



Scootsurance - Travel Insurance MASTER POLICY WORDINGS (for policies purchased from 10 September 2020)

This document sets out the terms and conditions of the group travel insurance issued (under Master Policy No: P2137062) held by Scoot TigerAir Pte Ltd (“Scoot”) for Your benefit as customers of Scoot (“Customers”). This Policy is underwritten and issued by AXA Insurance Pte Ltd (“AXA”).

In consideration of Your application for the insurance and payment of premium to Us and subject to the terms, conditions and exclusions contained in this Policy, We agree to insure You against any loss to the extent as provided under this Policy whilst Your Certificate of Insurance is still in force.

As the person insured under this Policy, You have the right to make claims directly with AXA within the relevant terms, conditions, exclusions and claims procedures as stated herein.

Part 1a : Schedule of Benefits

Benefit	Coverage	Max Limit Payable Return Trip (SGD)	Max Limit Payable One-Way Trip (SGD)
PERSONAL ACCIDENT BENEFITS			
1	Accidental Death & Permanent Disablement - 18 to 70 years old - Above 70 years old - Below 18 years old	\$100,000 \$ 50,000 \$ 10,000	\$100,000 \$ 50,000 \$ 10,000
2	Additional Scheduled Flight Cover - 18 to 70 years old - Above 70 years old - Below 18 years old	\$25,000 \$12,500 \$ 2,500	\$25,000 \$12,500 \$ 2,500
3	Special Grant	\$ 2,000	NA
MEDICAL BENEFITS			
4	Medical Expenses whilst Overseas Pays up to \$750 for TCM Treatment - 18 to 70 years old - Above 70 years old - Below 18 years old	\$50,000 \$25,000 \$10,000	NA
5	Emergency Dental Expenses due to Accident	\$50,000	NA
6	Hospital Visit / Compassionate Visit	\$ 5,000	NA
7	Child Care Benefit	\$ 3,000	NA
8	Overseas Hospitalisation Allowance	\$200 per day, up to \$ 4,000	NA
9	Follow-Up Medical Expenses in Singapore - 18 to 70 years old - Above 70 years old - Below 18 years old	\$5,000 \$2,500 \$1,000	NA
10	Emergency Medical Evacuation & Repatriation	Included	NA
11	Repatriation of Mortal Remains Back to Singapore	Included	NA
TRAVEL INCONVENIENCE BENEFITS			
12	Trip Cancellation	\$800	\$800
13	Trip Curtailment / Rearrangement	\$800	NA



14	Travel Delay Pays \$150 per 6 hours	\$600	\$600
15	Loss of Frequent Flyer Points	\$500	\$500
16	Travel Misconnection Pays \$100 per 6 hours	\$600	\$600
17	Baggage Delay Pays \$200 per 6 hours	\$800	\$800
18	Loss of/Damage to Personal Belongings Max \$200 per article or set of articles Max \$500 in total for all Valuables	\$2,000	\$2,000
19	Loss of Passport & Money Max \$300 for Loss of Money	\$1,000	\$1,000
20	Personal Liability whilst Overseas	\$350,000	NA
21	Hijacking Pays \$100 per 6 hours	\$1,000	NA
22	Full Terrorism Cover	Included	Included
EMERGENCY MEDICAL AND TRAVEL ASSISTANCE HOTLINE (APPLICABLE TO PART 1A and 1B)			
1	24-hour Emergency Medical Assistance	Included	NA
2	24-Hour Travel Assistance	Included	NA

Part 1b : Schedule of Benefits (Pandemic Extension)

The following benefits are applicable only for events directly arising from a Pandemic:

SUB-LIMITS of MAIN PLAN			
Benefit	Coverage	Max Limit Payable Return Trip (SGD)	Max Limit Payable One-Way Trip (SGD)
23	Medical Expenses whilst Overseas due to a Pandemic Illness	\$10,000	NA
24	Overseas Hospitalisation Allowance due to a Pandemic Illness	\$50 per day, up to \$ 1,000	NA
25	Overseas Quarantine Allowance due to a Pandemic Illness	\$100 per day, up to \$ 1,000	NA
26	Emergency Medical Evacuation & Repatriation due to a Pandemic	Included	NA
27	Repatriation of Mortal Remains Back to Singapore due to a Pandemic	Included	NA
28	Trip Cancellation due to a Pandemic	\$800, with \$100 Excess	\$800, with \$100 Excess
29	Trip Curtailment / Rearrangement due to a Pandemic	\$800, with \$100 Excess	NA



PART 2 : DEFINITIONS

In this Policy, unless otherwise defined or the context otherwise requires:

TERM	MEANING
Accident or Accidental	A sudden and unforeseen event that solely and independently results in either of the following: (a) Injury, disablement or death and which is not caused by any illness or medical condition; or (b) loss of or damage to property.
Act of Terrorism	Use of force or violence, including the use of nuclear, chemical and biological substances, causing damage, injury or disruption or commission of an act dangerous to human life or property, against any individual, property or government with the objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Terrorism also includes any act that is verified or recognized by the (relevant) government as an act of Terrorism. Robberies or other criminal acts primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) will not be considered Terrorism.
Country of Origin/Home Country	Any country to which You are granted rights of citizenship or permanent residence by the respective governmental authorities, excluding Singapore.
Pandemic/Pandemic Illness	An infectious disease declared by the World Health Organisation as a Pandemic The infectious disease is referred to as a Pandemic illness.
Curtail(ment)	Abandonment of the trip whilst Overseas to return to Singapore.
Dental Expenses	Reasonable and necessary charges for dental treatment due solely to an Accident, carried out by a Dentist practicing within the scope of his/her license, and not exceeding the usual level of charges for similar treatment in the locality where the expense is incurred and does not include charges that would not have been made if no insurance existed. This does not include dental treatment due to tooth or gum or oral diseases, or from normal wearing out of Your teeth.
Dentist	A registered practitioner qualified by a degree in dentistry who is licensed and practicing within the scope of his/her license according to the laws of the country in which such practice is maintained and shall not include You or Your relatives.
Doctor	A registered practitioner qualified by a medical degree in western medicine who is licensed and practicing within the scope of his/her license according to the laws of the country in which such practice is maintained and shall not include You or Your relatives.
Excess	The amount You must first pay for each and every loss.
Family Member	Your Partner, child, parent, parent-in-law, grandparent or sibling.
Hijack	Any unlawful seizure or the exercise of control by force of a Public Transport.
Hospital	An establishment duly constituted and licensed as a medical institution for the treatment of sick and injured persons as bed-paying patients, and that: (a) Provides facilities for diagnosis, treatment and surgery; and (b) Provides twenty-four (24) hours nursing services by registered graduate nurses and is supervised by full-time staff of Doctors at all times; and (c) Is not primarily a clinic, a mental institution, a place for custodial care or facility for alcoholics or drug addicts, a spa, or hydroclinic or a nursing or convalescent home or a home for the aged or such similar establishments.



Hospitalised or Hospitalisation	Being confined in a Hospital as a registered in-patient under the care of a Doctor because of medical necessity (and not merely for any form of nursing, convalescence, rehabilitation or extended care). One day of hospitalisation means a continuous 24-hour period and for which room and board has been charged.
Illness	Worsening physical health not caused by an Accident, for which You need medical treatment by a Doctor, commencing and manifesting itself whilst Overseas and within the Period of Insurance, excluding any Pre-Existing Medical Condition.
Injury	Damage or harm that is caused to the body by an external force sustained during the Period of Insurance and caused solely by an Accident.
Loss of Speech and Hearing	Total and irrecoverable loss of speech and hearing which is beyond remedy by surgical or other treatment as certified by the attending Doctor.
Loss of Limb	Complete severance of, or irrecoverable loss of use of, hand at or above the wrist or a foot at or above the ankle, as certified by the attending Doctor
Loss of Sight	Total and irrecoverable loss of sight beyond remedy by surgical or other treatment.
Medical Assistance Provider or AAS	The authorized vendor appointed by Us to provide You with travel assistance and emergency medical services as specified in this Policy.
Medical Expenses	Expenses necessarily and reasonably incurred for medical treatment of bodily Injury or Illness by a Doctor covered under this Policy. Any treatment by a specialist must be referred by the attending Doctor and shall not exceed the usual level of charges for similar treatment or medical supplies in the location where the expenses are incurred had this insurance not existed.
Money	Legal tender currency notes.
Natural Disaster	Any event or force of nature that has catastrophic consequences, such as avalanche, earthquake, flood, forest fire, hurricane, tornado, tsunami or volcanic eruption.
Overseas	The countries beyond the territorial limits of Singapore that are covered under this Policy.
Partner	Your partner, who can be a legal spouse or someone whom You have a relationship with as a couple and who is currently residing with You for at least six (6) months before the time of Your Injury or Illness.
Period of Insurance	The period during which Your cover under this Policy is effective, as specified in the Certificate of Insurance.
Permanent Disablement	Injury which: (a) falls into one of the Injuries listed in the Scale of Compensation table under Section 1; and (b) has lasted for a continuous period of 365 days from the date of the Accident, with no hope of improvement at the end of that period as certified by the attending Doctor.
Permanent Total Disablement	Injury which: (a) totally prevents You from working in any occupation or attending to any business whatsoever or if You have no business or occupation, from attending to Your usual duties; and (b) has lasted for a continuous period of 365 days from the date of the Accident, with no hope of improvement at the end of that period as certified by the attending Doctor
Pre-Existing Medical Condition	Any Injury or Illness which: (a) You have received medical treatment, diagnosis, consultation or prescribed drugs within 365 days prior to Your trip; or (b) symptoms or manifestations have existed, whether treatment was actually received, within 365 days prior to Your trip; or (c) a reasonable person in the circumstances would be expected to be aware of within 365 days prior to Your trip.



Public Place	Any place to which the public has access to, including but not limited to shops, airport check-in area, train stations, hotel grounds, restaurants, beaches and public toilets.
Public Transport	Any land, sea, rail or air conveyance with fixed and established routes and which are duly licensed for the transportation of fare paying passengers. This excludes rental vehicles, taxis and all modes of transportation that are chartered or arranged as part of a tour, even if the services are regularly scheduled.
Quarantine Order	A legal order for compulsory isolation that is issued by the local government authority to an individual as a result of being identified as a carrier of a Pandemic Illness or being in close contact with confirmed cases of a Pandemic Illness. For the avoidance of doubt, the general travel advisory to self-isolate for a period of time (generally 14 days) upon arrival in a country in which You are visiting during the trip (as declared by the government authority of the country) is not considered a Quarantine Order. Written confirmation must be obtained from the government authority on the nature and period of the Quarantine to substantiate Your claim.
Scheduled Flight	Scot flight and/or Scot affiliated flight which corresponds to the flight details as issued by Scot.
Strike, Riot or Civil Commotion	Disturbance of public peace with the presence of violence or threats of violence created by a gathering of civilians (organized or unorganized), usually against a governing body or the policies thereof, and including any action of government authority to suppress such gathering.
Sum Insured	The maximum limit that the relevant Section will pay as shown.
Traditional Chinese Medicine (TCM) Expenses	Reasonable expenses for treatment of Injury or Illness by a registered practitioner in Chinese medicine who is practicing within the scope of his/her license according to the laws of the country in which such practice is maintained and shall not include You or Your relative.
Travel Companion	The person who has a travel reservation or confirmation to accompany You on the entire trip. This excludes a tour leader who is travelling together as part of a tour group and receiving remuneration in payment or in kind.
Valuables	Any gold or other precious metals, jewellery, watches and including precious and semi-precious gems, stamp, coin or medal collections and works of art.
We/Our/Us/AXA	AXA Insurance Pte Ltd
You/Your	The person who is named on a Scheduled Flight itinerary and on the Certificate of Insurance under this Policy and whose insurance premium has been paid.



PART 3 : SCOPE OF COVERAGE

1. Purchase of Travel Insurance

You must purchase the insurance before departing Singapore. If insurance is purchased after your departure from Singapore, no coverage is extended, regardless of whether a policy has been issued. In such circumstances, any premium received in respect of such insurance will be refunded.

2. Return Trip

Where You have purchased a Return Trip policy, coverage shall commence at the time You arrive at the airport premises in Singapore for the purpose of commencing Your trip, and shall terminate on the earlier of the following:

- (a) at the time You arrive at the airport premises in Singapore (if the last destination as shown in Your Scheduled Flight itinerary is Singapore); or
- (b) at the time You arrive at the airport premises in the last destination as shown in your Scheduled Flight itinerary (if Your Scheduled Flight itinerary shows multi-city destinations and the last destination as shown in Your Scheduled Flight itinerary is not Singapore).; or
- (c) upon the expiry of the Period of Insurance; or
- (d) on the 183rd day from the scheduled departure date of Your Scheduled Flight (under a Return Trip policy).

3. One-Way Trip

- (a) This Policy also covers a One-Way Trip, provided You have purchased the Policy in Singapore and the original point of departure of Your Scheduled Flight is Singapore. Transits at other countries are allowed provided You are confined to the transit area of the airports in such countries.
- (b) Cover provided under a One-Way Trip is limited to Sections 1, 2, 12, 14 to 19, 22 and 28.
- (c) Your One-Way Trip shall commence at the time You arrive at the airport premises in Singapore for the purpose of commencing Your trip and shall terminate at the time You arrive at the airport premises in the planned destination as shown in Your Scheduled Flight itinerary.

4. Automatic Policy Extension (Applicable to Return Trips only)

If You are prevented from completing the return leg of Your trip within the Period of Insurance due to any of the following reasons, Your insurance cover will automatically be extended without additional premium for:

- (a) Up to fourteen (14) days: if You are Hospitalized whilst Overseas and the attending Doctor certifies that You are unfit to travel); or
- (b) Up to seven (7) days: if Your scheduled Public Transport for which Your booking has been confirmed, is unavoidably delayed due to Strike, Riot or Civil Commotion or grounding of an aircraft as a result of mechanical or structural defect).

No further extension of the Period of Insurance is allowed beyond the Automatic Policy Extension period.

5. Free-look Period

You have a free-look period of three (3) days from the date that You receive the Certificate of Insurance to decide if this insurance meets Your needs. You may request to cancel it by giving us written notice within this three (3) days period. We will then refund any premiums that have been paid.

This free-look period does not apply if You have commenced Your trip or You have made or intended to make a claim prior to the cancellation of the Policy.



PART 4a : DESCRIPTION OF BENEFITS

Important Notes:

- (a) The benefits provided under Part 4a cover You for events that are not related to or in any way connected with a Pandemic Illness and shall be read in conjunction with the Schedule of Benefits under Part 1a. For the avoidance of doubt, no benefit under Part 4a is payable in respect of any claim arising from a Pandemic illness.
- (b) Any claims paid under Part 4a will not be paid under Part 4b for the same benefit.

SECTION 1 – ACCIDENTAL DEATH & PERMANENT DISABLEMENT																																							
When We will pay	When an Accident happens during a trip and causes Your: <ul style="list-style-type: none"> (a) Death within ninety (90) days from the date of Accident; or (b) Permanent Disablement within one hundred and eighty (180) days from the date of Accident. 																																						
What We will pay	<p>We will pay the benefit amount, up to the Sum Insured under this Section, based on the Injury and the percentage as listed in the Scale of Compensation table:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2"></th> <th colspan="2" style="text-align: center;">Maximum Limit Payable</th> </tr> <tr> <th style="text-align: center;">Return Trip (SGD)</th> <th style="text-align: center;">One Way (SGD)</th> </tr> </thead> <tbody> <tr> <td>18 to 70 years old</td> <td style="text-align: center;">\$100,000</td> <td style="text-align: center;">\$100,000</td> </tr> <tr> <td>Above 70 years old</td> <td style="text-align: center;">\$50,000</td> <td style="text-align: center;">\$50,000</td> </tr> <tr> <td>Below 18 years old</td> <td style="text-align: center;">\$10,000</td> <td style="text-align: center;">\$10,000</td> </tr> </tbody> </table> <p>Scale of Compensation :</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Benefits</th> <th style="text-align: center;">% of Sum Insured under Section 1</th> </tr> </thead> <tbody> <tr> <td>1. Accidental death</td> <td style="text-align: center;">100%</td> </tr> <tr> <td>2. Permanent Total Disablement</td> <td style="text-align: center;">100%</td> </tr> <tr> <td>3. Permanent Disablement of:</td> <td></td> </tr> <tr> <td style="padding-left: 20px;">(a) Total Loss of two Limbs</td> <td style="text-align: center;">100%</td> </tr> <tr> <td style="padding-left: 20px;">(b) Total Loss of one Limb</td> <td style="text-align: center;">50%</td> </tr> <tr> <td style="padding-left: 20px;">(c) Total Loss of Sight in both eyes</td> <td style="text-align: center;">100%</td> </tr> <tr> <td style="padding-left: 20px;">(d) Total Loss of Sight in one eye</td> <td style="text-align: center;">50%</td> </tr> <tr> <td style="padding-left: 20px;">(e) Total Loss of Speech and Hearing</td> <td style="text-align: center;">100%</td> </tr> <tr> <td style="padding-left: 20px;">(f) Total Loss of Speech</td> <td style="text-align: center;">50%</td> </tr> <tr> <td style="padding-left: 20px;">(g) Total Loss of Hearing in both ears</td> <td style="text-align: center;">50%</td> </tr> <tr> <td style="padding-left: 20px;">(h) Total Loss of Hearing in one ear</td> <td style="text-align: center;">15%</td> </tr> </tbody> </table>		Maximum Limit Payable		Return Trip (SGD)	One Way (SGD)	18 to 70 years old	\$100,000	\$100,000	Above 70 years old	\$50,000	\$50,000	Below 18 years old	\$10,000	\$10,000	Benefits	% of Sum Insured under Section 1	1. Accidental death	100%	2. Permanent Total Disablement	100%	3. Permanent Disablement of:		(a) Total Loss of two Limbs	100%	(b) Total Loss of one Limb	50%	(c) Total Loss of Sight in both eyes	100%	(d) Total Loss of Sight in one eye	50%	(e) Total Loss of Speech and Hearing	100%	(f) Total Loss of Speech	50%	(g) Total Loss of Hearing in both ears	50%	(h) Total Loss of Hearing in one ear	15%
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What is not covered	In addition to the General Exclusions, We will not pay for any claims in respect of any loss caused by or resulting from any Illness or infectious disease.																																						
SECTION 2 – ADDITIONAL SCHEDULED FLIGHT COVER																																							
When We will pay	When an Accident happens whilst travelling as a fare-paying passenger on a Scheduled Flight which causes Your: <ul style="list-style-type: none"> (a) Death within ninety (90) days from the date of Accident; or (b) Permanent Disablement within one hundred and eighty (180) days from the date of the Accident. 																																						



What We will pay	<p>We will pay an additional 25% of the Sum Insured under Section 1, provided that the Accident occurs on a Scheduled Flight and the benefit under Section 1 becomes payable.</p> <table border="1"> <thead> <tr> <th rowspan="2"></th> <th colspan="2">Maximum Limit Payable</th> </tr> <tr> <th>Return Trip (SGD)</th> <th>One Way (SGD)</th> </tr> </thead> <tbody> <tr> <td>18 to 70 years old</td> <td>\$ 25,000</td> <td>\$ 25,000</td> </tr> <tr> <td>Above 70 years old</td> <td>\$ 12,500</td> <td>\$ 12,500</td> </tr> <tr> <td>Below 18 years old</td> <td>\$ 2,500</td> <td>\$ 2,500</td> </tr> </tbody> </table>		Maximum Limit Payable		Return Trip (SGD)	One Way (SGD)	18 to 70 years old	\$ 25,000	\$ 25,000	Above 70 years old	\$ 12,500	\$ 12,500	Below 18 years old	\$ 2,500	\$ 2,500
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What is not covered	In addition to the General Exclusions, We will not pay for any claims in respect of any loss caused by or resulting from any Illness or infectious disease.														
SECTION 3 – SPECIAL GRANT (Applicable to Return Trips only)															
When We will pay	<p>If, whilst You are Overseas on a trip, You suffer death due to:</p> <p>(a) an Injury that happens during the trip; or</p> <p>(b) an Illness that happens during the trip for which You were Hospitalised for treatment.</p>														
What We will pay	We will pay the benefit amount under this Section to Your family for the funeral expenses.														
What is not covered	Refer to Part 6 : General Exclusions.														
SECTION 4 – MEDICAL EXPENSES WHILST OVERSEAS (Applicable to Return Trips only)															
When We will pay	If, whilst You are Overseas on a trip, You suffer Injury or Illness and seek medical treatment Overseas.														
What We will pay	We will reimburse the Medical Expenses (including expenses incurred for TCM treatment) that You incurred within 30 days from the date of Injury or Illness, up to the Sum Insured under this Section.														
What is not covered	In addition to the General Exclusions, We will not pay for any claims in respect of expenses incurred for prostheses, contact lenses, spectacles, hearing aids, dentures or medical equipment unless prescribed by the Doctor for the treatment of Injury or Illness.														
SECTION 5 – EMERGENCY DENTAL EXPENSES DUE TO ACCIDENT (Applicable to Return Trips only)															
When We will pay	If, whilst You are Overseas on a trip, You suffer Injury and seek dental treatment.														
What We will pay	We will reimburse the Dental Expenses that You incurred within 30 days from the date of Injury up to the Sum Insured under this Section.														
What is not covered	<p>In addition to the General Exclusions, We will not pay for any claims in respect of:</p> <p>(a) treatment not prescribed by a licensed and practicing Dentist; or</p> <p>(b) expenses that arise from or is caused by any Illness or infectious disease.</p>														
SECTION 6 – HOSPITAL VISIT / COMPASSIONATE VISIT (Applicable to Return Trips only)															
When We will pay	<p>6(a) Hospital Visit</p> <p>If, whilst You are Overseas on a trip, You are Hospitalised for more than five (5) consecutive days arising from an Injury or Illness and the attending Doctor has advised that it is not medically appropriate to transfer You to another location or to return You to Singapore for medical treatment.</p> <p>6(b) Compassionate Visit</p> <p>If, whilst You are Overseas on a trip, You suffer death whilst Overseas and there is no adult aged eighteen (18) or older with You.</p>														
What We will pay	We will reimburse the following costs incurred, up to the Sum Insured under this Section, by one (1) adult relative or friend, who visits and stays with You for the duration of Your Hospitalisation or to help with the burial or repatriation arrangements:														



	<p>(a) direct economy air, rail or sea travel fare; and</p> <p>(b) reasonable accommodation expenses, excluding meals and other room services.</p> <p>For the avoidance of doubt, the accommodation expenses under Section 6(a) will only be covered from the 6th day of Your Hospitalisation.</p> <p>This Policy will only pay for one claim made either under Section 6(a) or Section 6(b) for the same event.</p>
What is not covered	In addition to the General Exclusions, We will not pay for any claims in respect of any loss if the adult relative or friend is able to obtain a refund of all or part of such expenses from another source or other insurance policy or under Section 14 – Trip Curtailment.
SECTION 7 – CHILD CARE BENEFIT (Applicable to Return Trips only)	
When We will pay	If, whilst You are Overseas on a trip, You suffer an Injury or Illness resulting in Hospitalisation, and You require an adult relative or friend to travel from Singapore to where You are because there is no other adult to care for Your children below 12 years old who are with You on the trip.
What We will pay	<p>We will reimburse the following costs, up to the Sum Insured under this Section, for one (1) adult relative or friend to accompany Your children back to Singapore:</p> <p>(a) direct economy air, rail or sea travel fare; and</p> <p>(b) reasonable accommodation expenses, excluding meals and other room services.</p>
What is not covered	Refer to Part 6 : General Exclusions.
SECTION 8 – OVERSEAS HOSPITALISATION ALLOWANCE (Applicable to Return Trips only)	
When We will pay	If, whilst You are Overseas on a trip, You suffer Injury or Illness and are Hospitalised for more than three (3) consecutive days.
What We will pay	We will pay the benefit amount, up to the Sum Insured under this Section, from the first day of Hospitalisation, provided that the period of Hospitalisation is within the Period of Insurance.
What is not covered	<p>In addition to the General Exclusions, We will not pay for any claims in respect of:</p> <p>(a) Any treatment or aid obtained in Singapore.</p> <p>(b) Any treatment which, in the opinion of a Doctor, could reasonably have been delayed until Your return to Singapore.</p>
SECTION 9 – FOLLOW-UP MEDICAL EXPENSES IN SINGAPORE (Applicable to Return Trips only)	
When We will pay	If, whilst You are Overseas on a trip, You suffered Injury or Illness and has sought medical treatment Overseas and require follow-up treatment for the same event within thirty (30) days upon Your return to Singapore.
What We will pay	<p>We will reimburse the Medical Expenses incurred in Singapore, up to the Sum Insured under this Section, provided that:</p> <p>(a) Medical treatment must first be sought whilst You are Overseas and a claim made under Section 4 becomes payable; and</p> <p>(b) the date of Your return to Singapore is within the Period of Insurance.</p>
What is not covered	In addition to the General Exclusions, We will not pay for any claims in respect of expenses incurred for prostheses or any medical supplies unless prescribed by the Doctor for the treatment of Your Injury or Illness.



SECTION 10 – EMERGENCY MEDICAL EVACUATION & REPATRIATION (Applicable to Return Trips only)	
When We will pay	If, whilst You are Overseas on a trip, You suffer Injury or Illness and Our Medical Assistance Provider certifies that it is medically necessary to transfer You to another location for medical treatment, or to repatriate You back to Singapore.
What We will pay	<p>Our Medical Assistance Provider will arrange and pay for Your transfer under medical supervision, including costs of transportation and medical supplies necessarily incurred for the evacuation/repatriation, provided that:</p> <p>(a) Any decision on Your evacuation/repatriation will be exclusively and jointly made by both the attending Doctor and Our Medical Assistance Provider.</p> <p>(b) The Medical Expenses incurred for the evacuation and or repatriation shall be covered under Section 4 and not this Section.</p> <p>(c) Our maximum liability under this Section for repatriation to any country other than Singapore is the equivalent of the cost of repatriation to Singapore.</p>
What You must do	<p>You (or Your representative) must contact Our Medical Assistance Provider to make arrangements for the services provided under Section 10 and Section 11.</p> <p>If due to reasons beyond Your control, You or Your representative is unable to notify Our Medical Assistance Provider to make the necessary arrangements, and if We are satisfied that the arrangements were medically necessary in view of Your medical condition at that time, We shall reimburse the expenses incurred for the services that Our Medical Assistance Provider would have provided under the same circumstances.</p> <p>If Your original travel ticket is not valid for such repatriation, You must surrender any unused portion of Your travel ticket to Our Medical Assistance Provider.</p>
What is not covered	<p>In addition to the General Exclusions, We will not pay for any claims in respect of:</p> <p>(a) expenses incurred for services provided by another party for which You are not liable to pay, or any expenses already included in the costs of the trip;</p> <p>(b) expenses for a service not approved and arranged by Our Medical Assistance Provider or its authorized representative;</p> <p>(c) treatment performed or ordered by a person who is not a Doctor; and</p> <p>(d) expenses incurred if treatment can be reasonably delayed until Your return to Singapore.</p>
SECTION 11 – REPATRIATION OF MORTAL REMAINS (Applicable to Return Trips only)	
When We will pay	If, whilst You are Overseas on a trip, You suffer death.
What We will pay	<p>Our Medical Assistance Provider will arrange and pay for:</p> <p>(a) the cost of transporting Your mortal remains back to Singapore; or</p> <p>(b) the cost of transporting Your mortal remains to an alternative destination besides Singapore (at the request of Your personal representative); or</p> <p>(c) the cost of local burial in the country that You were visiting.</p> <p>Our maximum liability for (b) or (c) is the equivalent of the cost of transporting Your mortal remains to Singapore.</p> <p>Our Medical Assistance Provider will also cover the associated reasonable costs of a basic casket, embalment and cremation.</p>
What You must do	<p>Your representative must contact Our Medical Assistance Provider to make arrangements for the repatriation.</p> <p>If due to reasons beyond Your representative's control and he/she is unable to notify Our Medical Assistance Provider to make the necessary arrangements, and if We are satisfied that the arrangements were necessary in view of the circumstances at that time, We shall reimburse the expenses incurred for</p>



	the services up to the amount that Our Medical Assistance Provider would have incurred under the same circumstances.
What is not covered	In addition to the General Exclusions, We will not pay for any claims in respect of: <ul style="list-style-type: none"> (a) expenses incurred for services provided by another party for which You are not liable to pay, or any expenses already included in the cost of the scheduled trip; (b) expenses for a service not approved and arranged by Our Medical Assistance Provider or its authorized representative. (c) Expenses related to religious ceremony or rites.
SECTION 12 – TRIP CANCELLATION	
When We will pay	When You have to unavoidably cancel Your trip within 30 days before the commencement of Your trip due to: <ul style="list-style-type: none"> (a) Your Injury or Illness rendering You unfit to travel in the opinion of a Doctor; (b) Your death or death of Your Family Member or Injury or Illness of such person necessitating him or her to be Hospitalised; (c) Cancellation of the scheduled Public Transport services due to Strike, Riot or Civil Commotion; (d) Compulsory quarantine or witness summons that is not made known to You before the trip was booked; (e) Serious damage to Your residence in Singapore following fire or flood occurring within one (1) week before Your trip such that Your presence is required on the premises on the scheduled departure date; (f) Natural Disaster at the planned destination occurring within one (1) week before Your trip which prevents You from continuing with the trip; (g) An event leading to airspace or airport closure at the planned destination; (h) Advisory from the Singapore government to defer non-essential or all travel to the planned destination.
What We will pay	We will reimburse the irrecoverable, pre-paid and unutilized charges of Your travel fare and accommodation up to the Sum Insured under this Section, provided always that this Policy is purchased before You become aware of any circumstances which could lead to the cancellation of Your trip. Any benefit payable under Section 12 will be reduced by any benefits already paid under Section 15 for the same event.
What is not covered	In addition to the General Exclusions, We will also not pay any claims in respect of: <ul style="list-style-type: none"> (a) Loss of vouchers, reward points or holiday points (other than what is covered under Section 15) that You have used, in part or full, to pay for the Scheduled Flight; (b) If this Policy was purchased less than three (3) days before the commencement of Your trip; (c) Circumstances known to you before you purchased your policy or at the time of booking any trip which could reasonably have been expected to lead to cancelling the trip; (d) Any unused or additional costs incurred by you which are recoverable from: a) The providers of the accommodation or transportation, their booking agents, travel agent or other compensation scheme and b) Your credit or debit card provider or Paypal; (e) Any claim arising from a reason not listed in the 'When We will pay' section;



SECTION 13 – TRIP CURTAILMENT / REARRANGEMENT (Applicable to Return Trips only)	
When We will pay	<p>If, whilst You are Overseas on a trip, You have to unavoidably Curtail any part of Your trip to return to Singapore or alter any part of Your trip itinerary due to any of the following:</p> <ul style="list-style-type: none"> (a) Your Injury or Illness rendering You unfit to travel in the opinion of a Doctor; (b) Your death or death of Your Family Member or Injury or Illness of such person necessitating him or her to be Hospitalised; (c) Cancellation of the scheduled Public Transport consequent upon Strike, Riot or Civil Commotion; (d) Compulsory quarantine or witness summons that is not made known to You before the trip was booked; (e) Serious damage to Your residence in Singapore following fire or flood occurring whilst You are Overseas such that Your presence is required on the premises; (f) Natural Disaster at the planned destination which prevents You from continuing with the trip; (g) Any event leading to airspace or airport closure at the planned destination; (h) Advisory from the Singapore government to defer non-essential or all travel to the planned destination.
What We will pay	<p>We will reimburse You up to the Sum Insured under this Section for:</p> <ul style="list-style-type: none"> (a) any irrecoverable, pre-paid and unutilized charges for Your travel fare and accommodation costs; or (b) any additional charges for Your accommodation (excluding cost of meals, room service) and travel fare that are necessarily incurred to alter Your itinerary. <p>This Policy will only pay for one claim made either under Section 13 or Section 14.</p> <p>Any benefit payable under Section 13 will be reduced by any benefits already paid under Section 15 for the same event.</p>
What is not covered	<p>In addition to the General Exclusions, We will also not pay any claims in respect of:</p> <ul style="list-style-type: none"> (a) loss of vouchers, reward points or holiday points (other than what is covered under Section 15) that You have used, in part or full, to pay for the Scheduled Flight. (b) Circumstances known to you before you purchased your policy or at the time of booking any trip which could reasonably have been expected to lead to cancelling the trip; (c) Any unused or additional costs incurred by you which are recoverable from: a) The providers of the accommodation or transportation, their booking agents, travel agent or other compensation scheme and b) Your credit or debit card provider or Paypal; (d) Any claim arising from a reason not listed in the 'When We will pay' section.
SECTION 14 – TRAVEL DELAY	
When We will pay	<p>If, whilst You are Overseas on a trip, the departure of the Public Transport in which You have arranged to travel in is delayed or rescheduled for at least six (6) consecutive hours at any single location from the time specified in the itinerary supplied to You due to any of the following:</p> <ul style="list-style-type: none"> (a) Strike, Riot or Civil Commotion; or (b) adverse weather conditions; or (c) grounding of the Public Transport as a result of mechanical or structural defect; or (d) any event leading to airspace restriction or airport closure.
What We will pay	<p>We will pay the benefit amount, up to the Sum Insured under this Section, for every six (6) consecutive hours of the delay.</p> <p>The duration of the delay is calculated from the original scheduled departure time of Your Public Transport specified in the itinerary issued to You to the actual departure time of the Public Transport which You are travelling in.</p> <p>This Policy will only pay for one claim made either under Section 13 or Section 14.</p> <p>We will pay a maximum of one delay per trip.</p>



What You must do	You must obtain written verification on the duration of the delay from the operator of the Public Transport.
What is not covered	Refer to Part 6 : General Exclusions.
SECTION 15 – LOSS OF FREQUENT FLYER POINTS	
When We will pay	When You purchase Your Scheduled Flight ticket using KrisFlyer Frequent Flyer Points and Your trip is subsequently cancelled or curtailed due to the events covered under Section 12 or Section 13.
What We will pay	We will reimburse the unutilized, pre-paid and non-refundable costs of Your Scheduled Flight and/or accommodation. Any benefit payable under Section 12 or 13 will be reduced by any benefits already paid under Section 15 for the same event.
What You must do	You must submit proof of Your Krisflyer redemption for Your Scheduled Flight at the time of claim.
What is not covered	Refer to Part 6 : General Exclusions.
SECTION 16 – TRAVEL MISCONNECTION	
When We will pay	If, whilst You are Overseas on a trip, You miss Your confirmed onward connecting Public Transport at the transfer point due to the late arrival of Your incoming confirmed Public Transport with no alternative transportation made available to You within six (6) hours of the actual arrival time of Your incoming Public Transport.
What We will pay	We will pay the benefit amount, up to the Sum Insured under this Section, for every full six (6) consecutive hours of misconnection. The duration of the misconnection is calculated from the actual arrival time of the scheduled Public Transport to the actual departure time of the alternative Public Transport that You were travelling in.
What You must do	You must obtain written proof of the duration of the travel misconnection from the operator of Your Public Transport.
What is not covered	Refer to Part 6 : General Exclusions.
SECTION 17 – BAGGAGE DELAY	
When We will pay	If, whilst You are Overseas on a trip, Your checked-in baggage is delayed by the Public Transport at the scheduled destination.
What We will pay	We will pay the benefit amount, up to the Sum Insured under this Section, for every six (6) consecutive hours of delay. For the avoidance of doubt, the benefit amount is based on per Public Transport that is delayed, not on each piece of baggage. This Policy will only pay for one claim made either under Section 17 or Section 18.
What You must do	You must obtain written proof of the duration of the delay from the operator of the Public Transport.
What is not covered	Refer to Part 6 : General Exclusions.
SECTION 18 – LOSS OF / DAMAGE TO PERSONAL BELONGINGS	
When We will pay	If, whilst You are Overseas on a trip, Your personal belongings are lost or damaged.
What We will pay	We will reimburse Your loss, up to the Sum Insured under this Section, provided they are owned by You or entrusted to You. Our compensation to You is subject to: (a) deduction for wear and tear and depreciation; and (b) our discretion on whether to pay You for the loss, or repair or replace the article.



	<p>For any article that forms part of a pair or set, We will pay a proportionate part of the value of the pair or set that is lost or damaged.</p> <p>This Policy will only pay for one claim made either under Section 17 or Section 18.</p>
What You must do	<ol style="list-style-type: none"> 1. You must not leave any articles unattended in a Public Place, including in any locked vehicle unless not visible from the outside of the vehicle. 2. You must take all reasonable steps to recover missing property. 3. All Valuables, photographic equipment and telecommunication mobile devices must be hand-carried with You (and not as checked-in luggage) and kept in locked safe/luggage if left in Your accommodation. 4. You must report the loss to the police where the loss occurred within 24 hours of the incident. Any claims must be supported by a police report or a report issued by the relevant authority evidencing such loss. 5. You must provide proof of purchase of the articles (e.g. receipts or credit card statements). If no proof of purchase is provided, Your claim may be declined or accepted at a reduced value.
What is not covered	<p>In addition to the General Exclusions, We will not pay for any claims in respect of:</p> <ol style="list-style-type: none"> (a) unexplained and mysterious disappearance of Your personal belongings. (b) articles that are mailed or shipped in advance and separately. (c) mechanical or electrical breakdown due to inherent defects or due to any process to repair, clean or alter the baggage or personal belongings. (d) normal wear and tear (including scratches, discoloration, stains, tears or dents to the surface of the item which does not affect how it works). (e) prohibitions imposed by the transportation / service providers or government authorities. (f) the following classes of property: <ol style="list-style-type: none"> 1. business equipment, goods or samples or articles meant for business; 2. animals; perishables, consumables (e.g. food, beverage, medicine); 3. fragile articles (e.g. chinaware, glassware), antiques, artefacts, documents or manuscripts, works of art); 4. contact or corneal lenses, any type of eye glasses, hearing aids or dentures; 5. musical instruments; any sports equipment including golf clubs and bicycles; 6. Money or any cards/vouchers with a stored/monetary value; 7. identity card, passport, driver's license, employment passes or the likes; 8. any motorized vehicles including remote controlled devices; 9. information stored in tapes, cards, discs or other storage devices; 10. computers including software and accessories and telecommunication mobile devices.
SECTION 19 – LOSS OF PASSPORT	
When We will pay	If, whilst You are Overseas on a trip, You lost Your passport or personal Money due to theft.
What We will pay	<p>We will pay You, up to the Sum Insured under this Section, for:</p> <ol style="list-style-type: none"> (a) the costs incurred to obtain a replacement passport, including any reasonable travel and accommodation expenses incurred, while You await the issuance of Your replacement passport. If You are getting the replacement passport in Singapore, We will only pay for the cost of the new replacement passport; and (b) Your personal Money.
What You must do	<ol style="list-style-type: none"> 1. Your personal Money must be carried with You or kept in a locked safe if left in Your accommodation. 2. You must not leave any articles unattended in a Public Place, including in any locked vehicle or locked luggage. 3. You must report the loss to the police where the loss occurred within 24 hours of the incident. Any claims must be supported by a police report or a report issued by the relevant authority evidencing such loss.
What is not covered	Refer to Part 6 : General Exclusions.



SECTION 20 – PERSONAL LIABILITY WHILST OVERSEAS (Applicable to Return Trips only)	
When We will pay	If, whilst You are Overseas on a trip, You become legally liable to a third party because You have directly caused: (a) death or Injury to that third party; or (b) Accidental physical damage to the property of that third party.
What We will pay	We will pay, up to the Sum Insured under this Section, for: (a) the legal costs and expenses for representing or defending You; and (b) the amount awarded against You by the court of a competent jurisdiction.
What You must do	1. You must not admit, deny or make any offer or promise or indemnity without Our written consent. 2. You must send Us any writ, summons or other documents in connection with the claim immediately upon Your receipt of the same.
What is not covered	In addition to the General Exclusions, We will not pay for any claims in respect of: (a) anyone who has caught any illness or disease from You. (b) damage to property in Your custody or control. (c) death, Injury and damage to the property of or to any of Your relatives, Your Travelling Companion or people who work for or with You. (d) damage relating to any liability assumed under contract or relating to Your employment or business. (e) past or present business, trade or professional activities, including the rendering of or failure to render business, trade or professional services. (f) Your ownership or occupation of any land or buildings other than Your authorised stay at a temporary residence. (g) Your ownership, possession or use of any motorized vehicles (including remote controlled motorized devices), aircraft, firearms or animals, or arising from the negligent supervision and vicarious liability for the acts of a minor in connection with the above. (h) any criminal proceedings taken against You whether You are actually convicted or not. (i) Your possession or use of any drugs unless prescribed by a Doctor. (j) sexual molestation, corporal punishment, physical or mental abuse. (k) damage relating to the wilful, malicious or unlawful act or omission. (l) the transmission of communicable disease by You. (m) pollution which includes the potential introduction of substance which makes the environment impure or harmful.
SECTION 21 – HIJACKING (Applicable to Return Trips only)	
When We will pay	If, whilst You are Overseas on a trip, You become a victim of a Hijack of a Public Transport on which You are travelling in.
What We will pay	We will pay the benefit amount, up to the Sum Insured under this Section, for every full six (6) consecutive hours of detention.
What You must do	Any claims under this Section must be supported by a police report or a report issued by the operator of the Public Transport confirming that You were a victim of a Hijack and the duration of the Hijack.
What is not covered	Refer to Part 6 : General Exclusions.
SECTION 22 – FULL TERRORISM COVER	
When We will pay	When You suffer any loss that is covered under Sections 1 to 9 and Sections 12 to 21 arising directly from an Act of Terrorism.
What We will pay	We will pay You the benefit amount from the relevant Sections, up to their Sum Insured.
What is not covered	In addition to the General Exclusions, We will not pay for any claims in respect of the consequences of an Act of Terrorism if: (a) the event is compensated by any government authority; or (b) it leads to Your fear of travelling.



PART 4b: DESCRIPTION OF BENEFITS (PANDEMIC EXTENSION)

Important Notes:

- (a) The benefits provided under Part 4b cover You only for events arising directly from Pandemic and must be read in conjunction with the Schedule of Benefits under Part 1b; and
- (b) The cover provided under Part 4b shall become null and void in the event You, Your Family Member, Your Travelling Companion or the family that You will be staying with during the trip is already infected with a Pandemic Illness at the point of purchase of this Policy or if You depart for the trip whilst there is an advisory from the Singapore government to defer non-essential or all travel to the planned destination due to a Pandemic.
- (c) Any claims paid under Part 4b shall not be paid under Part 4a for the same benefit.

SECTION 23 – MEDICAL EXPENSES WHILST OVERSEAS DUE TO A PANDEMIC ILLNESS (Applicable to Return Trips only)	
When We will pay	If, whilst You are Overseas and You are diagnosed with a Pandemic illness and You seek medical treatment during the trip.
What We will pay	We will reimburse the Medical Expenses that You incurred within 30 days from the date of diagnosis, up to the Sum Insured under this Section. We will only pay a claim relating to a Pandemic illness under Part 4b,
What is not Covered	In addition to the General Exclusions, We will not pay for any claims in respect of: (a) Your travel to a country, specific area or event when the Singapore government or regulatory authority in a country to/from which you are travelling has advised against non-essential or all travel; (b) Your failure to obtain any recommended vaccines, inoculations or medications prior to your trip.
SECTION 24 – OVERSEAS HOSPITALISATION ALLOWANCE DUE TO A PANDEMIC ILLNESS (Applicable to Return Trips only)	
When We will pay	If, whilst You are Overseas and You are Hospitalised due to a Pandemic illness during the trip.
What We will pay	We will pay \$50 for each full day of Hospitalisation up to the Sum Insured under this Section, from the first day of Hospitalisation, provided that the period of Hospitalisation is within the Period of Insurance. We will only pay for one claim made either under Section 24 or Section 25, but not both.
What is not Covered	In addition to the General Exclusions, We will not pay for any claims in respect of: (a) Your travel to a country, specific area or event when the Singapore government or regulatory authority in a country to/from which you are travelling has advised against non-essential or all travel; (b) Your failure to obtain any recommended vaccines, inoculations or medications prior to your trip.
SECTION 25 – OVERSEAS QUARANTINE ALLOWANCE DUE TO A PANDEMIC ILLNESS (Applicable to Return Trips only)	
When We will pay	If, whilst You are Overseas and You are issued a Quarantine Order due to a Pandemic during the trip.
What We will pay	We will pay \$100 for each full day of quarantine up to the Sum Insured under this Section, from the first day of quarantine, provided that the period of quarantine is within the Period of Insurance. For the avoidance of doubt, every day of quarantine shall be counted towards the total number of days of quarantine, notwithstanding that such days may not run consecutively. We will only pay for one claim made either under Section 24 or Section 25, but not both.
What is not Covered	In addition to the General Exclusions, We will not pay for any claims in respect of: (a) Your travel to a country, specific area or event when the Singapore government or regulatory authority in a country to/from which you are travelling has advised against non-essential or all travel; (b) Your failure to obtain any recommended vaccines, inoculations or medications prior to your trip.



SECTION 26 – EMERGENCY MEDICAL EVACUATION & REPATRIATION DUE TO A PANDEMIC (Applicable to Return Trips only)	
When We will pay	If, whilst You are Overseas and You are diagnosed with a Pandemic illness by the attending Doctor during the trip and Our Medical Assistance Provider certifies that it is medically necessary to transfer You to another location for medical treatment, or to repatriate You back to Singapore.
What We will pay	<p>Our Medical Assistance Provider will arrange and pay for Your transfer under medical supervision, including costs of transportation and medical supplies necessarily incurred for the evacuation/repatriation, provided that:</p> <ul style="list-style-type: none"> (a) Clearance for the evacuation and/or repatriation has been given by the local government authority and medical facilities; (b) Any decision on Your evacuation/repatriation will be exclusively and jointly made by both the attending Doctor and Our Medical Assistance Provider; (c) The Medical Expenses incurred for the evacuation and or repatriation shall be covered under Section 23 and not this Section; (d) Our maximum liability under Section 26 for repatriation to any country other than Singapore is the equivalent of the cost of repatriation to Singapore.
What You must do	<p>You (or Your representative) must contact Our Medical Assistance Provider to make arrangements for the services provided under Section 26 and Section 27.</p> <p>If due to reasons beyond Your control, You or Your representative is unable to notify Our Medical Assistance Provider to make the necessary arrangements, and if We are satisfied that the arrangements were medically necessary in view of Your medical condition at that time, We shall reimburse the expenses incurred for the services that Our Medical Assistance Provider would have provided under the same circumstances.</p> <p>If Your original travel ticket is not valid for such repatriation, You must surrender any unused portion of Your travel ticket to Our Medical Assistance Provider.</p>
What is not covered	<p>In addition to the General Exclusions, We will not pay for any claims in respect of:</p> <ul style="list-style-type: none"> (a) expenses incurred for services provided by another party for which You are not liable to pay, or any expenses already included in the costs of the trip; (b) expenses for a service not approved and arranged by Our Medical Assistance Provider or its authorized representative; (c) treatment performed or ordered by a person who is not a Doctor; and (d) expenses incurred if treatment can be reasonably delayed until Your return to Singapore. (e) Your travel to a country, specific area or event when the Singapore government or regulatory authority in a country to/from which you are travelling has advised against non-essential or all travel; (f) Your failure to obtain any recommended vaccines, inoculations or medications prior to your trip.
SECTION 27 – REPATRIATION OF MORTAL REMAINS DUE TO A PANDEMIC (Applicable to Return Trips only)	
When We will pay	If, whilst You are Overseas and death occurs during the trip and is due to a Pandemic illness.
What We will pay	<p>We will arrange and pay for:</p> <ul style="list-style-type: none"> (a) the cost of transporting Your mortal remains back to Singapore; or (b) the cost of transporting Your mortal remains to an alternative destination besides Singapore (at the request of Your personal representative); or (c) the cost of local burial in the country that You were visiting. <p>Our maximum liability for (b) or (c) under Section 27 is the equivalent of the cost of transporting Your mortal remains to Singapore.</p> <p>Our Medical Assistance Provider will also cover the associated reasonable costs of a basic casket, embalment and cremation.</p>



What You must do	<p>Your representative must contact Our Medical Assistance Provider to make arrangements for the repatriation.</p> <p>If due to reasons beyond Your representative's control and he/she is unable to notify Our Medical Assistance Provider to make the necessary arrangements, and if We are satisfied that the arrangements were necessary in view of the circumstances at that time, We shall reimburse the expenses incurred for the services up to the amount that Our Medical Assistance Provider would have incurred under the same circumstances.</p>
What is not covered	<p>In addition to the General Exclusions, We will not pay for any claims in respect of:</p> <ul style="list-style-type: none"> (a) Expenses incurred for services provided by another party for which You are not liable to pay, or any expenses already included in the cost of the scheduled trip; (b) Expenses for a service not approved and arranged by Our Medical Assistance Provider or its authorized representative. (c) Expenses related to religious ceremony or rites. (d) Your travel to a country, specific area or event when the Singapore government or regulatory authority in a country to/from which you are travelling has advised against non-essential or all travel; (e) Your failure to obtain any recommended vaccines, inoculations or medications prior to your trip.
SECTION 28 – TRIP CANCELLATION DUE TO A PANDEMIC	
When We will pay	<p>When You have to unavoidably cancel Your trip within 30 days before the trip commences due to:</p> <ul style="list-style-type: none"> (a) You are diagnosed with a Pandemic illness and certified unfit to travel in the opinion of the Doctor; (b) You are suspected of being infected with a Pandemic illness and advised to self-isolate at home by the Doctor; (c) You failed the temperature screening at the airport on the departure date of Your trip and is certified unfit to travel by the Doctor due to a Pandemic illness; (d) Your Family Member is diagnosed (or is suspected of being infected) with a Pandemic illness; (e) There is only one Travelling Companion going with You on the trip and he/she is diagnosed (or is suspected of being infected) with a Pandemic illness; (f) The family that You are staying with during the trip is diagnosed (or is suspected of being infected) with a Pandemic Illness.
What We will pay	<p>We will reimburse the irrecoverable, pre-paid and unutilized charges of Your travel fare and hotel accommodation up to the Sum Insured under this Section.</p>
What is not covered	<p>In addition to the General Exclusions, We will also not pay any claims in respect of:</p> <ul style="list-style-type: none"> (a) The Excess (b) An advisory from the Singapore government to defer non-essential or all travel to the planned destination due to a Pandemic; (c) You, Your Family Member, Your Travelling Companion or the family that You will be staying with during the trip Overseas is diagnosed (or suspected of being infected) with a Pandemic Illness at the point of purchase of this Policy; (d) You learn there are people infected with a Pandemic Illness at the planned destination and You wish to cancel Your trip; (e) Loss of vouchers, reward points or holiday points (including what is covered under Section 15) that You have used, in part or full, to pay for the Scheduled Flight; (f) If this Policy was purchased less than three (3) days before the trip; (g) Circumstances known to you before you purchased your policy or at the time of booking any trip which could reasonably have been expected to lead to cancelling the trip; (h) Any unused or additional costs incurred by you which are recoverable from: a) The providers of the accommodation or transportation, their booking agents, travel agent or other compensation scheme and b) Your credit or debit card provider or Paypal; (i) Any claim arising from a reason not listed in the 'When We will pay' section.

**SECTION 29 – TRIP CURTAILMENT / REARRANGEMENT DUE TO A PANDEMIC (Applicable to Return Trips only)**

When We will pay	<p>If, whilst You are Overseas and You have to unavoidably Curtail any part of Your trip to return to Singapore or alter any part of Your trip itinerary due to any of the following:</p> <ul style="list-style-type: none">(a) You are diagnosed with a Pandemic illness and certified unfit to continue with Your trip by a Doctor;(b) Death or Hospitalisation of a Family Member due to a Pandemic illness;(c) Cancellation of the scheduled Public Transport due to a Pandemic illness;(d) An outbreak of a Pandemic at the planned destination which prevents You from continuing with the trip and You have to unavoidably incur additional accommodation costs to extend Your stay;(e) Airspace or airport closure at the planned destination due to a Pandemic;(f) Advisory from the Singapore government to Curtail Your trip and return to Singapore due to a Pandemic.
What We will pay	<p>We will reimburse You up to the Sum Insured under this Section for:</p> <ul style="list-style-type: none">(a) Any irrecoverable, pre-paid and unutilized charges for Your travel fare and accommodation costs; or(b) Any additional charges for Your accommodation (excluding cost of meals, room service) and travel fare that are necessarily incurred to alter Your itinerary.
What is not covered	<p>In addition to the General Exclusions, We will also not pay any claims in respect of:</p> <ul style="list-style-type: none">(a) An advisory from the Singapore government to defer non-essential or all travel to the planned destination when You departed for the trip;(b) Loss of vouchers, reward points or holiday points (including what is covered under Section 15) that You have used, in part or full, to pay for the Scheduled Flight(c) Circumstances known to you before you purchased your policy or at the time of booking any trip which could reasonably have been expected to lead to cancelling the trip;(d) Any unused or additional costs incurred by you which are recoverable from: a) The providers of the accommodation or transportation, their booking agents, travel agent or other compensation scheme and b) Your credit or debit card provider or Paypal;(e) Any claim arising from a reason not listed in the 'When We will pay' section;



PART 5 : EMERGENCY MEDICAL AND TRAVEL ASSISTANCE HOTLINE

1. 24-hour Worldwide Emergency Medical Assistance



AXA Assistance Singapore (AAS) Hotline
(65) 6322 2075

Please have the following information ready when You call:

- (a) Full-name, dates of trip, NRIC/FIN number, Policy number;**
- (b) Name of the place and the telephone number that AAS can reach You or Your representative;**
- (c) The nature of help required and a brief description of the Emergency.**

- (a) If You require emergency assistance while Overseas, the following benefits are available via the above hotline:
 - SECTION 10 & 26 – EMERGENCY MEDICAL EVACUATION & REPATRIATION
 - SECTION 11 & 27 – REPATRIATION OF MORTAL REMAINS
- (b) If You require Hospitalisation or emergency transportation services, please contact AAS, Our Medical Assistance Provider to obtain approval for the arrangements. You must follow the advice and instruction of AAS, failing which Your claim may not be payable.

2. 24-hour Travel Assistance

You may also contact AAS for the following referral/advisory services. The costs of such referred services are not covered by this Policy and are payable at Your own expense.

- (a) **Pre-trip Information** - for assistance on up-to-date travel related information such as airport tax, custom regulations, visa requirements, immunization, vaccination and embassy locations in various foreign countries worldwide.
- (b) **Lost Luggage Assistance** - for information on the appropriate authorities to contact and the directions to recover Your lost luggage.
- (c) **Lost Passport Assistance** - for information on the appropriate authorities and the directions to obtain a replacement passport that is lost whilst Overseas.
- (d) **Referral to Interpreter Services** - for information on the address and telephone number and operating hours of appropriate interpreters.
- (e) **Legal Assistance** - for information on the address and telephone number and operating hours of the nearest appropriate legal firm.
- (f) **Telephone Medical Advice** - for arrangement to speak with a medical practitioner over the phone.
- (g) **Referral to medical or dental facilities** - for information on the nearest available medical and dental facilities.



PART 5 : GENERAL CONDITIONS

The conditions listed here apply to the whole Policy. Your insurance cover under this Policy is valid only if You follow these conditions.

1. Policy Contract

This Policy, the Certificate of Insurance and any endorsements thereof shall constitute the entire contract of insurance. No change to the terms and conditions of this Policy shall be valid unless approved in writing by Us and such approval shall be endorsed hereon.

We reserve the right to make changes to the Policy's terms and conditions by giving You written notice of at least 30 days.

2. Reasonable Care

You must act prudently and take all reasonable precautions to prevent any loss, damage, Injury or Illness, as if You were not insured. This includes checking that You have taken all Your personal belongings with You when leaving a Public Place or alighting from a vehicle.

3. Fit for Travel

At the time of Your trip, You must be medically fit to travel and not be aware of any circumstances which could lead to cancellation or disruption of the trip, otherwise Your claim will be rejected.

4. Be Truthful

This Policy shall be voidable if You hide, withhold or give any false, incorrect or misleading information relating to:

- (a) whether You are aware of circumstances suggesting that You may be suffering from an Injury, Illness or disability;
- (b) Your claims history or insurance record, including having been subjected to any previous refusals to grant insurance coverage.

5. Compliance with Policy Provisions

Failure to comply with any of the provisions contained in this Policy will invalidate all claims herein.

6. Known Circumstances or Events

Cover is only valid if You purchase the Policy or Your trip before You become aware of any possible situations that may lead to any claim on this Policy. (E.g. Hospitalisation of a Family Member, having received a terminal prognosis of a Family Member or any risk related to Your travel destinations).

7. Currency

All premiums and benefits payable are in Singapore Dollars. For claims incurred in a foreign currency, the exchange rate will be determined by Us based on the date of loss.

8. Payment Before Cover Warranty

Your cover is not valid and We will not pay any benefits if We do not receive Your payment of all premiums due to Us before the Policy or endorsement start date.

9. Duplication of Cover

If You have more than one (1) travel insurance with Us (with the exception of corporate travel insurance paid for by Your employer) insuring the same trip, We will only pay You from the policy which provides the highest benefit level.

10. Home Country Coverage

If You travel back to Your Country of Origin/Home Country for more than 15 consecutive days, coverage under Section 4 (Medical Expenses whilst Overseas) of this Policy is limited to 20% of the Sum Insured under that Section notwithstanding any other provisions of this Policy.

11. Compensation from Other Sources

If You receive compensation from any other source, such as other insurance policies or the service provider for the same loss that You are insured with Us, We will only pay in excess of the compensation You receive from others, up to the Sum Insured. This applies to all Sections of this Policy except for Section 1 (Accidental Death & Permanent Disablement) and Section 2 (Additional Scheduled Flight Cover).

12. Subrogation

We have the right to proceed recovery at Our expense in Your name against any third party who may be responsible for an occurrence of an event giving rise to a claim under this Policy.



13. Right of Recovery

In the event any payment is made by Us or Our Medical Assistance Provider for a medical claim for which You are not covered for under this Policy, We or Our Medical Assistance Provider reserves the right to recover from You for the full sum which We or Our Medical Assistance Provider is liable to the medical institution to which You were admitted.

14. Governing Law

This Policy shall be governed by and interpreted in accordance with Singapore Law.

15. Contracts (Rights of Third Parties)

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

16. Dealing with Disputes

If there is any dispute on Your Policy cannot reach an agreement, it must be referred to Financial Industry Disputes Resolution Centre Ltd (FIDREC) for mediation. If the dispute cannot be resolved through FIDREC, it must be referred to Singapore International Arbitration Centre (SIAC) through legal proceedings using SIAC Rules that are applicable to the period that Your Policy is in force.

17. Cancellation and Refunds

- (a) We may cancel the Policy by giving You seven (7) days' written notice. In such instance, We will return the pro rata unearned portion of any premium actually paid by You provided no claim has been paid prior to the cancellation of the Policy.
- (b) You may also cancel the Policy at any time but there will be no refund of premium once the Policy is issued and upon the expiry of the 3-days Free-look period.

18. Sanction Clause

Under no circumstances shall this Policy be deemed to provide cover and no liability be incurred to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us to any sanction, prohibition, or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America or Singapore.

19. Illegality Clause

If providing any cover or benefit under this Policy would expose Us to any prohibition, or restriction under the laws or regulations of Singapore, this Policy and its benefits shall be considered void, as if cover was never granted.

20. Policy Owners' Protection Scheme

This Policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for Your Policy is automatic and no further action is required from You. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Your insurer or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg).



PART 6 : GENERAL EXCLUSIONS

The exclusions listed here apply to the whole Policy. We will not pay any benefits under this Policy if the claim is caused directly or indirectly by any of these exclusions.

1. Behavioural Exclusions

- (a) Any illegal or wilful act whether sane or insane; or
- (b) Suicide or intentional self-injury; or
- (c) Under the influence of alcohol or drugs which are not prescribed by Your Doctor; or
- (d) Any form of mental or nervous disorder, including insanity.

2. Medical Exclusions

- (a) Any Pre-Existing Medical Conditions, including congenital conditions.
- (b) Travelling against the advice of a Doctor or for the purpose of seeking medical treatment.
- (c) Pregnancy, childbirth, abortion or miscarriage and all related conditions.
- (d) Any medical treatment which, in the opinion of the attending Doctor could have been reasonable delayed until You return to Singapore.
- (e) HIV, AIDS and/or any sexually transmitted disease.
- (f) Your travel to a country, specific area or event when the Singapore government or regulatory authority in a country to/from which you are travelling has advised against non-essential or all travel.
- (g) Your failure to obtain any recommended vaccines, inoculations or medications prior to your trip.

3. Activity Exclusions

When You take part in the following activities:

- (a) Flying or other aerial activities except as a fare-paying passenger on a Scheduled Flight.
- (b) Any sports that are played in a professional capacity or in a competition involving prize money, donations, sponsorship or reward of any kind.
- (c) Activities that present a high level of inherent danger (that is, involving exceptional speed and height, high level of expertise, exceptional physical exertion or highly specialised gear or stunts) such as big wave surfing, off-piste skiing, cliff jumping, horse jumping, potholing, ultra marathons, triathlons and stunt riding.
- (d) Mountaineering that uses specific climbing equipment and ropes;
- (e) Hiking above 3500m above sea level;
- (f) Scuba diving unless You are diving no deeper than 30m under the supervision of a PADI certified instructor;
- (g) Water rafting from grade 4 level;
- (h) Racing on wheels and motor rallies;
- (i) Expedition to generally inaccessible and remote areas of a country or areas previously unexplored.

This exclusion does not apply to the following activities that are participated for leisure and non-competitive purpose and with a licensed operator: bungee jumping, hot air balloon rides, parachuting, skydiving, hang gliding, para gliding, snow sports and indoor rock climbing.

4. Travel Exclusions

- (a) Travelling in, to or through Afghanistan, Belarus, Crimea including Sevastopol, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, North Korea, Russia, Somalia, Sudan, Syria, Ukraine, Venezuela and Zimbabwe.
- (b) Your travel to a country, specific area or event when the Singapore government or regulatory authority in a country to/from which you are travelling has advised against non-essential or all travel due to any war or warlike event, Strike, Riot or Civil Commotion, disease outbreak or unsafe health conditions, impending a Natural Disaster or any other events of similar nature. This exclusion does not apply if You have already started Your trip before the issuance of such travel advisory.
- (c) With the exception of the benefits provided under Part 4b, this insurance does not cover any epidemic or pandemic as declared by the Singapore government, the local authority at Your planned destination or the World Health Organisation (WHO). In the event of a declaration of an epidemic or pandemic by the Singapore government only, such announcement shall take precedence and the cover for the epidemic or pandemic shall cease from the date of such announcement. In the event of the restoration of cover, You will be notified via AXA website on the termination date of such epidemic or pandemic.



5. Circumstantial Exclusions

- (a) War, invasion, act of foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power.
- (b) Action taken by any government authority including confiscation, seizure, destruction and restriction.
- (c) Any nuclear reaction or contamination, ionising rays or radioactivity.
- (d) Circumstances known to you before You purchased Your policy or at the time of booking any trip which could reasonably have been expected to lead to cancelling the trip;
- (e) Any unused or additional costs incurred by you which are recoverable from: a) the providers of the accommodation or transportation, their booking agents, travel agent or other compensation scheme. b) Your credit or debit card provider or Paypal

6. Work Exclusions

Your work involving such occupational activities:

- (a) Engaging in naval, military or air force service or operation;
- (b) Law enforcement, emergency medical or fire extinguishing work, civil defence or military duties, whether in full time or voluntary capacity;
- (c) Whilst working as an air crew member, motor racer or entertainer or armed security personnel;
- (d) As a manual worker, whether with machinery and tools or not, like construction or kitchen work;
- (e) Whilst engaging in off-shore activities like diving, oil rigging, mining or aerial photography;
- (f) Working at heights above 30 feet like on a scaffolding, gondola or roof;
- (g) Whilst working in hazardous places like at the shipyard or in an underground tunnel or quarry;
- (h) Whilst handling explosives or hazardous substances.



PART 7 : CLAIMS PROCEDURES

1. Claims Submission

Any claim must be made in Singapore, which may be submitted through either of these methods:

Website
www.axa.com.sg
Go to "File a claim" section

Mobile
MyAXA Singapore App
Available for Android and iOS

Need claims advice? We are here to help you.

Claims Service Hotline
(65) 6880 4888
9.00am – 5.30pm on Monday – Friday

Claims Service Email
cst@axa.com.sg

2. 30-Day Claims Notification

Any claim must be submitted within 30 days of the occurrence or loss. We can deny Your claim if it is submitted after the 30 days notification period. If unfortunately that happens, but You can reasonably prove to Us that You were unable to notify Us earlier due to reasons beyond Your control, We will consider to assess Your claim.

3. Fraudulent Claims

You must ensure that Your claims that are submitted to Us are true and made in good faith. In cases where a claim made is proven to be dishonest or exaggerated, We will reject the claim, cancel the Policy and refer the matter to the relevant authorities.

4. Supporting Documents

When submitting a claim, You must provide all supporting documents at Your expense. A check list of the supporting documents We need is available on our website.

If no proof of purchase is provided, We may decline the claim or accept it at a reduced value. We will only be obliged to pay claims if We are satisfied with all the supporting documents which You have submitted to Us.

5. Payment of claims

We will pay all benefits to You or, in the event of Your death, to Your estate. Upon paying Your claim, We are released from Our obligations and liabilities under this Policy.

For emergency medical evacuation assistance and repatriation of mortal remains, We will pay the benefits directly to the service provider appointed by Us.

6. Age

When there is any claim, We will calculate Your age from the date the Injury or Illness occurred to determine the benefit amount You are eligible for.