: A trip lasting no more than 90 days in a row during the period of insurance , beginning at the time the insured person leaves their home or workplace within Singapore for the purpose of travelling abroad and ending up to three hours after the insured person returns to Singapore or on the end date of the period of insurance shown in the schedule , whichever is sooner.
Known event	means riot, strike, civil commotion, natural disaster or situations which threaten the insured person's health or disrupt their trip that were publicised or reported by the media or through travel advice issued by an authority (local or foreign) before the policy was taken up or before the trip was booked (in the case of an annual plan).
Laptop computer	means laptop or notebook, which is a mobile computer that comes with a non-detachable full-sized keyboard and a flip-up screen of at least 12 inches.
Mobile device	refers to handheld devices like mobile phones, tablets, phablets, netbooks, personal digital assistants and similar equipment, excluding laptop computer .
Natural disaster	An event or force of nature that has catastrophic consequences, such as avalanche, earthquake, flood, typhoon, hurricane, tornado, tsunami or volcanic eruption.
Period of insurance	The period of insurance shown in the schedule .
Pre-existing medical condition	Under MHinsure travel insurance cover, it means:

TERM	DEFINITION
	Any pre-existing medical or physical conditions of any insured person which have needed consultation or treatment including any recurring, chronic or continuing illness or condition during the 12-month period before the start of the journey . For the purpose of an annual policy, we will treat medical or physical conditions for which a claim has been made on a previous journey as a pre-existing medical condition in terms of any future journey .
Public transport	Any licensed and scheduled land, sea or air transport which has fixed and established routes and which any member of the public can join at a recognised stop and pay a fare. This excludes taxis, private hire vehicles such as buses or coaches that are chartered or arranged as part of a tour even if the services are regularly scheduled.
Region of travel	a) Asia refers to Brunei, Cambodia, Indonesia, Laos, East and West Malaysia, Myanmar, Philippines, Thailand, Vietnam, Australia, China (not including Inner Mongolia and Tibet), Hong Kong, India, Japan, Korea, Macau, New Zealand, Sri Lanka, Taiwan. b) Worldwide excluding USA and Canada c) Worldwide including USA and Canada
Schedule	The schedule containing details of the policyholder , any insured person , the type of cover you have chosen and the period of insurance . The schedule forms part of the policy.
Serious injury, serious illness	Means a critical or dangerous condition which, in the opinion of a doctor , needs urgent treatment to avoid death or serious impairment to a person's immediate or long-term health.
Serious medical condition	Means a condition which, in the opinion of the company or of MSIG Assist doctor, is a critically ill state of health that requires emergency medical treatment in order to avoid death or serious impairment to the insured person's immediate or long-term health.
Travel companion	A person who has made travel bookings to accompany the insured person for the trip .
Type of cover	The type of cover you chose when you applied for the insurance. a) MHinsure travel insurance plans: Basic, Value, Premier b) Individual cover This will be shown in the schedule . Anyone aged 70 or over is eligible for single return trip only. They can buy a yearly plan for the Basic plan only as long as the insurance is taken out before age 70 and can be renewed up to age 80.
Individual cover	A policy issued to you for the insured person named in the schedule .
Family cover	A policy issued to you for the people named in the schedule as insured persons under a family .
Family	a) Under single return trip, means: <ul style="list-style-type: none"> i) you and your husband or wife travelling together on the same journey; or ii) you and your husband or wife and your biological or legally adopted dependents travelling together on the same journey. b) Under annual plan, means: <ul style="list-style-type: none"> i) you and your husband or wife; or ii) you and your husband or wife and your biological or legally adopted dependents.

TERM	DEFINITION
	For an annual plan for family cover , the insured persons do not have to travel together on any trip . However, any insured dependent under the age of 12 years must be accompanied by a parent or adult guardian for any trip made during the period of insurance . There must be no more than 7 insured persons under the family cover .
We, us, our, the company	MSIG Insurance (Singapore) Pte. Ltd.

THE BENEFITS

We will cover the **insured person** based on the benefits described in the following sections for the **type of cover** and **region of travel** stated in the **schedule**. All limits stated in each section are on per **trip** basis.

SECTION 1 – ACCIDENTAL DEATH AND PERMANENT TOTAL DISABILITY

We will pay the compensation for death or disability as described in the Table of Compensation below if an **insured person** suffers an **injury** during the **journey** which, within 12 calendar months of its happening, is the only cause of death or disability.

Table of Compensation	% of the limit for this section
1. Death	100%
2. Permanent and total disability for which satisfactory proof has been given to the company that the total disability has continued for 12 months from the date of the injury and will in all probability continue for the remainder of the insured person's life and prevent the insured person from attending to any kind of business, profession or occupation	100%
3. Total and irrecoverable loss of sight in both eyes	100%
4. Loss of two or more Limbs	100%
5. Total and irrecoverable loss of sight in one eye and Loss of one Limb	100%
6. Loss of one Limb	50%
7. Total and irrecoverable loss of sight in one eye	50%

Note:

- "Loss of Limb(s)" means permanent and total loss of use or loss by complete and permanent physical severance of a hand at or above the wrist or of a foot at or above the ankle.
- If the **insured person** suffers **injury** that results in more than one of the results described in item 1 to 7 above, the maximum we will pay is 100% of the limit in this section.

The maximum we will pay under this section for:

	Premier Plan	Value Plan	Basic Plan
Adult insured person aged below 70	\$150,000	\$100,000	\$50,000
Adult insured person aged 70 or above	\$50,000	\$35,000	\$20,000
Insured dependent	\$50,000	\$35,000	\$20,000

What is not covered

Please see the section on exclusions.

SECTION 2 – CHILD EDUCATION GRANT

If an **adult insured person** suffers an **injury** during the **journey** outside Singapore which, within 12 calendar months of its happening, is the only cause of their death, we will pay each of their biological **dependents** or legally adopted **dependents**, an amount as shown below.

The maximum we will pay under this section is:

Premier Plan	\$3,000 for each adult insured person's dependent .
Value Plan	\$24,000 in total for each adult insured person .
Basic Plan	\$1,500 for each adult insured person's dependent . \$12,000 in total for each adult insured person .

What is not covered

Please see the section on exclusions.

SECTION 3 – OVERSEAS MEDICAL EXPENSES

We will pay the medical, surgical, nursing or **hospital** charges incurred by the **insured person** outside Singapore which a **doctor** says are medically necessary as a result of **injury** or **illness** suffered by the **insured person** during the **journey**.

The maximum we will pay under this section for:

	Premier Plan	Value Plan	Basic Plan
Insured person aged below 70	\$500,000	\$250,000	\$75,000
Insured person aged 70 or above	\$200,000	\$100,000	\$20,000
Insured dependent	\$200,000	\$100,000	\$20,000

What is not covered

In addition to the exclusions, we will not pay for the cost of dental treatment, mobility aids or prosthesis.

SECTION 4 – EMERGENCY DENTAL EXPENSES

We will pay for the emergency dental treatment expenses which were paid outside Singapore to restore healthy and natural teeth or a fractured jaw if a **dentist** decides this is necessary as a result of an **injury** suffered by the **insured person** during the **journey** outside Singapore.

We will also pay for dental treatment expenses upon return to Singapore to restore healthy and natural teeth or a fractured jaw if a **dentist** decides this is necessary as a result of an **injury** suffered by the **insured person** during the **journey** outside Singapore, limited to 30 days after the **insured person** returns to Singapore.

If dental treatment is not first received outside Singapore, the **insured person** must arrange for the first dental treatment in Singapore within 72 hours of their return to Singapore.

The maximum we will pay under this section is:

Premier Plan	\$500 for each insured person
Value Plan	
Basic Plan	

What is not covered

In addition to the exclusion, we will not pay for the cost of treatment relating to gum diseases, tooth decay, dentures, implants, crowns, bridges or use of precious metal.

SECTION 5 – MEDICAL EXPENSES IN SINGAPORE

If an **insured person** receives medical treatment during the **journey** outside Singapore for an **injury** or **illness** suffered during the overseas **journey**, we will also pay for the medical expenses which are a continuation in Singapore of the overseas medical treatment, limited to 30 days after the **insured person** returns to Singapore.

If medical treatment is not first received outside Singapore, the **insured person** must arrange for medical treatment in Singapore within seven days of their return to Singapore, before we will pay for further medical expenses, limited to 30 days after the **insured person** returns to Singapore.

The maximum we will pay under this section is:

	Premier Plan	Value Plan	Basic Plan
Insured person aged below 70	\$15,000	\$10,000	\$5,000
Insured person aged 70 or above	\$3,000	\$2,000	\$1,000
Insured dependent	\$7,500	\$5,000	\$2,500

What is not covered

In addition to the exclusions, we will not pay for the cost of dental treatment, mobility aids or prosthesis.

SECTION 6 – OVERSEAS HOSPITALISATION DAILY BENEFIT

We will pay the benefit for each complete 24-hour period of the **insured person's** stay in a normal ward of a **hospital** outside Singapore due to an **injury** or **illness** suffered during the overseas **journey**.

For the purpose of this section, stay in **hospital** means the **insured person** stays in a registered **hospital** as a registered **inpatient** because of a medical need and on the advice of a **doctor**. A one-day stay means a continuous 24-hour period for which the **hospital** makes a charge for room and board.

The maximum we will pay under this section is:

Premier Plan	\$250 for each insured person for each full day stay in hospital and the most we will pay is: \$30,000 for each insured person
Value Plan	\$200 for each insured person for each full day they stay in hospital and the most we will pay is: \$10,000 for each insured person
Basic Plan	\$100 for each insured person for each full day they stay in hospital and the most we will pay is: \$5,000 for each insured person

What is not covered

Please see the section on exclusions.

TERMS AND LIMITS WHICH APPLY TO SECTIONS 7 TO 11.

We arrange the worldwide medical and travel assistance services appearing in sections 7 to 11 through our appointed assistance company to help the **insured person** in any emergency during their **journey** outside Singapore.

MSIG Assist 24-hour hotline
+65 6827 7663

The **insured person** and people acting on their behalf will always have to identify themselves by their full names and policy number.

The maximum we will pay for all services and benefits under sections 8 to 11 will not be more than the limit under section 8 of the selected plan per **insured person** for any one **journey**, no matter how many events are involved.

The services are provided on a worldwide basis. However, we and our appointed assistance company will not have to provide these services to **insured persons** in areas which make it impossible or not reasonably practical to provide them.

We and our appointed assistance company cannot be held responsible for failure to provide services or for delays caused by conditions beyond our control. This includes, but is not limited to, strikes, or where local laws or regulatory agencies prevent us and our appointed assistance company, the professionals or other people such as doctors, **hospitals** and clinics to who the **insured person** is being referred, from providing help. These doctors, **hospitals** and clinics would be acting as our independent contractors.

We may at any time commence legal proceedings in your name or the name of the **insured person** to recover compensation from anyone else who are legally liable for any loss or **injury** or **illness** giving rise to providing services under sections 7 to 11. We will pay any costs involved in such proceedings and it will not affect the benefits under sections 7 to 11.

What is not covered

In addition to the exclusions, we will not be legally responsible for any expenses for services we have not arranged or approved.

SECTION 7 – MEDICAL AND TRAVEL ASSISTANCE SERVICES

The following medical and travel assistance services are available to you and provided by our appointed assistance company.

You will have to pay all costs and expenses for the services listed below, including telecommunication charges.

1. Medical assistance services
 - a) Medical advice provided over the phone
 - b) Referral to a medical service provider
 - c) Arranging a **hospital** admission
 - d) Guarantee of medical expenses paid during a stay in **hospital**
2. Travel assistance services
 - a) Referral to an embassy or interpreter
 - b) Lost luggage assistance
 - c) Lost travel document assistance



- d) Legal referral
- e) Emergency message transmission
- f) Children escort assistance

SECTION 8 – EMERGENCY MEDICAL EVACUATION AND REPATRIATION

8.1 Emergency medical evacuation

If an **insured person** suffers an **injury** or **illness** during the **journey** outside Singapore which results in a **serious medical condition**, we will organise air, land or sea transport, medical care during transportation, communications and all other usual services made available to us which are needed when moving the **insured person** to the nearest **hospital** where appropriate medical care is available.

We will decide the place to which the **insured person** will be sent and the method by which the evacuation will be carried out, taking account of all the assessed facts and circumstances which we are aware of at the relevant time.

8.2 Sending you home after a medical emergency evacuation

Following the emergency medical evacuation referred to in section 8.1 above and if we feel it is medically necessary, we will arrange and pay for the **insured person** to be taken back to Singapore by scheduled airline flight (on economy class) or any other appropriate method of transport, including any extra costs of transportation to and from the airport, if their original ticket is not valid for the purpose. However, the **insured person** must give any unused portion of their ticket to us.

8.3 Sending home your mortal remains

If an **insured person** passes away outside Singapore resulting from an **injury** or **illness** suffered during the **journey** overseas, we will make all the necessary arrangements (including any procedures or arrangements needed to meet local formalities) for sending the **insured person's** body or ashes to the **insured person's home** in Singapore.

The maximum we will pay for all services and benefits under sections 8 to 11 will not be more than the limit under section 8 of the selected plan per **insured person** for any one **journey**, no matter how many events are involved.

The maximum we will pay under this section is:

Premier Plan	\$1,000,000 for each insured person
Value Plan	\$500,000 for each insured person
Basic Plan	\$200,000 for each insured person

What is not covered

In addition to the exclusions, we will not be legally responsible for any expenses for services we have not arranged or approved.

SECTION 9 – HOSPITAL VISIT

If an **insured person** has to stay in **hospital** outside Singapore as a result of an **injury** or **illness** for more than five days and no **adult** member of the **insured person's** family is with them, we will pay for the reasonable travel (economy air travel, first-class rail travel) and accommodation expenses for one of the **insured person's immediate family member** who, on the written advice of a **doctor**, is needed to travel from Singapore to be with the **insured person** until they are able to resume their **journey** or return to Singapore, whichever happens first.

The maximum we will pay under this section is:

Premier Plan	\$5,000 for each insured person
Value Plan	\$2,500 for each insured person
Basic Plan	\$1,250 for each insured person



The maximum we will pay for all services and benefits under sections 8 to 11 will not be more than the limit under section 8 of the selected plan per **insured person** for any one **journey**, no matter how many events are involved.

What is not covered

In addition to the exclusions, we will not be legally responsible for any expenses for services we have not arranged or approved.

SECTION 10 – CHILD GUARD

If an **adult insured person** has to stay in **hospital** during the **journey** outside Singapore as a result of an **injury** or **illness** and there is no other **adult** to accompany the **dependents** who are on the same **journey**, we will pay for the reasonable travel (economy air travel, first-class rail travel) and accommodation expenses for one **family member** or relative to travel overseas to accompany the **dependents** back to Singapore.

The maximum we will pay under this section is:

Premier Plan	\$15,000 for each insured person
Value Plan	\$10,000 for each insured person
Basic Plan	\$5,000 for each insured person

The maximum we will pay for all services and benefits under sections 8 to 11 will not be more than the limit under section 8 of the selected plan per **insured person** for any one **journey**, no matter how many events are involved.

What is not covered

In addition to the exclusions, we will not be legally responsible for any expenses for services we have not arranged or approved.

SECTION 11 – EMERGENCY TELEPHONE CHARGES

We will refund the **insured person** the actual telephone charges for using a personal mobile phone to contact our appointed assistance company, during a medical emergency and for which a medical claim has been made under section 3 – Overseas medical expenses or section 4 – Emergency dental expenses. We will also refund the cost of overseas prepaid phone cards used for this purpose, up to a limit of \$50 in total.

The maximum we will pay under this section is:

Premier Plan	\$450 for each insured person
Value Plan	\$300 for each insured person
Basic Plan	\$150 for each insured person

The maximum we will pay for all services and benefits under sections 8 to 11 will not be more than the limit under section 8 of the selected plan per **insured person** for any one **journey**, no matter how many events are involved.

What is not covered

In addition to the exclusions, we will not pay for calls made using any fixed telephone line or LAN line or public telephone using an international calling card (ICC).

SECTION 12 – INSOLVENCY OF AIRLINE

We will pay for the loss of travel fares or travel deposits paid by the **insured person** which cannot be recovered from any other source, for the **journey** being cancelled before the start of the **journey** due to bankruptcy or insolvency of the **airline** from which the **insured person** bought the **trip**, provided all these conditions are met:

- This insurance is bought more than three days before the start of the **journey**.



b) Bankruptcy or insolvency takes place before the start of the **journey** but after the date of arranging this insurance.

c) Petition for bankruptcy or similar petition was not filed before this insurance was purchased.

The maximum we will pay under this section is:

Premier Plan	\$1,500 for each insured person
Value Plan	Not covered
Basic Plan	Not covered

In a single return trip policy, once the **trip** is cancelled and an **insured person** makes a claim under this section, the policy will immediately end when the **trip** is cancelled.

If a claim under section 12 – Insolvency of airline, section 13 – Travel cancellation or section 39 – Travel postponement due to COVID-19 results from the same event, we will pay for the claim under one of the sections only.

What is not covered

Please see the section on exclusions.

SECTION 13 – TRAVEL CANCELLATION

We will pay for the unused travel fare, accommodation charges and deposits the **insured person** has paid or payments which the **insured person** legally has to pay and which cannot be recovered from any other source, if the **journey** is unexpectedly and unavoidably cancelled due to any of the following covered reasons which take place within 30 days before the start of the **journey** but after the date of arranging this insurance and the **journey**.

1. Death, **serious injury** or **serious illness** of the **insured person** or their **family member** or **travel companion** as long as we receive written confirmation of the nature of the **serious injury** or **serious illness** from a **doctor**.
2. The **insured person** or their **travel companion** being called as a witness in the court of law in Singapore.
3. The **insured person's home** or place of business in Singapore being unfit to live in or being seriously damaged following a burglary, fire, flood, typhoon, earthquake or landslip which means the **insured person** has to stay in Singapore.
4. An unexpected strike, industrial action, riot, civil commotion at the planned overseas destination which prevent the **insured person** from beginning the scheduled **journey**.
5. **Natural disasters** which happen at the planned overseas destination which prevent the **insured person** from beginning the scheduled **journey**.
6. Closing of airport or airspace that prevents the **insured person** from beginning the scheduled **journey**.
7. The **insured person** is denied boarding of the **public transport** by the local authority or transport provider due to infectious disease symptoms.

The **insured person** must notify the tour, public transport or accommodation provider immediately upon finding out that a change or cancellation is required to the itinerary.

The maximum we will pay under this section is:

Premier Plan	\$10,000 for each insured person
Value Plan	\$5,000 for each insured person
Basic Plan	\$2,500 for each insured person

In a single return trip policy, once an **insured person** cancels the **trip** and a claim is made for travel cancellation under section 13 – Travel cancellation, the policy will immediately end when the **trip** is cancelled. To avoid any doubt, the policy will continue to be in force for the other **insured persons** who continue with the **trip**.



If a claim under section 12 – Insolvency of licensed travel operator, section 13 – Travel cancellation or section 39 – Travel postponement due to COVID-19 results from the same event, we will pay for the claim under one of the sections only.

The most we will pay under sections 13 (Travel cancellation) and section 38 (Travel cancellation due to COVID-19) in total, will not be more than the maximum limit under section 13 (Travel cancellation).

What is not covered

Please see the section on exclusions.

SECTION 14 – COMMON CARRIER DELAY

If during a **trip**, the **public transport** in which the **insured person** is booked to travel is delayed from departing from the time given by the carrier due to the mechanical breakdown of the **public transport** or it not working properly, we will pay the benefits under this section to each **insured person** for every full 10 hours in a row of delay.

The maximum we will pay under this section is:

Premier Plan	\$300 for each insured person for every full 10 hours in a row of delay and the most we pay is: \$1,700 for each insured person
Value Plan	\$250 for each insured person for every full 10 hours in a row of delay and the most we pay is: \$1,300 for each insured person
Basic Plan	\$175 for each insured person for every full 10 hours in a row of delay and the most we pay is: \$700 for each insured person

If a claim under section 14 – Common carrier delay, section 16 – Delayed departure, section 17 – Flight diversion, section 18 – Overbooked flight, section 19 – Missed travel connection, section 20 – Shortening the trip, section 21 – Travel disruption and section 35 – Hijack of public transport, results from the same event, we will pay for the claim under one of the sections only.

What is not covered

Please see the section on exclusions.

SECTION 15 – CANCELLATION DUE TO DELAY

We will pay for the unused travel fare, accommodation charges and deposits the **insured person** has paid or payments which the **insured person** legally has to pay and which cannot be recovered from any other source, if any part of the **journey** is unexpectedly and unavoidably cancelled due to the delay of at least 10 hours in a row of the **public transport** before the start of the **journey** but after the date of arranging this insurance and the **journey**, provided the **insured person** continues with the rest of the scheduled **journey**.

This section pays only if the delay is payable under sections 14 – Common carrier delay and 16 – Delayed departure.

The **insured person** must notify the tour, public transport or accommodation provider immediately upon finding out that a change or cancellation is required to the itinerary.

To qualify for payment, the **insured person** must get written confirmation from the carrier, operator or their handling agents stating the reason and length of delay.

The maximum we will pay under this section is:

Premier Plan	\$150 for each insured person
Value Plan	Not covered
Basic Plan	Not covered

What is not covered

Please see the section on exclusions.



SECTION 16 – DELAYED DEPARTURE

If during a **trip**, the public transport in which the **insured person** is booked to travel is delayed from departing from the time given by the carrier due to:

1. strike or other industrial action;
2. riot;
3. civil commotion;
4. poor weather conditions;
5. **natural disasters**; or
6. closure of airport or airspace.

We will pay one of the following benefits:

16.1 Delay benefit

We will pay \$100 to each **insured person** for every full 10 hours in a row of delay. The period of delay is calculated from the scheduled departure time given by the carrier in the original itinerary to the actual scheduled departure time of the replacement flight. For connecting flights, the period of delay for each flight are calculated separately and are not added together.

16.2 Alternative Travel Arrangement

If the **insured person** is able to book an alternative transportation to the same destination that departs earlier than the next available scheduled departure time offered by the same provider of the **public transport** which was delayed, we will pay for the additional administrative or/and travel expenses incurred. The maximum we will reimburse under (b) Alternative travel arrangement shall not exceed the amount we would have paid if the **insured person** had claimed under (a) Delay benefit, calculated from the original scheduled departure time to the next available scheduled departure time offered by the same public transport provider, less any refund recovered.

To qualify for claim under this section, the **insured person** must have checked-in in line with the original itinerary and received written confirmation from the carrier or their handling agents stating the reason and length of delay.

The maximum we will pay under this section is:

Premier Plan	\$1,000 for each insured person
Value Plan	
Basic Plan	

If a claim under section 14 – Common carrier delay, s section 16 – Delayed departure, section 17 – Flight diversion, section 18 – Overbooked flight, section 19 – Missed travel connection, section 20 – Shortening the trip, section 21 – Travel disruption and section 35 – Hijack of public transport, results from the same event, we will pay for the claim under one of the sections only.

What is not covered

Please see the section on exclusions.

SECTION 17 – FLIGHT DIVERSION

We will pay \$100 after full five hours in a row of delay if, while travelling on a scheduled flight, the **insured person's** flight is diverted due to:

1. poor weather conditions;



2. natural disasters;

3. emergency medical treatment for a fellow passenger; or
4. the mechanical breakdown of the aircraft;

and this prevents the **insured person** from continuing their **journey** and they are delayed from arriving at their planned destination.

The **insured person** must get written confirmation from the carrier, operator or handling agent stating the reasons and length of delay.

The period of delay is calculated from the scheduled arrival time at the planned destination given by the carrier in the original itinerary to the actual arrival time of the **insured person's** flight.

The maximum we will pay under this section is:

Premier Plan	\$100 for each insured person
Value Plan	\$100 for each insured person
Basic Plan	Not covered

If a claim under section 14 – Common carrier delay, section 16 – Delayed departure, section 17 – Flight diversion, section 18 – Overbooked flight, section 19 – Missed travel connection, section 20 – Shortening the trip, section 21 – Travel disruption and section 35 – Hijack of public transport, results from the same event, we will pay for the claim under one of the sections only.

What is not covered

Please see the section on exclusions.

SECTION 18 – OVERBOOKED FLIGHT

If the **insured person** is denied boarding a scheduled flight which they have a confirmed reservation from the travel agent or airline due to overbooking, we will pay after full eight hours in a row of delay. The **insured person** must get written confirmation from the carrier, operator or handling agent stating the reasons and length of delay.

The period of delay is calculated from the scheduled departure time given by the carrier in the original itinerary to the actual scheduled departure time of the replacement flight.

The maximum we will pay under this section is:

Premier Plan	\$250 for each insured person
Value Plan	\$200 for each insured person
Basic Plan	Not covered

If a claim under section 14 – Common carrier delay, section 16 – Delayed departure, section 17 – Flight diversion, section 18 – Overbooked flight, section 19 – Missed travel connection, section 20 – Shortening the trip, section 21 – Travel disruption and section 35 – Hijack of public transport, results from the same event, we will pay for the claim under one of the sections only.

What is not covered

Please see the section on exclusions.

SECTION 19 – MISSED TRAVEL CONNECTION

If during a **trip**, the **insured person's** incoming scheduled **public transport** arrives late at the transfer point outside Singapore and they miss the onward scheduled **public transport** which they have a confirmed reservation, we will pay after full eight hours in a row of delay. The **insured person** must get written confirmation from the carrier, operator or handling



agent stating the reasons and length of delay.

The period of delay is calculated from the actual arrival time of **insured person's** incoming **public transport** at the transfer point to the actual scheduled departure time of the replacement **public transport**.

The maximum we will pay under this section is:

Premier Plan	\$300 for each insured person
Value Plan	\$200 for each insured person
Basic Plan	Not covered

If a claim under section 14 – Common carrier delay, section 16 – Delayed departure, section 17 – Flight diversion, section 18 – Overbooked flight, section 19 – Missed travel connection, section 20 – Shortening the trip, section 21 – Travel disruption and section 35 – Hijack of public transport, results from the same event, we will pay for the claim under one of the sections only.

What is not covered

Please see the section on exclusions.

SECTION 20 – SHORTENING THE TRIP

We will pay for the following:

- a) the unused travel fare, accommodation charges and deposits the **insured person** has paid or payments for the original scheduled **journey** which the **insured person** legally has to pay and which cannot be recovered from any other source; and/or
- b) the reasonable **additional travel expenses** which need to be paid for the **insured person**.

If the **journey** is unexpectedly and unavoidably cut short or abandoned after it begins resulting in the **insured person** having to make a direct **trip home** due to any of the following covered reasons 1 to 8 which take place during the **journey**.

1. Death, **serious injury** or **serious illness** of the **insured person** or their **family member** or **travel companion**. We must receive written confirmation of the nature of the **serious injury** or **serious illness** from a **doctor**.
2. The **insured person** or their **travel companion** being called as a witness in a court of law in Singapore.
3. The **insured person's home** or place of business in Singapore becoming uninhabitable or being seriously damaged following a burglary, fire, flood, typhoon, earthquake or landslide which means the **insured person** has to return to Singapore.
4. An unexpected strike, industrial action, riot, civil commotion at the planned overseas destination, which prevents the **insured person** from continuing the scheduled **journey**.
5. **Natural disasters** which happen at the planned overseas destination which prevent the **insured person** from continuing the scheduled **journey**.
6. Closing of airport or airspace that prevents the **insured person** from continuing with the scheduled **journey**.
7. Hijacking of the aircraft in which the **insured person** is on board as a passenger.
8. The **insured person** is denied boarding of the **public transport** by the local authority or transport provider due to infectious disease symptoms.

The **insured person** must notify the tour, **public transport** or accommodation provider immediately upon finding out that a change or cancellation is required to the itinerary.

Shortening the **trip** means returning **home** before the scheduled return date, in which case you have to pay the part of the non-refundable, pre-paid charges. These expenses are recoverable only if the **insured person** cannot use the return ticket



and is not able to recover them under another section of this policy.

The maximum we will pay under this section is:

Premier Plan	\$10,000 for each insured person
Value Plan	\$5,000 for each insured person
Basic Plan	\$2,500 for each insured person

If a claim under section 14 – Common carrier delay, section 16 – Delayed departure, section 17 – Flight diversion, section 18 – Overbooked flight, section 19 – Missed travel connection, section 20 – Shortening the trip, section 21 – Travel disruption and section 35 – Hijack of public transport, results from the same event, we will pay for the claim under one of the sections only.

What is not covered

Please see the section on exclusions.

SECTION 21 – TRAVEL DISRUPTION

We will pay for the reasonable **additional travel expenses** incurred by the **insured person** to make changes to continue with the original scheduled **journey**, if their **trip** is unexpectedly and unavoidably disrupted due to any of the following covered reasons.

1. Death, **serious injury** or **serious illness** of the **insured person** or their **family member** or **travel companion**. We must receive written confirmation of the nature of the **serious injury** or **serious illness** from a **doctor**.
2. An unexpected strike, industrial action, riot, civil commotion at the planned overseas destination, which prevents the **insured person** from continuing the scheduled **journey**.
3. **Natural disasters** which happen at the planned overseas destination, which prevent the **insured person** from continuing the scheduled **journey**.
4. Closing of airport or airspace that prevents the **insured person** from continuing with the scheduled **journey**.
5. Hijacking of the aircraft in which the **insured person** is on board as a passenger.
6. Fire at the accommodation booked by the **insured person** and the accommodation provider is unable to provide the stay.
7. The **insured person** is denied boarding of the **public transport** by the local authority or transport provider due to infectious disease symptoms.

The **insured person** must notify the tour, **public transport** or accommodation provider immediately upon finding out that a change or cancellation is required to the itinerary.

The maximum we will pay under this section is:

Premier Plan	\$10,000 for each insured person
Value Plan	\$5,000 for each insured person
Basic Plan	\$2,500 for each insured person

If a claim under section 14 – Common carrier delay, section 16 – Delayed departure, section 17 – Flight diversion, section 18 – Overbooked flight, section 19 – Missed travel connection, section 20 – Shortening the trip, section 21 – Travel disruption and section 35 – Hijack of public transport, results from the same event, we will pay for the claim under one of the sections only.

The most we will pay under sections 21 (Travel disruption) and section 40 (Travel disruption due to COVID-19) in total, will not be more than the maximum limit under section 21 (Travel disruption).



What is not covered

Please see the section on exclusions.

SECTION 22 – AUTOMATIC EXTENSION OF COVER

If the homeward **journey** cannot be completed before the end date shown in your policy, cover will stay in force without an extra premium for an **insured person** for up to:

- a) 30 days if any **public transport** in which that **insured person** is travelling as a fare-paying passenger is delayed; or
- b) 30 days if the intended return **journey** is prevented due to the **insured person's injury** or **illness** arising from a cause covered under this policy.

We will only extend the policy under either Section 22 – Automatic extension of cover or Section 41 – Automatic extension of cover due to COVID-19 for each journey. To avoid any doubt, we will only extend the policy from one of the sections and not both in one journey.

What is not covered

Please see the section on exclusions.

SECTION 23 – DELAYED BAGGAGE

If the **insured person's** checked-in baggage is temporarily lost during the **journey** or misdirected by the carrier and not given back to the **insured person** within 10 hours after their arrival at the baggage pick-up point of the scheduled overseas destination, we will pay for every full 10 hours in a row of delay.

To avoid any doubt, we will only pay one baggage delay claim for baggage checked-in under one **insured person** regardless of:

- a) the number of pieces of baggage delayed for one **insured person**; or
- b) the number of **insured persons** affected from sharing one piece of delayed baggage.

We will deduct payment from the amount we will pay under section 24 – Baggage if the baggage later proves to be permanently lost.

To qualify for payment, the **insured person** must get written confirmation from the carrier, operator or their handling agents stating the reason and length of delay.

The maximum we will pay under this section is:

Premier Plan	\$200 for each insured person for every full 10 hours in a row of delay and the most we will pay is: \$1,200 for each insured person
Value Plan	\$200 for each insured person for every full 10 hours in a row of delay and the most we will pay is: \$1,000 for each insured person
Basic Plan	\$100 for each insured person for every full 10 hours in a row of delay and the most we will pay is: \$800 for each insured person

What is not covered

Please see the section on exclusions.

SECTION 24 – BAGGAGE

We will pay for accidental loss of or damage, occurring during the **journey** outside Singapore, to personal baggage, including clothing and personal belongings worn or carried on the **insured person**, trunks, suitcases and similar bags and one **laptop computer** and one **mobile device**, taken or owned by an **insured person**.



Jewellery (including watches, items made of precious metal or stones), **laptop computer**, video camera, camera, lens and **mobile device** must be transported under the **insured person's** care as carry-on baggage during travel on **public transport** as we do not cover these items for loss or damage while transported as checked-in baggage.

We may choose to pay or repair any damaged item after taking into account wear and tear and market value. We may not consider any loss in market value for electronic items bought within one year before the date of the accident if the **insured person** can produce evidence (for example, original receipts).

If any item is proven to be beyond economical repair, we will deal with a claim under this section as if the item has been lost.

For any loss or damage caused by **public transport**, accommodation or service provider, you must claim from the relevant parties first. When submitting claim to us, you must provide proof or denial of any compensation from the relevant parties.

We will pay a maximum of one **laptop computer**, one camera (video and/or photography) and one **mobile device** per **trip**.

The maximum we will pay under this section is:

Premier Plan	\$5,000 for each insured person Sub-limit: \$500 for any single item or pair or set of items \$1,000 for each laptop computer , video camera, camera
Value Plan	\$3,000 for each insured person Sub-limit: \$500 for any single item or pair or set of items \$1000 for each laptop computer , video camera, camera
Basic Plan	\$1,500 for each insured person Sub-limit: \$300 for any single item or pair or set of items \$300 for each laptop computer , video camera, camera

The most we will pay under sections 24 to 25 in total, will not be more than the maximum limit under section 25 – Loss of travel documents.

What is not covered

In addition to the exclusions, this section does not pay for items covered under section 25 – Loss of travel documents or section 30 – Sports equipment.

SECTION 25 – LOSS OF TRAVEL DOCUMENTS

We will pay for the cost of getting replacement passports, travel tickets and other relevant travel documents as a result of accidental loss or damage during the **journey** while overseas.

We will also pay the reasonable **additional travel expenses** which are needed to replace lost travel documents, if the loss arises out of a robbery, burglary or theft while the **insured person** is outside Singapore during the **journey**.

The loss must be reported to the local police at the place where the loss happened, no more than 24 hours after the incident. Any claim must be accompanied by written documents from the police.

The maximum we will pay under this section is:

Premier Plan	\$7,500 for each insured person
Value Plan	\$3,000 for each insured person
Basic Plan	\$1,500 for each insured person



The most we will pay under sections 24 to 25 in total, will not be more than the maximum limit under section 25 – Loss of travel documents.

What is not covered

Please see the section on exclusions.

SECTION 26 – PERSONAL MONEY

We will pay for loss of an **insured person's** cash, banknotes or traveller's cheques carried for social and domestic purposes arising out of robbery, burglary or theft while the **insured person** is outside Singapore during the **journey**. The loss must be reported to the local police at the place of the loss no more than 24 hours after the incident. Any claim must be accompanied by written documents from the police.

The maximum we will pay under this section is:

Premier Plan	\$300 for each insured person
Value Plan	\$300 for each insured person
Basic Plan	Not covered

What is not covered

In addition to the exclusions, we do not cover for loss or theft of money while transported as checked-in baggage.

SECTION 27 – FRAUDULENT USE OF CREDIT CARD

If the **adult insured person** suffers financial loss as a direct result of the fraudulent use of their personal credit card through unauthorised charges made overseas following its loss arising out of robbery, burglary or theft while the **adult insured person** is outside Singapore during the **journey**, we will pay for the unauthorised transactions.

The loss must be reported to the credit card issuer within three hours of the robbery, burglary or theft. If not, we will not pay any benefit under this section. A claim must be accompanied by a report issued by the credit card issuer showing the amount of loss and confirming the **adult insured person's** liability for the loss.

The maximum we will pay under this section is:

Premier Plan	\$1,500 for each adult insured person
Value Plan	Not covered
Basic Plan	Not covered

What is not covered

Please see the section on exclusions.

SECTION 28 – PERSONAL LIABILITY

We will cover each **insured person** against all amounts which the **insured person** becomes legally responsible for paying compensation for accidents which happen during the **journey** outside Singapore and which result in:

1. death or **injury** of any other person; or
2. loss of or damage to property belonging to other people.

No matter how many **insured persons** are involved, the maximum we will pay under this section for any one event or series of events resulting from one original cause and in total for all events in any one **trip**, including any legal costs and expenses awarded against or paid by the **insured person** with our written permission is:

Premier Plan	\$1,000,000 for each insured person
Value Plan	\$500,000 for each insured person
Basic Plan	\$250,000 for each insured person

What is not covered

Please see the section on exclusions.

SECTION 29 – ADVENTUROUS ACTIVITIES COVER

We will pay benefits from the relevant sections of this policy if the **insured person** suffers accidental death or **injury** as a result of taking part in or practising for the following activities for leisure and non-competitive purpose, with a licensed operator and provided the **insured person** follows all safety and health instructions, guidelines or regulations:

1. zip-lining, zip-riding, bungee jumping, parasailing, tandem sky diving, tandem paragliding, tandem hang gliding;
2. sightseeing on hot-air balloon, helicopter, airplane;
3. canoeing or white-water rafting with a qualified guide and up to Grade 3 (of International Scale of River Difficulty);
4. jet skiing, helmet diving;
5. scuba diving, up to the qualified depth of the insured person's diving certification, and at all times accompanied by a qualified dive instructor or dive master and does not exceed depth of 30 metres;
6. ice skating, tobogganing, sledging; snow tube sliding, dog sledding, snow rafting; skiing or snowboarding, snowmobiling provided these activities are not done in off piste, ungroomed, unpatrolled areas or places not recommended for beginner to intermediate users;
7. up to 3,000m above sea level for hiking, trekking or mountaineering; or
8. marathon (up to 42.195km).

What is not covered

Please see the section on exclusions.

SECTION 30 – SPORTS EQUIPMENT

We will pay the **adult insured person** for loss or damage to the bicycle or golfing equipment (golf clubs and bags) belonging to or on loan to the **adult insured person** due to accident or theft during the **journey** overseas but not for any loss or damage suffered during the course of play or practice.

We may choose to pay the claim or repair any damaged item after taking into account wear and tear and market value. We may not consider any loss in market value for bicycle or golfing equipment bought within one year before the date of accident if the **adult insured person** can produce evidence (for example, original receipts). If any item is proven to be beyond economical repair, we will deal with the claim under this section as if the item had been lost.

The maximum we will pay each **adult insured person** under this section is:

Premier Plan	\$1,600 for golfing equipment \$3,300 for bicycle
Elite Plan	Not covered
Standard Plan	Not covered

If a claim under section 24 – Baggage and section 30 – Sports equipment results from the same event, we will pay for the claim under section 30 – Sports equipment.



What is not covered

Please see the section on exclusions.

SECTION 31 – RENTAL VEHICLE EXCESS

We will pay the excess if the **adult insured person** legally has to pay this amount if during a **journey** outside Singapore, an **adult insured person** rents or hires a car, or a campervan:

1. from a licensed rental agency; and
2. the rental agreement includes an excess (or deductible or similar condition) which makes the **adult insured person** legally responsible for loss or damage to the rental vehicle.

This applies as long as it is as a result of accidental loss or damage to the vehicle and:

1. the **adult insured person** must be either a named driver or co-driver of the rental vehicle;
2. the **adult insured person** has kept to all requirements of the rental agreement;
3. at the time of the accident, the **adult insured person** was licensed to drive the vehicle and was not taking part in or practicing for speed or time trials of any kind, or driving under the influence of alcohol, drugs or any drugs abuse;
4. as part of the hiring arrangement, the **adult insured person** must take up a full motor insurance against loss or damage to the rental vehicle during the rental period; and
5. the driver must be one of the **insured persons** of this policy at the time of the **accident**.

The maximum we will pay under this section is:

Premier Plan	\$300 for each adult insured person
Value Plan	Not covered
Basic Plan	Not covered

To avoid any doubt,

1. we will only pay limit for one **adult insured person** per rented vehicle, regardless of the number of **insured persons** registered to rent the vehicle or the number of **insured persons** authorised to drive the rented vehicle.
2. the limit for one **adult insured person** is for the entire **trip** regardless of the number of vehicles the **insured person** rents during the **trip**.

What is not covered

In addition to the exclusions, this section will not pay for:

1. any loss or damage arising from wear and tear, gradual deterioration, damage from insects or vermin, built-in faults, or faults or damage which are not obvious; or
2. damage to tyres and rims unless damage is caused to other parts of the rental vehicle in the same **accident**.

SECTION 32 – HOME CONTENTS

We will cover the **adult insured person** against physical loss or damage to their **home contents** within their **home** in Singapore that was left vacant because of the **journey**, caused by fire or theft where force and violence were used to get into the property while the **insured person** is outside Singapore during the **trip**.

We may choose to pay or decide to reinstate or repair any damaged item after taking into account wear and tear and market value. We may not consider any loss in market value for electronic items bought within one year before the date of

the accident if the **adult insured person** can produce evidence (for example, original receipts). If any item is proven to be beyond economical repair, we will deal with the claim under this section as if the item had been lost.

Home contents refers to household furniture and furnishing, domestic appliances, audio and video equipment, clothing and personal belongings owned by the **adult insured person** or their **immediate family members** who permanently live with the **adult insured person**. This does not include deeds, bonds, bills of exchange, promissory notes, cheques, traveller's cheques, securities, cash, documents of any kind, perishable goods, livestock, motor vehicles, bicycles, boats and any accessories attaching to them.

The most we will pay is:

- a) \$200 in total for platinum, gold and silver items, watches, jewellery, precious stones and furs; or
- b) \$100 for any one item, or set or pair of items.

The maximum we will pay under this section is:

Premier Plan	\$1,500 for each adult insured person
Value Plan	\$1,000 for each adult insured person
Basic Plan	Not covered

What is not covered

Please see the section on exclusions.

SECTION 33 – DOMESTIC PETS CARE

If an **adult insured person** cannot return to Singapore on the scheduled return date due to **injury** or **illness** or delay of the **public transport** which they are booked on, we will pay for their pet dog's or cat's continued stay at the pet hotel or kennel or cattery where the pet is left during the **adult insured person's journey** abroad.

The **insured person** must submit claim with written confirmation from the pet hotel or kennel or cattery stating the period of stay of the **adult insured person's** pet and the collection date arranged before their **journey** abroad and the period of extended stay and either of the following.

- 1. A medical report or certificate from a **doctor** advising delay of planned travel for medical reasons covered under section 3 – Overseas medical expenses; or
- 2. Written confirmation from the carrier, operator or their handling agent, stating the reasons and length of delay.

The maximum we will pay under this section is:

Premier Plan	\$75 for each day up to a maximum of \$150 for each adult insured person
Value Plan	Not covered
Basic Plan	Not covered

To avoid any doubt, we will only pay the limit for one **insured person** regardless of the number of pets they own.

What is not covered

Please see the section on exclusions.

SECTION 34 – TERRORISM COVER

As an exception to general exclusion 14(b), we will extend this policy to cover losses which may be suffered through acts of terrorism but there is no liability when the **acts of terrorism** involve the use of biological weapons, chemical agents or nuclear devices.



We will pay based on the limits of all other sections. The maximum we will pay for all sections of the policy in total is:

	Premier Plan	Value Plan	Basic Plan
Adult insured person aged below 70	\$150,000	\$100,000	\$50,000
Adult insured person aged 70 or above	\$50,000	\$35,000	\$20,000
Insured dependent	\$50,000	\$35,000	\$20,000

If the **insured person** is insured under more than one policy with us covering **acts of terrorism**, the most we will pay for all claims arising directly or indirectly from any **act of terrorism** will be limited to one policy only (with the highest limit on **act of terrorism**).

SECTION 35 – HIJACK OF PUBLIC TRANSPORT

If the **public transport** in which the **insured person** is travelling is hijacked, we will pay for every full eight hours in a row that they are prevented from reaching their scheduled destination. We will not make any payment for hijack if the intended destination of the **public transport** is to, or by way of, a country in a state of war.

The maximum we will pay under this section is:

Premier Plan	\$300 for each insured person for every full eight hours in a row of delay and the most we will pay is: \$500 each insured person
Value Plan	\$200 for each insured person for every full eight hours in a row of delay and the most we will pay is: \$500 each insured person
Basic Plan	\$100 for each insured person for every full eight hours in a row of delay and the most we will pay is: \$500 each insured person

If a claim under section 14 – Common carrier delay, section 16 – Delayed departure, section 17 – Flight diversion, section 18 – Overbooked flight, section 19 – Missed travel connection, section 20 – Shortening the trip, section 21 – Travel disruption and section 35 – Hijack of public transport, results from the same event, we will pay for the claim under one of the sections only.

What is not covered

Please see the section on exclusions.

COVID-19 Cover

The following sections of your policy cover the **insured person(s)** for claims relating to **COVID-19**, subject to the conditions and exclusions under the policy.

SECTION 36 – OVERSEAS MEDICAL EXPENSES DUE TO COVID-19

We will pay the medical, surgical, nursing or **hospital** charges incurred by the **insured person** if the **insured person** is tested positive for **COVID-19** by a **doctor** or a government approved personnel outside Singapore within the first 90 days of the **trip**.

We will pay benefits under Section 36 and 37 up to 60 days from the date the **insured person** was first tested positive for **COVID-19** by a **doctor** or a government approved personnel. To avoid any doubt, we will assess the claim based on the date which the **COVID-19** test was done and not the date which the test results are released. Claims due to **COVID-19** infection diagnosed from test done after the 90th day from the start of the **trip** are not covered.

The maximum we will pay under this section is:

	Premier Plan	Value Plan	Basic Plan
Adult insured person aged below 70	\$200,000	\$100,000	\$25,000
Adult insured person aged 70 or above	\$100,000	\$50,000	\$12,500
Insured dependent	\$100,000	\$50,000	\$12,500



If a claim under section 3 (Overseas medical expenses) or section 36 (Overseas medical expenses due to COVID-19) results from the same event, we will pay for the claim under one of the sections only.

What is not covered

In addition to the exclusions, section 36 will not pay any **COVID-19** treatment expenses which are covered by any government or national healthcare programme.

SECTION 37 – EMERGENCY MEDICAL EVACUATION AND REPATRIATION DUE TO COVID-19

37.1 Emergency medical evacuation

If an **insured person** is tested positive for **COVID-19** by a **doctor** or a government approved personnel outside Singapore within the first 90 days of the **trip**, we will organise air, land or sea transport, medical care during transportation, communications and all other usual services made available to us which are needed when moving the **insured person** to the nearest **hospital** where appropriate medical care is available.

We will decide the place to which the **insured person** will be sent and the method by which the evacuation will be carried out, taking account of all the assessed facts and circumstances which we are aware of at the relevant time.

37.2 Sending you home after a medical emergency evacuation

Following the emergency medical evacuation referred to in section 37.1 above and if we feel it is medically necessary, we will arrange and pay for the **insured person** to be taken back to Singapore by scheduled airline flight (on economy class) or any other appropriate method of transport, including any extra costs of transportation to and from the airport, if their original ticket is not valid for the purpose. However, the **insured person** must give any unused portion of their ticket to us.

37.3 Sending home your mortal remains

If an **insured person** passes away outside Singapore resulting from an **injury** or **illness** suffered during the **journey** overseas, we will make all the necessary arrangements (including any procedures or arrangements needed to meet local formalities) for sending the **insured person's** body or ashes to the **insured person's home** in Singapore.

The maximum we will pay for all services and benefits under sections 8 to 11 and sections 36 to 37 will not be more than the limit under section 8 of the selected plan per **insured person** for any one **journey**, no matter how many events are involved.

We will pay benefits under Section 36 and 37 up to 60 days from the date the **insured person** was first tested positive for **COVID-19** by a **doctor** or a government approved personnel. To avoid any doubt, we will assess the claim based on the date which the **COVID-19** test was done and not the date which the test results are released. Claims due to **COVID-19** infection diagnosed from test done after the 90th day from the start of the **trip** are not covered.

The maximum we will pay under this section is:

Premier Plan	\$1,000,000 for each insured person
Value Plan	\$500,000 for each insured person
Basic Plan	\$200,000 for each insured person

What is not covered

In addition to the exclusions, we will not be legally responsible for any expenses for services we have not arranged or approved.

SECTION 38 – TRAVEL CANCELLATION DUE TO COVID-19

We will pay for the unused travel fare, accommodation charges and deposits the **insured person** has paid or payments which the **insured person** legally has to pay and which cannot be recovered from any other source, if the **journey** is unexpectedly and unavoidably cancelled due to any of the following covered reasons which take place within 30 days before the start of the **journey** but after the date of arranging this insurance and the **journey**.



1. The **insured person** or **travel companion** is tested positive for **COVID-19** by a **doctor** or government approved personnel.
2. The **insured person** or **travel companion** is identified and ordered by the Singapore government to undergo quarantine or isolation due to suspected or confirmed **COVID-19** infection.
3. The **insured person's family member** is hospitalised or passed away due to **COVID-19** infection.
4. The **insured person** or **travel companion** is denied boarding of the **public transport** by the local authority or transport provider on scheduled departure date due to **COVID-19** symptoms and thereafter tested positive for **COVID-19** by a **doctor** or government approved personnel within 5 days from the scheduled departure date.

The maximum we will pay under this section is:

Premier Plan	\$5,000 for each insured person
Value Plan	\$2,500 for each insured person
Basic Plan	\$1,000 for each insured person

In a single return trip policy, once an **insured person** cancels the **trip** and a claim is made for travel cancellation under section 38 – Travel cancellation due to COVID-19, the policy will immediately end when the **trip** is cancelled. To avoid any doubt, the policy will continue to be in force for the other **insured persons** who continue with the **trip**.

The most we will pay under sections 13 (Travel cancellation) and section 38 (Travel cancellation due to COVID-19) in total, will not be more than the maximum limit under section 13 (Travel cancellation).

If a claim under section 38 (Travel cancellation due to COVID-19) or section 39 (Travel postponement due to COVID-19) results from the same event, we will pay for the claim under one of the sections only.

What is not covered

Please see the section on exclusions.

SECTION 39 – TRAVEL POSTPONEMENT DUE TO COVID-19

We will pay for the reasonable **additional travel expenses** to reschedule the **insured person's journey** if it is unexpectedly and unavoidably postponed due to any of the following covered reasons which happen within 30 days before the start of the **journey** but after the date of arranging this insurance and the **journey**.

1. The **insured person** or **travel companion** is tested positive for **COVID-19** by a **doctor** or government approved personnel.
2. The **insured person** or **travel companion** is identified and ordered by the Singapore government to undergo quarantine or isolation due to suspected or confirmed **COVID-19** infection.
3. The **insured person's family member** is hospitalised or passed away due to **COVID-19** infection.
4. The **insured person** or **travel companion** is denied boarding of the **public transport** by the local authority or transport provider on scheduled departure date due to **COVID-19** symptoms and thereafter tested positive for **COVID-19** by a **doctor** or government approved personnel within 5 days from the scheduled departure date.

The **insured person** must notify the tour, public transport or accommodation provider immediately upon finding out that a change or cancellation is required to the itinerary.

The maximum we will pay under this section is:

Premier Plan	\$800 for each insured person
Value Plan	\$500 for each insured person
Basic Plan	\$300 for each insured person



In a single return trip policy, once an **insured person** postpones the **trip** and a claim is made for travel postponement under section 39 – Travel postponement due to COVID-19, the policy will immediately end when the **trip** is postponed. To avoid any doubt, the policy will continue to be in force for the other **insured persons** who continue with the **trip**.

If a claim under section 38 (Travel cancellation due to COVID-19) or section 39 (Travel postponement due to COVID-19) results from the same event, we will pay for the claim under one of the sections only.

What is not covered

Please see the section on exclusions.

SECTION 40 – TRAVEL DISRUPTION DUE TO COVID-19

We will pay for the reasonable **additional travel expenses** incurred by the **insured person** to make changes to continue with the original scheduled **journey**, if their **trip** is unexpectedly and unavoidably disrupted due to any of the following covered reasons.

For covered reasons 1 to 3, we will pay up to the sum insured as specified under COVID-19 Cover benefit summary.

1. The **insured person** is tested positive for **COVID-19** by a **doctor** or government approved personnel.
2. The **insured person** is specifically identified and ordered by the local government at the overseas destination to undergo quarantine or isolation due to suspected or confirmed **COVID-19** infection.
3. The **insured person** is denied boarding of the **public transport** by the local authority or transport provider on the scheduled departure date due to **COVID-19** symptoms and thereafter tested positive for **COVID-19** by a **doctor** or government approved personnel within 5 days from scheduled departure date.

For covered reasons 4 to 6 we will pay 50% of the **additional travel expenses** up to the sum insured as specified under COVID-19 Cover benefit summary.

4. The **travel companion** is tested positive for **COVID-19** by a **doctor** or government approved personnel.
5. The **travel companion** is specifically identified and ordered by the local government at the overseas destination to undergo quarantine or isolation due to suspected or confirmed **COVID-19** infection.
6. The **travel companion** is denied boarding of the **public transport** by the local authority or transport provider on the scheduled departure date due to **COVID-19** symptoms and thereafter tested positive for **COVID-19** by a **doctor** or government approved personnel within 5 days from scheduled departure date.

To avoid any doubt,

1. we will assess the claim based on the date which the **COVID-19** test was done and not the date which the test results are released. Claims due to **COVID-19** infection diagnosed from test done after the 90th day from the start of the **trip** are not covered.
2. section 40 covers for any **additional travel expenses** incurred by the **insured person** related to making changes to the original scheduled **journey**. For claims relating to unexpected quarantine or isolation during the **trip**, refer to "Overseas quarantine daily benefit" benefit under COVID-19 Cover.

The **insured person** must notify the tour, **public transport** or accommodation provider immediately upon finding out that a change or cancellation is required to the itinerary.

The maximum we will pay under this section is:

Premier Plan	\$1,500 for each insured person
Value Plan	\$1,000 for each insured person
Standard Plan	\$500 for each insured person



The most we will pay under sections 21 (Travel disruption) and section 40 (Travel disruption due to COVID-19) in total, will not be more than the maximum limit under section 21 (Travel disruption).

What is not covered

Please see the section on exclusions.

SECTION 41 – AUTOMATIC EXTENSION OF COVER DUE TO COVID-19

If **insured person's** homeward **journey** cannot be completed before the end date shown in the policy, cover will stay in force due to any of these covered reasons below without additional premium for an **insured person** for up to:

1. 30 days if the **insured person** is hospitalised due to **COVID-19** infection.
2. 14 days if the **insured person** is
 - a) tested positive for **COVID-19** by a **doctor** or government approved personnel; or
 - b) specifically identified and ordered by the local government at the overseas destination to undergo quarantine or isolation due to suspected or confirmed **COVID-19** infection.

This section will operate only if any of the covered reasons above occurs within 90 days from the start of the **trip**.

If 48 hours after discharge from **hospital**, quarantine or isolation, the **insured person** is unable to return to Singapore, further extension of the **period of insurance** will require top-up of premium, unless MSIG Assist has assessed the **insured person** to be unfit for travel back to Singapore. Please refer to section 7 for contact details of MSIG Assist.

We will only extend the policy under either Section 22 – Automatic extension of cover or Section 41 – Automatic extension of cover due to COVID-19 for each journey. To avoid any doubt, we will only extend the policy from one of the sections and not both in one journey.

What is not covered

Please see the section on exclusions.

SECTION 42 – OVERSEAS QUARANTINE BENEFIT DUE TO COVID-19

We will pay the daily benefit for each complete 24-hour period of quarantine or isolation up to the sum insured if the **insured person** is tested positive for **COVID-19** by a **doctor** or government approved personnel within the first 90 days of the **trip** and ordered to undergo quarantine or isolation at a government approved hotel or **COVID-19** medical facility outside Singapore.

This benefit is payable provided the **insured person** is liable to pay for the charges incurred at the government approved hotel or **COVID-19** medical facility. Government approved hotel refers to hotel approved by the government for the purpose of **COVID-19** quarantine or any hotel which you are residing in if permitted by the local government.

To avoid any doubt, we will assess the claim based on the date which the **COVID-19** test was done and not the date which the test results are released. Claims due to **COVID-19** infection diagnosed from test done after the 90th day from the start of the **trip** are not covered.

This benefit will not pay if section 6 (Overseas hospitalisation daily benefit) pays claim for the same event.

The maximum we will pay under this section is:

	Premier Plan	Value Plan	Basic Plan
Adult insured person	\$80 per day Max. \$800	\$50 per day Max. \$500	\$30 per day Max. \$300
Insured dependent	\$40 per day Max. \$400	\$25 per day Max. \$250	\$15 per day Max. \$150



What is not covered

In addition to the exclusions, we will not pay claims for quarantine or isolation served at other location other than at government approved hotel or **COVID-19** medical facility.

OVERALL COMPENSATION LIMIT

The most we will pay for all **insured persons** travelling in one aircraft or surface transport vehicle or vessel will be \$3,000,000 or the total of all benefits due for the **insured persons**, whichever is lesser.

If the total for all claims for **insured persons** travelling in one form of transport is more than \$3,000,000, the most we will pay for each of the **insured persons** will be a percentage of the benefits due for that person.

EXCLUSIONS

Exclusions which apply to sections 23, 24, 25, 26, 27, 30 and 32

We will not pay for

1. any loss not reported within 24 hours of discovery to the local police, the airline or transport company or other carrier who had custody of or control of the baggage or property or may be responsible for the loss;
2. perishables, fruits, food and drink products;
3. vouchers, coupons and any cards such as identity, driving license, employment pass or work permit or resident permit, membership, access, transportation, stored-value, loyalty or rewards cards;
4. ATM, debit or credit card unless covered under section 27 – Fraudulent use of credit card;
5. loss or damage to animals, computer software, mechanical propelled vehicles, aircraft including drones, bicycles, contact or corneal lenses, dentures, retainer or bridges for teeth, bonds, negotiable instruments, securities and stamps;
6. loss or damage to business goods or samples or any items used in connection with the **insured person's** employment or occupation, except for **laptop computer** and **mobile device** covered under section 24 – Baggage;
7. loss of money unless covered under section 26 – Personal Money;
8. loss or damage to baggage, money or other insured property left unattended in any public place (any place which the general public has access to), or as a result of the **insured person's** failure to take care and precautions to protect the property;
9. the cost of reproducing data whether recorded on tape, card, disc or otherwise;
10. damage or breakage of sports equipment while in use;
11. damage to any brittle or fragile items unless properly packed and protected;
12. loss or damage caused by wear and tear (including scratches, stains, dents, discoloration of the item which does not affect how it works), loss in value, deterioration, insects, vermin, mildew, atmospheric conditions, the action of light, any process of heating, cleaning, repairing, restoring, mechanical or electrical breakdown, misuse, faulty design or workmanship;
13. loss or damage to property caused by customs or other government officials legally taking, holding or destroying it;
14. unexplained disappearance, shortage due to mistakes or failure to act, differences in the exchange rate or loss in value;
15. any fines or penalties the **insured person** has to pay due to not replacing the lost personal documents or replacing them late;



16. any loss or damage that has been or will be refunded or paid by any carrier, hotel, travel agent or any other person or organisation responsible for the loss of damage; or

17. any loss or damage of items hired or rented by the **insured person**.

Exclusions which apply to sections 13, 16, 17, 18, 19, 20, 21, 35 and 39

We will not pay for the following.

1. Any failure on your or the **insured person's** part to:

- a) check-in for departure by the time given by the carrier (except for reasons specifically provided above); or
- b) tell the travel agent, tour operator, carrier or other provider of any service forming part of the booked itinerary that they need to cancel or abandon the travel arrangement immediately when it is found necessary to do so.

2. Any loss or expenses being compensation for any air miles, holiday points, membership or credit card redemption you use for the **trip** in part or in full.

Exclusions which apply to section 28

We will not pay for the following.

1. Any liability arising from personal **injury** or bodily **injury** or loss of, damage to, or loss of use of property directly or indirectly caused by seepage, pollution or contamination.

2. The cost of removing, dealing with or cleaning up seeping, polluting or contaminating substances.

3. Fines, penalties, punitive or exemplary damages.

4. Liability arising from:

- a) death or bodily **injury** of the **insured person's** employee or member of their family;
- b) loss of or damage to property which belongs to or is in the custody or control of the **insured person** or their employee or any member of their family;
- c) the **insured person's** employment, trade, business or profession;
- d) owning or occupying any land or buildings other than temporary holiday accommodation; or
- e) owning, having or using animals, firearms, mechanically propelled vehicles, vessels or aircraft including drones of any description.

5. Any claim or loss arising out of any activity or business carried out via the internet, intranet, extranet or the **insured person's** own website, internet site, web address or when sending email or documents by electronic means.

6. Any liability which you have under an agreement but which you would not have if the agreement did not exist.

7. Judgments which are not in the first instance delivered by or received from a court within the Republic of Singapore nor to orders received in the court for enforcing judgments made outside the Republic of Singapore whether by way of reciprocal agreement or otherwise.

8. Any claims and losses based on, arising out of, directly or indirectly resulting from or as a result of, or any way involving:

- a) asbestos; or
- b) any actual or alleged asbestos-related injury or damage involving using asbestos, or the presence, existence, detection, removal, elimination or avoidance of asbestos or exposure or potential exposure to asbestos.

Exclusions which apply to sections 36, 37, 38, 39, 40, 41 and 42

COVID-19 Cover will not pay for claims directly or indirectly related to:

1. claims due to circumstances which you, the **insured person** or the travel companion knew before the purchase of this policy or **trip** that may lead to a claim under this policy;
2. changes to travel advisory or restrictions, travel arrangement, **COVID-19** prevention measures issued by any government or authority relating to epidemic or pandemic at your planned destination or Singapore;
3. any medical test, vaccination, quarantine, or isolation required by the Singapore or overseas government, transport or accommodation provider that applies broadly to general travellers based on departing or arriving country, taken for the purpose of obtaining approval to travel for the **journey**;
4. medical expenses incurred in Singapore, or after 60 days from the date the **insured person** first tested positive for **COVID-19** by a **doctor** or government approved personnel during the **trip** outside Singapore. To avoid any doubt, we will assess the claim based on the date which the **COVID-19** test was done and not the date which the test results are released;
5. vaccination, including the side effects and complications resulting from vaccination; or
6. **pre-existing medical condition** and its complications, regardless of whether it is resulting from or complicated by **COVID-19** infection.

GENERAL EXCLUSIONS

(which apply to the whole policy)

We will not be legally responsible for any claims, damages, losses, death or disability, **injury, illness** or liability directly or indirectly caused by, or in connection with, or arising from the following.

1. Any **known event**.
2. Any **pre-existing medical condition**.
3. Human Immunodeficiency Virus (HIV), HIV related illnesses, or any other diseases or illnesses related to sexually transmitted disease.
4. Childbirth, miscarriage, abortion, menopause or any pregnancy related conditions.
5. Suicide or attempted suicide, intentional self-inflicted **injury** or any act which could reasonably be considered as exposure to danger (unless carried out in an attempt to save human life), insanity, or while the **insured person** is under the influence of alcohol, drugs or other substance abuse (other than drugs taken under medical supervision and not to treat drug addiction).
6. Any mental illness, anxiety state or depression suffered by the **insured person** and diagnosed before arranging the **journey**.
7. The **insured person** taking part in the following activities unless covered under section 29 – Adventurous Activities Cover:
 - a) flying or other aerial activities except travelling as a fare-paying passenger in a properly licensed, regular scheduled commercial airline operating between licensed commercial airports;
 - b) rafting or canoeing involving white-water rapids, jet skiing, high diving or jumping, free diving, underwater activities involving artificial breathing apparatus;
 - c) bungee jumping, sky-diving, paragliding;
 - d) winter sports, or any activities involving the use of a bobsleigh or skeleton;

- e) hunting, potholing, mountaineering that normally involves using ropes, rock climbing unless harnessed and done on man-made walls, hiking or trekking;
 - f) speed or time trials, competitions, marathon, triathlon, ultra-marathon, sprints or racing of any kind, or as a professional sportsperson (where you could earn income, pay or sponsorship from taking part in that sport or activity) or any organised team football;
 - g) extreme sports which involve speed, height, danger, a high level of physical exertion, highly specialised gear or special stunts;
 - h) manual work of any kind unless you tell us when applying for the insurance and we accept this in writing; or
 - i) expeditions or crewing a vessel from one country to another or taking part in active service in the armed forces of any nation.
8. The **insured person** taking part in naval, military, air force, civil defence or police services or operations, testing of any kind of vehicle or transport, while taking part in off-shore or in mining, aerial imaging or handling explosives, ammunitions or firearms, or travelling as an operator or crew member of any **public transport**.
9. Any deliberate, malicious, criminal or unlawful acts committed by you or the **insured person** or any person acting on your or their behalf.
10. Any restrictions or regulations imposed by any government or local authority.
11. Any consequential loss not shown in the policy.
12. We will also not pay for:
- a) the cost of any non-emergency treatment or surgery you choose to have, including exploratory tests, which are not directly related to the **illness** or **injury** which required the **insured person's** need to be admitted to **hospital**;
 - b) any form of cosmetic surgery or treatment;
 - c) any expenses in respect of normal dental inspection or treatment or in obtaining dentures, retainer;
 - d) eyeglasses or the like, hearing aids, prosthesis, corrective devices;
 - e) treatment or service provided by a health spa, convalescent or nursing home or any rehabilitation centre;
 - f) any claim if the **insured person** is under treatment not recommended by or carried out by a **doctor**; or
 - g) any claim if the **insured person** is travelling against the advice of a **doctor** or for the purpose of getting medical treatment during the **journey**.

13. Sanction limitation and exclusion clause

We shall not be liable in respect of 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 Us to any sanction, prohibition or restriction under applicable national laws, United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

14. War and terrorism exclusion

This insurance will not cover death, disability, loss, damage, destruction, any legal liabilities, cost or expense including consequential loss of whatever nature, directly or indirectly caused by, resulting from or in connection with any of the following, no matter whether there is any other cause or event contributing at the same time or in any other sequence to the loss.

- a) War, invasion, act of foreign enemy or warlike operations (whether declared or not), riot, civil war, revolution, civil commotion assuming the proportions of or amounting to any uprising, military or usurped power or any similar

event.

b) Any act of terrorism including but not limited to:

- i) the use or threat of force or violence; or
- ii) harm or damage to life or to property (or the threat of harm or damage) including, but not limited to, nuclear radiation or contamination by chemical or biological agents,

by any person or group committed for political, religious, ideological or similar purposes, with the intention of putting the public or any section of the public in fear; or

c) Any action taken in controlling, preventing, suppressing or in any way relating to (a) or (b) above.

If we say your claim is not covered as a result of this exclusion, you will need to prove to us otherwise to pay the claim.

15. **Radioactive contamination, chemical, biological, biochemical and electromagnetic weapons exclusion**

This clause will override anything in this insurance which says differently.

We will not cover loss, damage, liability or expense directly or indirectly caused by or contributed to by or arising from:

- a) ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel;
- b) the radioactive, toxic, explosive or other dangerous properties of any nuclear installation, reactor or other nuclear machinery;
- c) any weapon or device using atomic or nuclear fission or fusion or other similar reaction or radioactive force or matter; or
- d) the radioactive, toxic, explosive or other dangerous properties of any radioactive matter. This exclusion does not apply to radioactive isotopes, other than nuclear fuel, when these isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes;
- e) any chemical, biological, biochemical, or electromagnetic weapon.

16. **Political risks exclusion**

We will not cover loss or damage caused directly or indirectly or as a result of any of the following:

- a) Any legal authority legally taking your property.
- b) Any property being taken from an **insured person** if that property was received illegally by the **insured person**.

We will still be legally responsible for physical damage to the insured property which takes place before the property is taken if it is covered by this policy.

- c) Any public authority legally destroying your property.

In any action suit or other proceeding where we use this exclusion as the reason for not paying the claim, you must prove otherwise for us to pay the claim.

17. **Property Cyber and data exclusion**

This clause shall be paramount and shall override anything contained in this insurance inconsistent therewith.

- a) Notwithstanding any provision to the contrary within this policy or any endorsement thereto this excludes any:
 - i) Cyber Loss;

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

Definitions

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

18. COVID-19 and pandemics exclusion

Except for benefits extended under COVID-19 Cover under a single return trip policy or under an annual policy if COVID-19 Cover is selected and stated on the **schedule** or endorsement, this policy excludes any loss, damage, liability, expense, fines, penalties or any other amount directly or indirectly caused by, in connection with, or in any way involving or arising out of any of the following –including any fear or threat thereof, whether actual or perceived:

- a) Coronavirus (**COVID-19**) including any mutation or variation thereof; or
- b) Pandemic or epidemic, as declared as such by the World Health Organisation or any governmental authority.

GENERAL CONDITIONS

(which apply to the whole policy and which you and the **insured persons** must keep to)

The conditions which appear in the policy or in any endorsement are part of the contract and you must keep to them.

1. Precaution

The **insured persons** must take all reasonable steps to prevent loss, damage or accident and recover any missing property.

2. Cancellation

a) If the policy is an annual plan:

- i) we may cancel the policy at any time by giving you seven days' notice in writing to your last-known address (if we do, we will return a percentage of your premium depending on how much of the **period of insurance** is left to run); and
- ii) you may cancel the policy at any time by giving us seven days' written notice as long as you have not made a claim under the policy, and you will be entitled to the following percentage of your premium.

Period policy is in force	% of premium we will refund
Up to 2 months	60%
Up to 3 months	50%
Up to 4 months	40%
Up to 5 months	30%
Up to 6 months	20%
Above 6 months	No refund allowed

We will keep at least \$50 in all cases.

- b) If the policy covers a single return trip, you may also cancel the policy at any time but there will be no refund of premium once the policy is issued.

3. Keeping to the conditions

We will only pay claims under this policy if you and the **insured persons** keep to all conditions of this policy and the statements and answers in the application are truthful.

4. Legal personal representative

The terms, exclusions and conditions of this policy will also apply to your or any **insured person's** legal representatives.

5. Same cover

If an **insured person** is insured under more than one travel insurance policy we have arranged for the same journey, we will only pay the highest benefit from one of the policies.

6. Claims from other insurance or sources

When an incident results in a claim under this policy and the same loss, damage, expense or liability can be claimed from any other sources, we will pay as follow:

- a) Where the same loss is covered by another insurance, we will only pay our proportionate share of the claim.
- b) Where the same loss is covered by any source other than insurance, we will only pay the balance of what you are not able to recover, up to the benefit limit of this policy.

This condition does not apply to the following sections.

Section 1	Accidental death and permanent total disability
Section 2	Child education grant
Section 6	Overseas hospitalisation daily benefit
Section 14	Common carrier delay
Section 16	Delayed departure (excluding Alternative Travel Arrangement)
Section 17	Flight diversion
Section 18	Overbooked flight
Section 19	Missed travel connection
Section 23	Delayed baggage
Section 35	Hijack of public transport
Section 42	Overseas Quarantine benefit due to COVID-19

7. Governing law

This contract of insurance is governed by the laws of Singapore. If there is any dispute, it will be dealt with by the courts of Singapore.

8. Excluding rights under the Contracts (Rights of Third Parties) Act

A person who is not a party to in this policy contract will have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of its terms.

9. Currency

All amounts shown are in Singapore dollars.

CLAIM CONDITIONS

(which apply to the whole policy)

For us to pay claims under this policy, you must keep to the following conditions.

1. Telling us about a claim

You must contact us with full details as soon as possible of any **injury, illness** or incident or when you discover any loss or damage which may result in a claim under this policy. You must also tell us if you know about any writ, summons or prosecution against you or an **insured person** and immediately send us every letter or document which relates to a claim.

2. Conduct of claim

You and the **insured person** or any person acting for you or the **insured person**:

- a) must not negotiate any claim or admit or deny legal responsibility without our written permission;
- b) must co-operate fully with us as well as our appointed representatives such as investigators, loss adjusters; and
- c) must give us all medical reports, certificates, information and evidence required by us or our appointed representatives which we may need at your expense;

If your claim is for bodily **injury** or **illness**, we may ask, and will pay for, a medical examination. We may also ask, and will pay for, a post-mortem examination if any **insured person** passes away.

3. Disappearance

We will not presume the **insured person** has died as a result of an **accident** if they disappear, unless there has been the total loss of the sea-going vessel, aircraft or train on which the **insured person** was travelling. The death of the **insured person** must be established by an official death certificate, or in the event of them disappearing after an **accident** or

the total loss of the sea-going vessel, train or aircraft, by a court order presuming they are dead.

4. Who we will pay

For the following sections, we will pay claims to the **insured person** unless the **insured person** has died:

Section 1	Accidental death and permanent total disability
Section 2	Child education grant
Section 6	Overseas hospitalisation daily benefit
Section 14	Common carrier delay
Section 16	Delayed Departure
Section 17	Flight diversion
Section 18	Overbooked flight
Section 19	Missed travel connection
Section 23	Delayed baggage
Section 35	Hijack of public transport
Section 42	Overseas Quarantine benefit due to COVID-19

If the **insured person** or **dependent** has died, we will pay:

- a) the **insured person's** legal personal representatives; or
- b) you or your legal personal representatives for an insured **dependent**.

For sections providing refunds or cover for expenses or liabilities paid or agreed, we will either pay:

- a) the **insured person** concerned who had incurred the expense or liability;
- b) our appointed assistance company or their authorised representatives or the healthcare provider to whom we or our assistance company have provided a guarantee (as appropriate); or
- c) the person or organization that the **insured person** owes the money to under Section 28 – Personal Liability. If we pay the claim in line with the above, we will have no further legal responsibility under this policy for the **insured person** concerned.

5. Taking action in your name

We can defend and settle any legal action in your or the insured person's name. We can recover any payment we make under the policy for our own benefit and we can do it in your or the insured person's name. You and the insured persons will have to give us all information and help we may need. We will bear any legal cost incurred for these purposes.

6. Our rights

At any time after an event has happened giving rise to a claim or series of claims under the personal liability section of this policy, we may pay you the full amount of the claim (or any smaller amount we can settle the claim for) and then will have no responsibility for dealing with any claim, defence or proceedings. We will not be responsible for any damage, loss or liability alleged to have been caused to you or the **insured person** as a result of any alleged act or failure to act on our part in connection with that claim, defence or proceedings. We will not be legally responsible for any costs or expenses you or any person claiming may have expended after our liability has been released.

7. Arbitration

If there is any dispute about whether we are legally responsible for paying a claim or about the amount to be paid under this policy, it will be decided by arbitration in line with current law. Before you can take any other action, this arbitration must take place and an award made.

If within 12 months from the date of you claiming that we are legally responsible for a claim and you do not take up the offer of arbitration, we will assume you have abandoned the claim.



8. Time limit for taking legal action

If you do not begin legal action within 12 months after the arbitration award is made, we will not be legally responsible for the claim.

9. False or exaggerated claims

If you or anyone acting for you makes a claim under this policy knowing the claim to be dishonest or exaggerated in any way, we will not pay the claim and all cover under this policy will end immediately. We can tell the police about this.

PREMIUM PAYMENT CONDITIONS

Condition precedent

This policy is only valid if:

1. for the risk insured, you have never had any insurance stopped in the last 12 months due to breaking any premium-payment condition; or
2. you have declared that you have broken any premium-payment for a previous policy taken up with another insurer in the last 12 months.

You must have fully paid all outstanding premiums to the previous insurer based on the short period rate for the previous policy and we must have a copy of written confirmation from the previous insurer to prove this before our cover starts.

Premium payment warranty

1. Despite anything else we may say in the policy, depending on clause 2 below, if the **period of insurance** is 60 days or more, any premium due must be paid and we (or our intermediary) must have received it within 60 days of the start date of cover under the policy, renewal certificate or cover note.
2. If the above doesn't happen:
 - a) the cover under the policy, renewal certificate or cover note will automatically end after the 60-day period;
 - b) this will not affect the coverage under the policy within the 60-day period; and
 - c) we will be entitled to the premium for the time we provided cover subject to a minimum of \$50.
3. If the **period of insurance** is less than 60 days, we or our intermediary must have received any premium due in full within the **period of insurance**.
4. Payment shall be considered to have been received by us when payment of money under the policy is made to the **policyholder**, in accordance with section 68 of the Insurance Act 1966.
5. If we do not receive the full premium due as described in clause 4 above, the insurance will not apply and we will not pay any benefits under the policy.

USEFUL PROCEDURES

1. Making a Claim

Report your claim to us and send us a completed claim form together with all supporting documents. Information requested on the claim form includes the claimant's personal particulars, contact details and policy number. You should also include a brief description of the claim and particulars of other persons or witnesses involved, if applicable. Refer to our website for details.



2. Your Feedback Channels

If you have any feedback or comments on our service, tell us about it. Our Service Quality Team will acknowledge receipt of your feedback within one working day and give you a final reply within seven working days. Refer to our website for details.

IMPORTANT - The insured is requested to read this policy. If any error or misdescription be found, the policy should be returned to the issuing office for correction.

MHinsure Travel Insurance Benefits Summary

The MHinsure Travel Insurance Benefits Summary below sets out the maximum amounts we will pay each **insured person** for each **trip** under the applicable plan. Sub-limits and cover restrictions may apply. Please refer to the Policy for full details of the limits, terms, conditions and exclusions of this insurance. All sums are in Singapore Dollars.

Benefits	Basic Plan	Value Plan	Premier Plan
	Individual	Individual	Individual
	Limit of Benefits		
Personal accident cover			
Section 1 Accidental death and permanent total disability			
Adult below 70 years	\$50,000	\$100,000	\$150,000
Adult 70 years & above	\$20,000	\$35,000	\$50,000
Dependent	\$20,000	\$35,000	\$50,000
Section 2 Child education grant	\$1,500 each dependent, up to \$12,000	\$3,000 each dependent, up to \$24,000	\$3,000 each dependent, up to \$24,000
Medical & related benefits cover			
Section 3 Overseas medical expenses			
Adult below 70 years	\$75,000	\$250,000	\$500,000
Adult 70 years & above	\$20,000	\$100,000	\$200,000
Dependent	\$20,000	\$100,000	\$200,000
Section 4 Emergency dental expenses			
Adult	\$500	\$500	\$500
Dependent	\$500	\$500	\$500
Section 5 Medical expenses in Singapore			
Adult below 70 years	\$5,000	\$10,000	\$15,000
Adult 70 years & above	\$1,000	\$2,000	\$3,000
Dependent	\$2,500	\$5,000	\$7,500
Section 6 Overseas hospitalisation daily benefit			
Adult	\$100 per day Max. \$5,000	\$200 per day Max. \$10,000	\$250 per day Max. \$30,000
Dependent	\$100 per day Max. \$5,000	\$200 per day Max. \$10,000	\$250 per day Max. \$30,000
Section 7 Medical & travel assistance services	Available	Available	Available
Section 8 Emergency medical evacuation and repatriation			
8.1 Emergency medical evacuation 8.2 Sending you home after a medical emergency evacuation 8.3 Sending home your mortal remains	\$200,000	\$500,000	\$1,000,000
Section 9 Hospital visit	\$1,250	\$2,500	\$5,000
Section 10 Child guard	\$5,000	\$10,000	\$15,000
Section 11 Emergency telephone charges	\$150	\$300	\$450
Travel inconvenience cover			
Section 12 Insolvency of airline	Not covered	Not covered	\$1,500
Section 13 Travel cancellation	\$2,500	\$5,000	\$10,000

Benefits	Basic Plan	Value Plan	Premier Plan
	Individual	Individual	Individual
	Limit of Benefits		
Section 14 Common carrier delay Every 10 hours	\$175 Max. \$700	\$250 Max. \$1,300	\$300 Max. \$1,700
Section 15 Cancellation due to delay After 10 hours	Not covered	Not covered	\$150
Section 16 Delayed departure Every 10 hours	\$100 Max. \$1,000	\$100 Max. \$1,000	\$100 Max. \$1,000
Section 17 Flight diversion After 5 hours	Not covered	\$100	\$100
Section 18 Overbooked flight After 8 hours	Not covered	\$200	\$250
Section 19 Missed travel connection After 8 hours	Not covered	\$200	\$300
Section 20 Shortening the trip	\$2,500	\$5,000	\$10,000
Section 21 Travel disruption	\$2,500	\$5,000	\$10,000
Section 22 Automatic extension of cover	Yes	Yes	Yes
Section 23 Delayed baggage Every 10 hours	\$100 Max. \$800	\$200 Max. \$1,000	\$200 Max. \$1,200
Section 24 Baggage Sub-limit: per article, pair or set of items each laptop computer, video camera, camera	\$1,500	\$3,000	\$5,000
	\$300	\$500	\$500
	\$300	\$1,000	\$1,000
Section 25 Loss of travel documents	\$1,500	\$3,000	\$7,500
Section 26 Personal money	Not covered	\$300	\$300
Section 27 Fraudulent use of credit card	Not covered	Not covered	\$1,500
Personal liability			
Section 28 Personal liability			
Adult	\$250,000	\$500,000	\$1,000,000
Dependent			
Lifestyle cover			
Section 29 Adventurous activities cover	Yes	Yes	Yes
Section 30 Sports equipment			
Golfing equipment	Not covered	Not covered	\$1,600
Bicycle	Not covered	Not covered	\$3,300
Section 31 Rental vehicle excess	Not covered	Not covered	\$300
Section 32 Home contents	Not covered	\$1,000	\$1,500
Section 33 Domestic pets care	Not covered	Not covered	\$75 per day Max. \$150
Safety			
Section 34 Terrorism cover			
Adult below 70 years	\$50,000	\$100,000	\$150,000
Adult 70 years & above	\$20,000	\$35,000	\$50,000
Dependent	\$20,000	\$35,000	\$50,000

Benefits	Basic Plan	Value Plan	Premier Plan
	Individual	Individual	Individual
	Limit of Benefits		
Section 35 Hijack of public transport Every 8 hours	\$100 Max. \$500	\$200 Max. \$500	\$300 Max. \$500
COVID-19 Cover			
Section 36 Overseas medical expenses due to COVID-19			
Adult below 70 years	\$25,000	\$100,000	\$200,000
Adult aged 70 and above	\$12,500	\$50,000	\$100,000
Dependent	\$12,500	\$50,000	\$100,000
Section 37 Emergency medical evacuation and repatriation due to COVID-19			
37.1 Emergency medical evacuation 37.2 Sending you home after a medical emergency evacuation 37.3 Sending home your mortal remains	\$200,000	\$500,000	\$1,000,000
Section 38 Travel cancellation due to COVID-19	\$1,000	\$2,500	\$5,000
Section 39 Travel postponement due to COVID-19	\$300	\$500	\$800
Section 40 Travel disruption due to COVID-19	\$500	\$1,000	\$1,500
Section 41 Automatic extension of cover due to COVID-19	Yes	Yes	Yes
Section 42 Overseas quarantine daily benefit due to COVID-19			
Adult	\$30 per day Max. \$300	\$50 per day Max. \$500	\$80 per day Max. \$800
Dependent	\$15 per day Max. \$150	\$25 per day Max. \$250	\$40 per day Max. \$400