

Group Business Travel

Policy Wording

CHUBB®

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Important Note

Please review this **Policy** and return to **Us** immediately if any errors are found therein.

In consideration of payment of **Premiums**, **We** will insure the **Policyholder** and all **Insured Persons** to the extent provided in this **Policy** and shown in the **Policy Schedule**, subject to the terms, conditions, definitions, exclusions and **Endorsements** contained in this **Policy**.

This **Policy** shall become effective at 12.01 A.M. Singapore time on the date specified in the **Period of Insurance** shown in the **Policy Schedule**.

Part 1 – Interpretation & Scope

Section 1. General Definitions

For the purposes of this **Policy** the following definitions apply:

Accident means a sudden and identifiable event that happens by chance and could not have been expected by the **Insured Person**. The word **Accidental** and **Accidentally** shall be construed accordingly.

Accidental Death means death occurring as a result of a **Bodily Injury**.

Alternative Medical Physician means a legally licensed traditional medical practitioner (including a Chinese acupuncturist or bonesetter) or chiropractor or osteopath or physiotherapist duly registered and practicing within the scope of their license and training in the geographical area of the country in which such practice is maintained. An **Alternative Medical Physician** cannot be:

- (a) the **Policyholder**;
- (b) the **Insured Person**;
- (c) **Close Relative**; or
- (d) an employee of the **Policyholder**.

Benefit means the respective benefit, as stated in the **Policy Schedule**, payable by **Us** under this **Policy** in respect of each **Event** covered by this **Policy**.

Bodily Injury means a bodily injury resulting solely and directly from an **Accident** which occurs independently of any illness or any other cause, during the **Period of Insurance**. **Bodily Injury** includes illness or disease resulting directly from medical or surgical treatment rendered necessary by any **Bodily Injury**.

Biological Agent means any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins) which cause illness and/or death in humans, animals or plants.

Business trip means travel, by the **Insured Person**, in the course of his employment, authorised by the **Policyholder**:

- (a) outside of the **Insured Person's Country of Residence**; or
- (b) within the **Country of Residence** that is between two points that are more than one hundred (100) kilometres apart and these two points are not within the same city, excluding travel to, from or between the **Insured Person's** residence and his usual place of employment.

Chemical Agent means any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property.

Child(ren) means an **Insured Person's** unmarried dependent child(ren) (including step or legally adopted child(ren)) as long as they are under twenty-two (22) years of age or under twenty-five (25) years of age if they are full-time students at an accredited institution of higher learning and in either case, are primarily dependent upon the **Insured Person** for maintenance and support. **Child(ren)** who are in full-time national service are not covered.

Civil Commotion means a disturbance, commotion or disorder created by civilians usually against a governing body or the policies thereof.

Civil War means any event, whether declared or not, occurring within the same country against the government by its citizens, including but not limited to any of the following: armed opposition, coup, insurrection, revolution, armed rebellion or sedition.

Close Relative means **Insured Person's** legal spouse, parent, parent-in-law, step-parent, legal child (including adopted child), brother, sister, brother-in-law, sister-in-law, daughter-in-law, son-in-law, half-brother, half-sister, fiancé(e), stepchild, grandparent or grandchild.

Close Business Associate means a business companion (who is not a fellow employee or colleague of the **Insured Person**) who travels with the **Insured Person** for the same business purpose, and whose presence is necessary for the **Insured Person's** business.

Comatose State means a state of profound unconsciousness characterised by the absence of spontaneous eye openings, response to painful stimuli, and vocalisation which must be supported by a **Physician's** diagnoses evidencing all of the following:

- (a) No response to external stimuli for at least thirty (30) days; and
- (b) Life support measures are necessary to sustain life; and
- (c) Brain damage resulting in **Permanent** neurological deficit which must be assessed at least thirty (30) days after the onset of the coma.

Complete Fracture means a bone which is broken completely across and there is no connection left between the pieces.

Confined or Confinement means confinement in **Hospital** for at least a **Day** as a **Resident In-patient** (other than for day surgery) upon the advice of and under the regular care and attendance of a **Physician** and for this purpose, **Day** means a period for which the **Hospital** charges for room and board and **Daily** shall be construed accordingly.

Country of Residence means the country in which the **Insured Person** is residing at the start of **Period of Insurance**, or the country declared to **Us** where the **Insured Person** is working for a period of more than one hundred and eighty-three (183) days.

Endorsement means a written alteration to the terms of the **Policy** as agreed to by **Us**.

Event(s) means the event(s) described in the relevant Table of Events set out in this **Policy**.

Excess means the first amount of any covered loss or expense incurred by the **Insured Person** which

We will not pay. Excess shall be applied to each and every loss which is covered under the **Policy. Fingers, Thumbs or Toes** means the digits of a **Hand** or **Foot**.

Foot means the entire foot below the ankle.

Fractured Leg or Patella with Established Non-union means a fracture of the leg or patella where:

- (a) the fracture does not mend properly;
- (b) the leg or patella does not function normally; and
- (c) this condition will last for the remainder of the **Insured Person's** life.

Hairline Fracture means mere cracks in the bone.

Hand means the entire hand below the wrist.

Hijack, Hijacked or Hijacking means any seizure or exercise of control of a **Public Conveyance** or motor vehicle by the use of force or violence or threat of force or violence and with wrongful intent.

Home Country means the country of which the **Insured Person** holds a passport. If the **Insured Person** holds more than one (1) passport, the **Home Country** means the country declared to **Us**.

Home Leave means travel to the **Insured Person's Home Country** from:

- (a) his **Country of Residence**; or
- (b) any city on his **Journey** immediately before, during or immediately after **Business Trip** or **Personal Deviation**,

for no more than thirty-one (31) days while on temporary leave from his employment duties, approved by the **Policyholder**. This does not include any travel for personal vacation or annual leave.

Hospital means a legally constituted establishment operated pursuant to the laws of the country in which it is based, which holds a licence as a hospital (if licensing is required in the state or government jurisdiction), and meets the following requirements:

- (a) operates primarily for the reception, care and treatment of sick, ailing or injured persons as in-patients;
- (b) provides a twenty-four (24) hour a day nursing service by and under the supervision of a staff of nurses;
- (c) has a staff of one (1) or more **Physicians** available at all times;

- (d) maintains organised facilities for the medical diagnosis and treatment, and provides (where appropriate) facilities for major surgery within the confines of the establishment or in facilities controlled by the establishment; and
- (e) is not primarily a clinic, nursing, rest or convalescent home, psychiatric institution, community hospital, rehabilitation institution, a place for alcoholics or drug addicts or similar establishments.

Inception Date means the date this **Policy** first comes into force.

Insured Person means a person that meets the criteria specified for an insured person in the **Policy Schedule** and with respect to whom **Premium** has been paid or agreed to be paid by the **Policyholder**. They are a person that is legally entitled to claim under the **Policy**. An **Insured Person** is not a contracting insured under the **Policy** with Us.

Journey means any

- (a) **Business Trip**,
 - (b) **Personal Deviation**, or
 - (c) **Home Leave**.
- (i) Where the journey (except by motor vehicle owned or hired by the **Policyholder** or the **Insured Person**):
- (a) commences the later of either
 - 1) when the **Insured Person** leaves his residence or usual place of employment or any location in his **Country of Residence** to go directly to the **Terminal**; or
 - 2) three (3) hours before the scheduled departure time of the **Public Conveyance** in which the **Insured Person** has arranged to travel; and
 - (b) terminates on the earliest of the following:
 - 1) the **Insured Person** returns directly to his residence or usual place of employment or any location from the **Terminal** in his **Country of Residence**;
 - 2) three (3) hours after the scheduled arrival time of the **Public Conveyance** in which the **Insured Person** travels;
 - 3) one hundred and eighty-three (183) consecutive days after the commencement of the journey; or
 - 4) the expiry date of the **Period of Insurance**.

In the event the journey is a one-way trip from the **Insured Person's Country of Residence**, the journey shall terminate upon the **Insured Person's** arrival at his residence, place of employment or any location at the final destination, whichever occurs first and shall not include cover for **Personal Deviation**.

- (ii) Where the journey is by motor vehicle owned or hired by the **Policyholder** or the **Insured Person** outside of his **Country of Residence**:
- (a) commences the later of either:
 - 1) when the **Insured Person** leaves his residence or usual place of employment or any location in his **Country of Residence** to go directly to the border departure point; or

- 2) three (3) hours before the **Insured Person** actually arrives at the border; and
- (b) terminates on the earliest of the following:
 - 1) the **Insured Person** returns directly to his residence or usual place of employment or any location from the border in his **Country of Residence**;
 - 2) three (3) hours after the **Insured Person** crosses the border;
 - 3) one hundred and eighty-three (183) consecutive days after the commencement of the journey; or
 - 4) the expiry date of the **Period of Insurance**.

In the event the journey is a one-way trip from the **Insured Person's Country of Residence**, the journey shall terminate upon the **Insured Person's** arrival at his residence, place of employment or any location at the final destination, whichever occurs first and shall not include cover for **Personal Deviation**.

(iii) Where the journey is inside his **Country of Residence** and is by motor vehicle owned or hired by the **Policyholder** or the **Insured Person**:

- (a) commences when the **Insured Person** leaves his city of residence or usual place of employment in his **Country of Residence** to go directly to a destination that is more than one hundred (100) kilometres away and is not within the same city.
- (b) terminates on the earliest of the following:
 - 1) the **Insured Person** returns directly to his city of residence or usual place of employment in his **Country of Residence**; or
 - 2) one hundred and eighty-three (183) consecutive days after the commencement of the journey; or
 - 3) the expiry date of the **Period of Insurance**.

In the event the journey is a one-way trip from the **Insured Person's** city of residence or usual place of employment in his **Country of Residence** to go directly to a destination that is more than one hundred (100) kilometres away and is not within the same city, the journey shall terminate upon the **Insured Person's** arrival at his residence, place of employment or any location at the final destination, whichever occurs first and shall not include cover for **Personal Deviation**.

Limb means the entire limb between the shoulder and the wrist or between the hip and the ankle.

Loss means in connection with:

- (a) a **Limb, Permanent** physical severance or **Permanent** total loss of the use of the **Limb**;
- (b) an eye, total and **Permanent** loss of all sight in the eye;
- (c) hearing, total and **Permanent** loss of hearing;
- (d) speech, total and **Permanent** loss of the ability to speak;
- (e) **Fingers, Thumbs or Toes, Permanent** physical severance through or above a metacarpophalangeal or metatarsophalangeal joint,

and which in each case is caused by **Bodily Injury**.

Medical Expenses means **Usual, Reasonable and Customary Medical Expenses** incurred for treatment as a result of a **Bodily Injury** or **Sickness** for:

- (a) medical, surgical, hospital and nursing treatment prescribed by a **Physician** or **Alternative Medical Physician**;
- (b) ambulance charges; and
- (c) dental charges to restore sound and natural teeth resulting from an **Accident**.

Natural Catastrophe means cyclone, flood, hurricane, earthquake, landslide, tornado, tsunami, typhoon, volcanic eruption, wind storm, hailstorm and wildfire.

Nuclear, Chemical or Biological Terrorism means the use of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous **Chemical Agent** and/or **Biological Agent** during the **Period of Insurance** by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious or ideological purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Other Fracture means any fracture other than a **Complete Fracture** or **Simple Fracture** or **Hairline Fracture**.

Overseas means anywhere outside the **Country of Residence**.

Partner means a **Insured Person's** husband or wife and includes a de-facto and/or life partner with whom an **Insured Person** has continuously cohabited for a period of three (3) months or more at the time of loss.

Period of Insurance means the period shown on the current **Policy Schedule** or any subsequent

Endorsement(s), if any, for which cover applies under this **Policy**.

Permanent means having lasted twelve (12) consecutive months from the date of the **Bodily Injury** and at the expiry of that period, being beyond hope of improvement as diagnosed by a **Physician**.

Permanent Total Disablement means the **Insured Person** is entirely and continuously unable to engage in, perform or attend to any occupation, business or employment of any and every kind for the remainder of their life and has had this disability for at least twelve (12) consecutive months as diagnosed by a **Physician** any time after those twelve (12) consecutive months.

Personal Deviation means personal vacation taken by an **Insured Person** immediately before, during or immediately after a **Business Trip** and within the applicable territorial limits that the **Insured Person** is covered for in the **Policy Schedule**, up to a maximum of thirty-one (31) days. This does not include personal vacation before, during or immediately after **Home Leave**.

Physician means a doctor or specialist who is registered and licensed to practice western medicine under the laws of the country in which they practise. A **Physician** cannot be:

- (a) the **Policyholder**;
- (b) the **Insured Person**;
- (c) **Close Relative**; or
- (d) an employee of the **Policyholder**.

Policy means this wording, the current **Policy Schedule**, **Endorsement(s)** and any other documents **We** may issue to the **Policyholder** that **We** advise will form part of the **Policy** which together constitutes the entire **Policy** between the parties.

Policyholder means the named company listed as the Policyholder in the **Policy Schedule** with whom **We** enter into the **Policy**. They are the contracting insured. Where the **Policyholder** is more than one firm, partnership, company, association, organisation or entity of a similar nature, the **Policyholder** shall refer to all of them taken together as a whole and any obligation and/or liability pertaining to a **Policyholder** under this **Policy** shall be joint.

Policy Schedule means the relevant schedule issued by **Us** to the **Policyholder**.

Pre-Existing Condition means any medical conditions for which the **Insured Person** received medical treatment, diagnosis, consultation or prescribed drugs within a twelve (12) month period preceding the effective date that this **Insured Person** is added into this **Policy**.

Premium means the premium as shown in the **Policy Schedule** and/or any other premiums charged during the **Period of Insurance** that is payable in respect of the **Policy** by the **Policyholder**.

Professional Sport means any sport for which an **Insured Person** receives a fee, allowance, sponsorship or monetary reward as a result of their participation, which accounts for more than fifteen percent (15%) of their annual income from all sources.

Public conveyance means:

- (a) taxi; or
- (b) any land, sea or air conveyance provided and operated by a carrier duly licensed for the regular transportation of fare-paying passengers, which is available to the general public, and which has designated and established routes and is provided according to a regular schedule. It will only be a Public Conveyance,

so long as either (a) or (b) above:

- (i) is used as public transportation, and excludes private transportation; and
- (ii) is not a chartered vehicle and/or transportation; and
- (iii) has the applicable commercial registration or taxi licence (for land, sea, or air transportation, as the case may be from the relevant authorities).

Public conveyance does not include motorcycles or motor scooters of any kind whatsoever.

Resident In-Patient means an **Insured Person** whose **Confinement** is as a resident bed patient and whose **Confinement** is due to **Sickness** or **Bodily Injury** covered by this **Policy** at a **Hospital**.

Riot means the act of any person taking part together with others in any disturbance of the public peace (whether in connection with a **Strike** or lock-out or not) or the action of any lawfully constituted governmental authority in suppressing or attempting to suppress any such disturbance or in minimising the consequences of such disturbance.

Second Degree Burns means a burn where both the epidermis and the underlying dermis are damaged.

Sickness means a physical condition marked by a pathological deviation from the normal healthy state as verified by a **Physician**.

Simple Fracture means a basic and uncomplicated break in the bone and which in the opinion of a **Physician** requires minimal and uncomplicated medical treatment.

Strike means the wilful act of any striker or locked-out worker done in furtherance of a strike or in resistance to a lock-out; or the action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimising the consequences of any such act.

Sum Insured means the benefit amount payable by **Us** as stated in the **Policy Schedule**.

Temporary Partial Disablement means where in the opinion of a **Physician**, the **Insured Person**:

- (a) is temporarily unable to engage in a substantial part of their usual occupation or business duties; and
- (b) is under the regular care of and acting in accordance with the instructions or advice of that **Physician**.

Temporary Total Disablement means where in the opinion of a **Physician**, the **Insured Person**:

- (a) is temporarily unable to engage in their usual occupation or business duties; and
- (b) is under the regular care of and acting in accordance with the instructions or advice of a **Physician**.

Terminal means the air, sea or land terminal in the **Country of Residence** which is the point of departure or return of a **Public Conveyance** at the commencement of an **Insured Person's Journey** or at the end of such **Journey**, respectively.

Terrorism means any act committed by a **Terrorist or Freedom Fighter** (including **Nuclear, Chemical or Biological Terrorism**).

Terrorist or Freedom Fighter means an individual or organisation, irrespective of ethnic, religious or ideological background or beliefs, which use violence or the threat of violence to promote their cause or beliefs.

Third Degree Burns means a burn resulting in the damage or destruction of the skin to its full depth and damage to the tissues beneath.

Usual, Reasonable and Customary Medical Expenses means charges for treatment, supplies or medical services medically necessary to treat the **Insured Person's** condition, which does not exceed the usual level of charges for similar treatment, supplies or medical services in the locality where the expense is incurred and does not include charges that would not have been made if no insurance existed.

War means war, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

We/Our/Us/the Company means Chubb Insurance Singapore Limited, Singapore (Co. Registration No. 199702449H).

Section 2. Eligibility

To be eligible for cover under this **Policy**, an **Insured Person** must be as described in the **Policy Schedule**. If an **Insured Person** is aged seventy-six (76) to eighty (80) years of age on the commencement date of the current **Period of Insurance** and suffers a **Bodily Injury** the maximum **We** will pay is three-hundred thousand dollars (\$300,000) or the **Sum Insured** whichever is the lesser amount. There will be no cover for **Insured Persons** who are over eighty (80) years of age on the commencement date of the current **Period of Insurance** unless approved by **Us** by an **Endorsement**.

Part 2 – General Exclusions

This **Policy** does not cover, and **We** will not pay or indemnify any amount, directly or indirectly, caused by, as a consequence of, in connection with or is contributed to by any of the following:

1. Declared or undeclared **War** or any act of **War**, foreign invasion, **Civil War**, rebellion, revolution or insurrection;
2. Any intentional self-injury, suicide, reckless misconduct or any illegal or criminal act committed by the **Policyholder** or an **Insured Person**;

3. The **Insured Person** undertaking any **Journey** against the advice of a **Physician** or for the purpose of seeking medical attention.
4. Any **Pre-Existing Condition** unless the **Insured Person** has been insured continuously under any group or corporate hospital and surgical insurance policy (excluding individual medical schemes paid using Medisave Account under the Central Provident Fund or in partial payment made in cash by **Insured Person**) for at least twelve (12) months immediately prior to the date that the **Insured Person** is added into the **Policy**. If at any point after these twelve (12) months period, the **Insured Person** changes his employer, this exclusion shall not apply so long as the date that this **Insured Person** is added into the **Policy** occurs within thirty (30) days of the termination of his previous employment.
5. Training for and/or participating in **Professional Sports** of any kind;
6. The **Insured Person** engaging in naval, military or air force service or operations except peacetime reservist training or operationally ready national service under Section 14 of the Enlistment Act, Chapter 93 of the Republic of Singapore.
7. The **Insured Person** engaging in:
 - (a) testing of any kind of conveyance;
 - (b) works onboard docked or sailing vessels, offshore oil rigs and offshore platforms or mining;
 - (c) handling of explosives; or
 - (d) diving activities.
8. Any congenital anomalies.

Part 3 – General Extensions

1. Subject to the terms, conditions, and Part 2 - General Exclusions this **Policy** is automatically extended to provide cover for the following events.

If during the **Period of Insurance**, whilst the **Insured Person** is on a **Journey**, the **Insured Person** suffers:

- (a) **Accidental Death** or **Bodily Injury** as a result of **Accidental** poisoning (including food and drink poisoning), provided that such event does not arise as a result of the **Insured Person's** wilful and intentional act or if such act reasonably could have been avoided by the **Insured Person**.
- (b) **Accidental Death** or **Bodily Injury** which was the result of **Accidental** miscarriage not attributed to any natural causes and/or **Sickness**.
- (c) **Accidental Death** or **Bodily Injury** as a result of **Riot, Strike, Civil Commotion, Hijacking**, murder, assault or **Terrorism**, provided that such event did not arise as a result of or in connection with the **Insured Person's** collaboration or provocation and the **Accidental Death** or **Bodily Injury** could not reasonably have been avoided by the **Insured Person**.
- (d) **Accidental Death** or **Bodily Injury** as a result of suffocation by smoke, poisonous fumes, gas or drowning, provided that such event did not arise as a result of the **Insured Person's** wilful and intentional act and the **Accidental Death** or **Bodily Injury** could not reasonably have been avoided by the **Insured Person**.

- (e) **Accidental Death** or **Bodily Injury** as a direct result of exposure to the **Elements** and within twelve (12) months of the **Accident** the **Insured Person** suffers from any of the Events outlined in the Table of Events (1-21) the **Insured Person** will be deemed to have suffered the **Bodily Injury** or **Accidental Death** on the date of the **Accident**.

Elements mean extreme weather conditions including but not limited to drought, heatwave, sandstorm, and blizzard.

- (f) **Accidental Death** or **Bodily Injury** whilst travelling (including boarding and alighting) as a fare-paying passenger on any fixed-wing aircraft or helicopter provided and operated by any duly licenced company that is not a **Public Conveyance** and subject to Aggregate Limit of Liability (B) per conveyance.
- (i) Aggregate Limit of Liability (B) shall not exceed the amount shown in the **Policy Schedule** for Aggregate Limit of Liability (A). If Aggregate Limit of Liability (B) exceeds Aggregate Limit of Liability (A), then Aggregate Limit of Liability (B) shall be the lower of these two Aggregate Limits.

2. Disappearance

If during the **Period of Insurance** the **Insured Person** disappears as a result of an **Accident** and the **Insured Person's** body has not been found within twelve (12) months after the date of that disappearance, the **Insured Person** will be deemed to have suffered an **Accidental Death** at the time of their disappearance.

Where the **Accidental Death Benefit** in the Table of Events (**Event 1**) is payable because of a disappearance, **We** will only pay that **Benefit** after the **Policyholder** or the legal representatives of the **Insured Person's** estate have given **Us** a signed undertaking that the **Benefit** will be repaid to **Us** if, after **Our** payment, it is found that the **Insured Person** did not die as a result of a **Bodily Injury**.

Part 4 – General Provisions

1. Addition or Removal of Insured Person

- (a) If this **Policy** is administered on a “named basis” as indicated in the **Policy Schedule**, written notice shall be given by the **Policyholder** to **Us** as soon as possible and in any event within ninety (90) days of:
- (i) any **Insured Person** is being added to any category specified in the **Policy Schedule**;
 - (ii) any **Insured Person** is being deleted from any category specified in the **Policy Schedule**;
 - (iii) any revision or adjustment in **Sum Insured** of any **Insured Person**.

Coverage ceases upon the date of termination of employment. The **Policyholder** shall provide written proof of employment to **Us** in the event of a claim.

If this **Policy** is administered on an "un-named basis" as indicated in the **Policy Schedule**, **We** will only pay claims for a number of **Insured Persons** that is no greater than the number of Travellers identified in the **Policy Schedule**, unless a claim was paid for a Traveller who is no longer employed by the **Policyholder** and a claim is subsequently made by a new Traveller during the **Period of Insurance**. Should at any time the total number of Travellers be greater than the number identified in the **Policy Schedule**, any new **Insured Person**, whom the **Policyholder** may engage during the **Period of Insurance** has to be declared to **Us** prior to the commencement of coverage and additional premium will be charged to the **Policyholder**.

- (b) If this **Policy** is administered on a flat annual premium basis as indicated in the **Policy Schedule**, the **Premium** payable shall be based on the declaration of the **Policyholder**, prior to the commencement of each **Period of Insurance**, in respect of the expected travelling pattern of its employees during the **Period of Insurance**.

2. Arbitration

If any dispute arises between **Us**, the **Policyholder** and/or the **Insured Person(s)** concerning any matter arising out of this **Policy**, such dispute shall be referred to arbitration in accordance with the provisions of the Arbitration Act, Chapter 10 of Singapore (and any statutory modification or re-enactment thereof then in force) within three (3) months from the date that **We** receive written notice of a claim under this **Policy**.

3. Automatic Termination of Cover

- (a) Cover under this **Policy** in respect of any particular **Insured Person** shall terminate on the earliest of the following events:
- (i) Upon such **Insured Person** ceasing to satisfy any of the eligibility requirements set out herein;
 - (ii) Upon the death of such **Insured Person**.
 - (iii) Upon expiry of the **Period of Insurance**.
- (b) Unless otherwise provided in an appropriate **Endorsement**, an **Insured Person** shall only be covered for the first one hundred eighty-three (183) consecutive days of any **Journey**, and **We** shall not be liable in respect of any loss occurring after 12.01 a.m. (Singapore time) on the one hundred and eighty fourth (184th) day after the **Insured Person's** commencement of any **Journey**.

4. Cancellation

- (a) **We** may cancel this **Policy**, at any time by giving thirty (30) days' notice in writing to the **Policyholder**. In the event of such cancellation, **We** will return a pro-rated portion of any **Premium** paid.
- (b) The **Policyholder** may cancel at any time by giving **Us** written notice provided no claim has arisen during the current **Period of Insurance**. In the event of such cancellation, **We** will promptly return any portion of the **Premium** paid that has not been deemed to be earned by **Us**. The **Premium** deemed to be earned shall be, computed in accordance with the applicable percentage indicated below, but not less than the minimum premium as set out by **Endorsement**.

Period covered not exceeding short period rates of Annual Premium

2 Months	40%
3 Months	50%
4 Months	60%
5 Months	70%
6 Months	75%
Over 6 Months	Full Annual Premium

- (c) Cancellation is not allowed for policies which have a **Period of Insurance** of less than one (1) year.

5. Change in Business Activities

In the event of any change in the nature of business of the **Policyholder** and/or in the nature of the employment, profession or occupation of the **Insured Person(s)**, the **Policyholder** shall give immediate written notice to **Us** and shall pay any additional premium that is required.

6. Claims Payment

All **Benefit** amounts, expenses or **Sums Insured** paid under the **Policy** shall be payable to a Singapore registered **Policyholder** or such person or persons in Singapore and in such proportions as the **Policyholder** shall nominate, unless otherwise specified in the **Policy** (except as provided in Part 5 - Benefits, Section 3 – Chubb Assistance (Emergency Medical Evacuation and Repatriation Expenses)).

7. Claims Procedure

Written notice shall be given to **Us** as soon as possible and in any event within thirty (30) days of the occurrence of any event, which may give rise to a claim under this **Policy**.

Written notice shall be given to **Our** Claims Department at www.chubbclaims.com.sg or 138 Market Street, #11-01 CapitaGreen, Singapore 048946.

If the **Policyholder** or the **Insured Person**, or the **Insured Person's** legal representative wants to make a claim, they must complete a claim form (claim forms are available from **Us**), and attach to the claim form:

(a) original receipts for any expenses incurred that are being claimed;

All certificates, information and evidence required by **Us** shall be supplied to **Us**, in the form prescribed by **Us**, at the expense of the **Policyholder** or the **Insured Person**. An **Insured Person** shall, as often as may be required by **Us**, submit to medical examinations by **Physician(s)** appointed by **Us** and at the expense of **Us**.

We shall, in the case of the **Accidental Death** of an **Insured Person** be entitled to have a post- mortem conducted at **Our** expense.

8. Clerical Error

Clerical errors by **Us** shall not invalidate insurance otherwise validly in force, nor continue insurance otherwise not validly in force.

9. Compliance To Trade or Economic Sanctions

We shall not be deemed to provide cover and **We** shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **Us** to any sanction, prohibition or restriction implemented pursuant to resolutions of the United Nations or the trade and economic sanctions, laws or regulations of the European Union, United Kingdom, Singapore or United States of America.

10. Conditions Precedent to Liability

This **Policy** does not cover or pay claims arising **Our** liability for any **Benefit** under this **Policy** is conditional upon:

- (a) the statements and information provided to **Us** by the **Policyholder** and all **Insured Persons** being true; and
- (b) the due observance and fulfilment of the terms and conditions of this **Policy** insofar as they relate to anything to be done or complied with by the **Policyholder** and all **Insured Person(s)**.

11. Currency

Premiums and **Benefits** payable under this **Policy** shall be in Singapore Dollars unless otherwise stated in the **Policy Schedule** or any subsequent **Endorsements**.

All **Premium** transactions are to be administered through the Singapore registered **Policyholder** and/or entities registered in Singapore only.

12. Data Privacy and Security Notice

It is hereby declared that as a condition precedent to the liability of the Company, the Policyholder, and Insured Persons, have agreed and consent that the Company can collect, use, disclose, and/or process Insured Persons' personal data provided by the Policyholder and/or Insured Persons to the Company, its affiliated companies, third party service providers, business partners and/or other parties, which may be sited outside Singapore, for policy administration, customer services and claims handling.

The Company acknowledges its obligation to comply with all applicable privacy and information security laws in Singapore concerning such personal data.

13. Entire Contract, Changes

This **Policy** 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**. No broker or agent has the authority to amend or to waive any of the terms and conditions of this **Policy**.

14. Fraud

If any claim under this **Policy** shall be, in any respect, fraudulent or if any fraudulent means or devices shall be used by any person to obtain a **Benefit** under this **Policy**, **We** shall have no liability in respect of such claim and **We** shall be entitled to void this **Policy** with immediate effect.

15. Governing Law

This **Policy** shall be governed by and interpreted in accordance with the laws of the Republic of Singapore.

16. Interest

No payments under this **Policy** shall carry interest.

17. Maintenance of Records and Examination

The **Policyholder** shall maintain material records of each **Insured Person(s)**. **We** have the right to examine these records at any time during the term of this **Policy** and within three (3) years after the expiration of the **Period of Insurance** or until the adjustment and settlement of all claims hereunder, whichever is later.

18. Misrepresentation

This **Policy** shall be voidable in the event of any misrepresentation, misdescription, non-disclosure or concealment of any circumstances by the **Policyholder** or the **Insured Person** which is material to or connected with:

- (a) the **Policyholder's** and/or the **Insured Persons'** risk experience and claim history;
- (b) the **Policyholder's** and/or the **Insured Persons'** insurance record, including previous refusals to grant insurance coverage; and
- (c) the nature of the business of the **Policyholder** and the nature of the employment of each **Insured Person**.

19. Notice of Trust or Assignment and Third-Party Rights

We will not be bound or affected by any notice of any trust, charge, lien, assignment or other dealing with or related to this **Policy**.

A person who is not a party to this **Policy** contract shall have no right under the Contracts (Rights of Third Parties) Act Cap (53B) to enforce any of its terms.

20. Premium Payment Warranty

- (a) If the **Period of Insurance** is sixty (60) days or more, any **Premium** due must be paid and received in full by **Us** (or the intermediary through whom this **Policy** was effected) within sixty (60) days of the **Inception Date** of the coverage under the **Policy**.
- (b) In the event that any **Premium** due is not paid and received in full by **Us** (or the intermediary through whom this **Policy** was effected) within the sixty (60)-day period referred to above, then:
- (i) the cover under the **Policy** is automatically terminated immediately after the expiry of the said sixty (60) day period;
 - (ii) the automatic termination of the cover shall be without prejudice to any liability incurred within the said sixty (60) day period; and
 - (iii) **We** shall be entitled to a pro-rata time on risk **Premium** subject to a minimum of twenty-five dollars (\$25).
- (c) If the **Period of Insurance** is less than sixty (60) days, any **Premium** due must be paid and received in full by **Us** (or the intermediary through whom this **Policy** was effected) within the **Period of Insurance**.

21. Subrogation

The **Policyholder** and/or the **Insured Person** agree that **We** have the right to proceed at **Our** expense in the name of the **Policyholder** and/or the **Insured Person** against any third parties who may be responsible for an occurrence of an event giving rise to a claim under this **Policy**.

22. Termination and Renewal

This **Policy** shall continue to be in force until the end of the **Period of Insurance**. This **Policy** may be renewed for consecutive periods by the payment of the **Premium** prior to the expiry of the **Period of Insurance** or as provided in Part 4 – General Provisions, Item 20 –Premium Payment Warranty. **We** reserve the right to decline the renewal, or amend premium rates, **Benefits**, terms and conditions of this **Policy** at the end of any **Period of Insurance**.

23. Territorial Limits

The coverage as afforded under this **Policy** applies to **Journey(s)** in the Territorial Limits as set out in the **Policy Schedule** unless otherwise stated in the **Policy Schedule** or any subsequent **Endorsements**.

24. Policyholder

This **Policy** is entered into with the **Policyholder** and is between **Us** and the **Policyholder**.

Part 5 – Benefits

Section 1 – Personal Accident

1. Cover

(a) Death & Burial Expenses

If, during the **Period of Insurance**, whilst the **Insured Person** is on a **Journey**, the **Insured Person** sustains **Bodily Injury** which results in his **Accidental Death** within three hundred and sixty-five (365) consecutive days from the date of the **Accident**, **We** will pay to the **Policyholder**:

- (i) the **Accidental Death Benefit** amount specified in the Table of Events, and
- (ii) the Burial Expenses **Benefit** amount as set out in the **Policy Schedule**.

(b) Permanent Disablement

If, during the **Period of Insurance**, whilst the **Insured Person** is on a **Journey**, the **Insured Person** sustains **Bodily Injury** which results in **Permanent** disablement of the nature specified in the Table of Events, **We** will pay to the **Policyholder** the relevant **Benefit** amount specified in the Table of Events.

Additional Provisions

Cover under Part 5 – Benefits, Section 1 – Personal Accident, 1(a)(i) and 1(b)

We will not be liable for any amount in excess of the Aggregate Limit of Liability (A) set out in the **Policy Schedule**. If the total **Benefit** amounts paid for **Accidental Death Benefit** and **Permanent** disablement **Benefit** exceed Aggregate Limit of Liability (A) the **Benefit** amount payable to each **Insured Person** shall be proportionately reduced in such a way that the total payment of these **Benefit** amounts does not exceed Aggregate Limit of Liability (A).

Table of Events

Events	Benefit
Note: The following Event(s) must occur within twelve (12) months of the date of the Bodily Injury.	Being a percentage of the Sum Insured shown in 1a(i) of the Policy Schedule for each Insured Person.
1. Accidental Death	100%
2. Permanent Total Disablement	150%
3. Permanent paralysis of all Limbs	150%
4. Loss of both Hands or both Feet	150%
5. Loss of one (1) Hand or one (1) Foot	125%
6. Loss of one (1) Limb and sight of one (1) eye	150%
7. Loss of sight of both eyes	150%
8. Permanent Loss of speech and hearing	150%
9. Loss of sight of one (1) eye	100%
10. Permanent and incurable insanity	100%
11. Permanent Loss of the lens of one (1) eye	75%
12. Permanent Loss of speech	75%

13.	Loss of hearing in:	
	(a) both ears	100%
	(b) one (1) ear	30%
14.	Permanent Loss of use of four (4) Fingers and Thumb of either Hand	85%
15.	Permanent Loss of use of four (4) Fingers of either Hand	55%
16.	Permanent Loss of use of one (1) Thumb of either Hand	40%
17.	Permanent Loss of the use of Fingers of either Hand [A1][A2][A3]	20%
18.	Permanent Loss of use of Toes of either Foot:	
	(a) all – one (1) Foot	25%
	(b) great – Toe	10%
	(c) other than great - each Toe	2%
19.	Fractured leg or patella with established non-union	20%
20.	Shortening of leg by at least 5 cm	10%
21.	Permanent Disablements not specified in items 2 to 20 above	Such percentage of the Sum Insured which corresponds to the percentage reduction in whole bodily function as certified by no fewer than two (2) Physicians , one (1) of whom will be the Insured Person's treating Physician and the other will be appointed by Us . In the event of a disagreement, the amount payable will be the average of the two (2) opinions.

(c) Fractured Bones

If, during the **Period of Insurance**, whilst the **Insured Person** is on a **Journey**, the **Insured Person** sustains **Bodily Injury** which results in a **Simple Fracture, Hairline Fracture, Other Fracture** or **Complete Fracture** of the nature mentioned in this Table of Events in Part 5 - Benefits, Section 1 – Personal Accident, 1(c) – Fractured Bones, **We** will pay to the **Policyholder** the relevant **Benefit** amount

shown in this Table of Events in Part 5 - Benefits, Section 1 - Personal Accident, 1(c) – Fractured Bones, provided always that:

- (i) No **Benefit** under Part 5 - Benefits, Section 1 – Personal Accident, 1(c) – Fractured Bones shall be payable where an **Insured Person** has been diagnosed as having osteoporosis prior to the date on which he was first covered under this **Policy**;
- (ii) If any **Insured Person** is diagnosed as having osteoporosis after the date on which he was first covered under this **Policy**, **We** will only be liable to pay any **Benefit** under Part 5 - Benefits, Section 1- Personal Accident, 1(c) – Fractured Bones in respect of the first occasion on which a **Simple Fracture**, **Hairline Fracture**, **Other Fracture** or **Complete Fracture** is sustained, and no other **Benefit** shall be payable for any subsequent **Simple Fracture**, **Hairline Fracture**, **Other Fracture** or **Complete Fracture**.

Events Note: The following Event(s) must occur within twelve (12) months of the date of the Bodily Injury.	Benefits Being a percentage of the Sum Insured shown in 1(c) of the Policy Schedule for each Insured Person.
1. Neck, skull or spine (Complete Fracture)	100%
2. Hip (Complete Fracture)	75%
3. Jaw, pelvis, leg, ankle or knee (other fracture)	50%
4. Cheekbone or shoulder (Complete Fracture or Simple Fracture or Other Fracture or Hairline Fracture)	30%
5. Hairline Fracture of skull or spine	30%
6. Arm, elbow, wrist or ribs (Other Fracture)	25%
7. Jaw, pelvis, leg, ankle or knee (Simple Fracture)	20%
8. Nose or collar bone (Complete Fracture or Simple Fracture or Other Fracture or Hairline Fracture)	20%
9. Arm, elbow, wrist or ribs (Simple Fracture)	10%
10. Finger, Thumb, Foot, Hand or Toe (Complete Fracture or Simple Fracture or Other Fracture or Hairline Fracture)	7.5%

(d) Burns

Cover for an **Event** under Part 5 - Benefits, Section 1 – Personal Accident, 1(d) - Burns applies only if an amount for the **Event** is shown in the **Policy Schedule** against Part 5- Benefits, Part 1 – Personal Accident, 1(d)(i) and 1(d)(ii) Third Degree Burns and Second-Degree Burns.

(i) Third Degree Burns

Third Degree Burns (Damage as a percentage of total body surface area)	Being a percentage of the Sum Insured shown in 1(d)(i) of the Policy Schedule for each Insured Person

Equals to or greater than:

2% but less than 5% of the entire head	50%
5% but less than 8% of the entire head	75%
8% of the entire head	100%
10% but less than 15% of the entire body	50%
15% but less than 20% of the entire body	75%
20% of the entire body	100%

(ii) Second Degree Burns

Second Degree Burns (Damage as a percentage of total body surface area)	Being a percentage of the Sum Insured shown in 1(d)(ii) of the Policy Schedule for each Insured Person
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Equals to or greater than:

2% but less than 5% of the entire head	50%
5% but less than 8% of the entire head	75%
8% of the entire head	100%
10% but less than 15% of the entire body	50%
15% but less than 20% of the entire body	75%
20% of the entire body	100%

Compensation

The maximum that **We** will pay under Part 5 - Benefits, Section 1 – Personal Accident, 1(d)(i) – Third Degree Burns of this **Policy**, due to the same **Bodily Injury** shall not exceed one-hundred percent (100%) of the **Benefit** amount set out in Part 5- Benefits, Section 1 – Personal Accident, 1(d)(i) – Third Degree Burns of the **Policy Schedule**.

The maximum that **We** will pay under Part 5 - Benefits, Section 1 – Personal Accident, 1(d)(ii) – Second Degree Burns of this **Policy**, due to the same **Bodily Injury** shall not exceed one-hundred percent (100%) of the **Benefit** amount set out in Part 5 - Benefits, Section 1 – Personal Accident, 1(d)(ii) – Second Degree Burns of the **Policy Schedule**.

Specific Exclusions

In addition to Part 2 - General Exclusions of this **Policy**, this **Policy** does not cover, and **We** will not pay for any claim under Part 5- Benefits, Section 1 – Personal Accident, 1(d)(i) – Third Degree Burns and/or Section 1- Personal Accident, 1(d)(ii) – Second Degree Burns directly or indirectly, caused by, as a consequence of, in connection with or contributed to by sunburn, in-door tanning, cosmetic tanning, or aesthetic procedure.

(e) Accidental Death Due To Public Conveyance

Cover for an **Event** under this Part applies only if an amount for that **Event** is shown in the **Policy Schedule** at Part 5 - Benefits, Section 1 – Personal Accident, 1(e) – Accidental Death due to **Public Conveyance**.

If, during the **Period of Insurance**, whilst the **Insured Person** is on a **Journey**, sustains **Bodily Injury** resulting in his **Accidental Death** whilst travelling as a fare-paying passenger in a **Public Conveyance**, **We** will pay to the **Policyholder** up to the **Benefit** amount shown in the **Policy Schedule**.

In the event of **Accidental Death** in a **Public Conveyance**, this **Policy** will pay for both:

- (i) the **Accidental Death Benefit** amount in Part 5 – Benefits, Section - 1a(i); and
- (ii) **Accidental Death** due to **Public Conveyance Benefit** amount in Part 5 – Benefits, Section - 1e.

Section 2 – Medical Expenses

1. Cover

If, during the **Period of Insurance**, whilst the **Insured Person** is on a **Journey**, the **Insured Person** necessarily incurs **Medical Expenses** as a direct result of **Bodily Injury** or **Sickness**, **We** will indemnify the **Policyholder** in respect of such expenses up to the **Benefit** amount shown in the **Policy Schedule** less any **Excess** applicable under the **Policy**.

2. Additional Conditions

- (a) Subject to Part 5 - Benefits, Section 2 – Medical Expenses, 2(b) of the **Policy** below, **Our** liability in respect of **Medical Expenses** shall not exceed the **Benefit** amount stated in the **Policy Schedule** less any **Excess** applicable under the **Policy**.
- (b) Where an **Insured Person** has been treated by an **Alternative Medical Physician**, **Our** liability in respect of **Medical Expenses** shall not exceed one-thousand dollars (\$1,000) less any **Excess** applicable under the **Policy**.
- (c) In the event the **Policyholder** or an **Insured Person** becomes entitled to a refund or reimbursement of all or part of **Medical Expenses** from any other source, including but not limited to any other insurance, **We** will only be liable for the excess of the amount recoverable from such other source or insurance, less any **Excess** applicable under the **Policy**.

3. Specific Exclusions

In addition to Part 2 – General Exclusions of this **Policy**, this **Policy** does not cover, and **We** will not pay or indemnify for any:

- (a) treatment where the **Insured Person** first sought treatment for **Bodily Injury** or **Sickness** more than sixty (60) days after the start of the **Bodily Injury** or **Sickness**;
- (b) expenses incurred for prostheses, contact or corneal lenses, spectacles, hearing aids, dentures or other medical equipment unless prescribed by a **Physician** for the treatment of **Bodily Injury** or **Sickness**;
- (c) routine medical examination, cosmetic surgery, routine dental treatment and other elective treatments and surgical processes; or
- (d) **Medical Expenses** incurred after the **Period of Insurance**.
- (e) **Medical Expenses** directly or indirectly, caused by, as a consequence of, in connection with or contributed to by any of the following:

- (i) Human Immunodeficiency Virus (HIV), any variance including Acquired Immune Deficiency Syndrome (AIDS), AIDS related complications or any sexually transmitted disease;
- (ii) any nervous conditions, mental conditions, psychiatric disorder, alcoholism or drug addiction, rest cures, sanatoria or special nursing care; or
- (iii) any condition which results from or is a complication of pregnancy, childbirth, miscarriage (except **Accidental** miscarriage not attributed to any natural causes and/or **Sickness**) or abortion, intoxication by alcohol, or drugs not prescribed by a **Physician**.

Section 3 – Chubb Assistance (Emergency Medical Evacuation and Repatriation Expenses)

1. Cover

(a) Emergency Medical Evacuation

If, during the **Period of Insurance**, whilst the **Insured Person** is on a **Journey**, as a result of an **Insured Person** being in a **Critical Medical Condition** and in the opinion of an authorised representative of Chubb Assistance, it is judged medically appropriate to move the **Insured Person** to another location for medical treatment or to return the **Insured Person** to his **Country of Residence**, the authorised representative of Chubb Assistance shall arrange for the evacuation utilising the means best suited to do so based on the medical severity of the **Insured Person's Critical Medical Condition**. **We** shall pay directly to Chubb Assistance the **Covered Expenses** for such evacuation up to the **Benefit** amount shown in the **Policy Schedule**.

In the event the **Insured Person** cannot, for reasons beyond his control, notify Chubb Assistance, and nevertheless makes arrangements for his own evacuation, **We** shall, if satisfied that the arrangements were medically appropriate in view of the **Insured Person's Critical Medical Condition** at that time, indemnify the **Policyholder** in respect of the expenses incurred, up to an amount which would have been payable to Chubb Assistance for services provided under the same circumstances and in any event not exceeding the **Benefit** amount shown in the **Policy Schedule**.

The means of evacuation arranged by an authorised representative of Chubb Assistance, may include air ambulance, surface ambulance, regular air transportation, railroad or any other appropriate means. All decisions as to the means of evacuation and the final destination of any evacuation will be made by the authorised representative of Chubb Assistance.

(b) Repatriation of Mortal Remains

If, during the **Period of Insurance**, whilst the **Insured Person** is on a **Journey**, the **Insured Person** dies, an authorised representative of Chubb Assistance shall make the necessary arrangements for the return of the **Insured Person's** mortal remains to his city of residence or usual place of employment. **We** shall pay directly to Chubb Assistance the **Covered Expenses** for such repatriation, up to the **Benefit** amount shown in the **Policy Schedule**.

Should Chubb Assistance be requested to arrange for the return of the **Insured Person's** mortal remains directly to his **Home Country**, not being his **Country of Residence**. **We** shall not be liable for expenses in excess of expenses that would have been incurred for return of the remains to his **Country of Residence**.

In addition to the transportation expenses of the mortal remains as provided above, **We** shall indemnify the **Policyholder** for expenses necessarily incurred to comply with relevant laws, rules and regulations to transfer the mortal remains to the city of residence or usual place of employment.

2. Additional Conditions

In the event any services are provided by Chubb Assistance, the charges for which are outside of the scope of Part 5- Benefits, Section 3 – Chubb Assistance (Emergency Medical Evacuation and Repatriation Expenses), or which exceed the applicable limits under this **Policy**, **We** reserve the right to claim

reimbursement from the **Policyholder** of any amounts paid by **Us** to Chubb Assistance outside or in excess of the said scope or limits.

3. *Additional Definitions*

Critical Medical Condition means a medical condition suffered by the **Insured Person** as a result of **Bodily Injury** or **Sickness**, which is determined to be life-threatening by a **Physician** designated by Chubb Assistance in his absolute discretion.

Covered Expenses are expenses for services provided and/or arranged by Chubb Assistance for the transportation, medical services and medical supplies necessarily incurred for an evacuation or the transportation expenses for the repatriation of mortal remains.

4. *Specific Exclusions*

In addition to Part 2 - General Exclusions, this **Policy** does not cover, and **We** will not pay or indemnify for:

- (a) any **Covered Expenses** incurred after the **Period of Insurance**;
- (b) any expenses incurred for services provided by another party for which the **Insured Person** is not liable to pay, or any expenses already included in the cost of a scheduled trip;
- (c) any expenses for a service not approved and arranged by an authorised representative of Chubb Assistance, except as mentioned in Part 5 – Benefits, Section 3 – Chubb Assistance (Emergency Medical Evacuation and Repatriation Expenses), 1(a) – Emergency Medical Evacuation, and 1(b) – Repatriation of Mortal Remains; or
- (d) any expenses incurred for services provided by the **Policyholder** or another party to transport the **Insured Person** from offshore (including but not limited to rig, platform or vessel) onto land.

Section 4 – Post Journey Medical Expenses

1. *Cover*

- (a) If, during the **Period of Insurance**, whilst the **Insured Person** is on a **Journey**, the **Insured Person** sustains **Bodily Injury** or **Sickness**, and seeks medical treatment while on the **Journey**, and then necessarily incurs **Medical Expenses** for follow up treatment administered by a **Physician** in his **Country of Residence** within sixty (60) days after the end of the **Journey**, **We** will indemnify the **Policyholder** or the **Insured Person** in respect of such expenses up to the **Benefit** amount shown in the **Policy Schedule** less any **Excess** applicable under the **Policy**.
- (b) If, during the **Period of Insurance**, whilst the **Insured Person** is on a **Journey**, the **Insured Person** sustains **Bodily Injury** or **Sickness**, and does not seek medical treatment outside of the **Country of Residence** whilst on the **Journey**, the **Insured Person** must seek the first medical treatment in his **Country of Residence** within seven (7) days upon return to his **Country of Residence** and then any subsequent medical treatments are covered up to a maximum of sixty (60) days after the end of the **Journey**. **We** will indemnify the **Policyholder** or the **Insured Person** in respect of related **Medical Expenses** up to the **Benefit** amount shown in the **Policy Schedule** less any **Excess** applicable under the **Policy**.
- (c) If, during the **Period of Insurance**, whilst the **Insured Person** is on a **Journey**, in his **Country of Residence** and the **Insured Person** sustains **Bodily Injury** or **Sickness**, and does not seek medical treatment whilst on the **Journey**, the **Insured Person** must seek the first medical treatment in his city of residence or usual place of employment within seven (7) days upon return to his city of residence or usual place of employment and then any subsequent medical treatments are covered up to a maximum of sixty (60) days after the end of the **Journey**. **We** will indemnify the **Policyholder** or the **Insured Person** in respect of related **Medical Expenses** up to the **Benefit** amount shown in the **Policy Schedule** less any **Excess** applicable under the **Policy**.

2. Additional Conditions

- (a) Subject to Part 5 – Benefits, Section 4 – Post Journey Medical Expenses, 2(b) of the **Policy** below, **Our** liability in respect of **Medical Expenses** shall not exceed the **Benefit** amount stated in the **Policy Schedule** less any **Excess** applicable under the **Policy**.
- (b) Where an **Insured Person** has been treated by an **Alternative Medical Physician**, **Our** liability in respect of **Medical Expenses** shall not exceed one-thousand dollars (\$1,000) less any **Excess** applicable under the **Policy**.
- (c) In the event the **Policyholder** or an **Insured Person** becomes entitled to a refund or reimbursement of all or part of **Medical Expenses** from any other source, including but not limited to any other insurance, **We** will only be liable for the excess of the amount recoverable from such other source or insurance, less any **Excess** applicable under the **Policy**.

3. Specific Exclusions

In addition to Part 2 - General Exclusions, this **Policy** does not cover, and **We** will not pay or indemnify for:

- (a) any expenses incurred sixty (60) days after the **Journey**;
- (b) any expenses incurred for prostheses, contact or corneal lenses, spectacles, hearing aids, dentures or other medical equipment unless prescribed by a **Physician** for the treatment of **Bodily Injury** or **Sickness**; or
- (c) any expenses incurred for routine medical examination, cosmetic surgery, routine dental treatment and other elective treatments and surgical processes.
- (d) any **Medical Expenses** directly or indirectly, caused by, as a consequence of, in connection with or contributed to by any of the following:
 - (i) Human Immunodeficiency Virus (HIV), any variance including Acquired Immune Deficiency Syndrome (AIDS), AIDS-related complications or any sexually transmitted disease;
 - (ii) any nervous conditions, mental conditions, psychiatric disorder, alcoholism or drug addiction, rest, [A4][A5][A6] cures, sanatoria or special nursing care; or
 - (iii) any condition which results from or is a complication of pregnancy, childbirth, miscarriage (except **Accidental** miscarriage not attributed to any natural causes and/or **Sickness**) or abortion, intoxication by alcohol, or drugs not prescribed by a **Physician**.

Section 5 – Cancellation/Curtailment/Rearrangement

1. Cover

(a) Cancellation

If, during the **Period of Insurance**, an **Insured Person** is forced to cancel any part of a planned **Journey** prior to the commencement of that **Journey** as the direct and necessary result of any **Specified Cause** occurring within thirty (30) days prior to the commencement of the planned **Journey**, **We** will indemnify the **Policyholder** in respect of **Cancellation Expenses** incurred up to the **Benefit** amount shown in the **Policy Schedule**.

(b) Curtailment and Rearrangement

If, during the **Period of Insurance**, an **Insured Person** is forced to curtail or alter the itinerary of any part of a planned **Journey** during the course of that **Journey**, as the direct and necessary result of any **Specified Cause**, **We** will indemnify the **Policyholder** in respect of **Curtailment**

Expenses and/or **Rearrangement Expenses** incurred up to the **Benefit** amount shown in the **Policy Schedule**.

2. *Additional Conditions*

- (a) in the event the **Policyholder** or an **Insured Person** becomes entitled to a refund or reimbursement of all or part of such expenses from any other source, or if there is in place any other insurance against the events covered under Part 5 – Benefits, Section 5 – Cancellation/ Curtailment / Rearrangement, **We** will only be liable for the excess of the amount recoverable from such other source or insurance.
- (b) this coverage is effective only if the expenses are incurred before the **Insured Person** becomes aware of any **Specified Cause** which could lead to the cancellation, curtailment or rearrangement of his/her particular **Journey**.

3. *Additional Definitions*

Cancellation Expenses mean expenses payable under a contract, or forfeited or unrecoverable expenses, for charges, deposits, payments, or advance payments for travel or accommodation charges which have not been or will not be used as a result of the **Specified Cause**.

Curtailment Expenses mean:

- (a) expenses payable under a contract, or forfeited or unrecoverable expenses, for charges, deposits, payments, or advance payments for travel or accommodation or other charges which have not been or will not be used as a result of the **Specified Cause**; and
- (b) additional reasonable travel and accommodation expenses incurred (i) in order to facilitate the **Insured Person's** prompt return directly to **Country of Residence** or (ii) resulting from an extension of the **Journey** upon medical advice of the **Physician** that the **Insured Person** is not able to travel and return to **Country of Residence** as originally scheduled, including but not limited to change fees and travel agent fees resulting from a **Specified Cause**.

Rearrangement Expenses mean all reasonable travel and accommodation expenses incurred in transporting the **Insured Person** back to the point at which the **Journey** was curtailed to complete the **Journey** where it is commercially reasonable to do so provided that such expenses do not include first class or business class fares. The **Journey** must be continued within six (6) months of the curtailment.

Specified Cause means any of the following, affecting the **Insured Person**:

- (a) the **Insured Person's** death, or **Bodily Injury** or **Sickness** sustained by him and rendering him unfit to travel in the opinion of a **Physician**;
- (b) the death, of a **Close Relative** or **Bodily injury** or **Sickness** of such person necessitating him to be **Confined** to a **Hospital**;
- (c) the death of a **Close Business Associate** or **Bodily Injury** or **Sickness** of such person necessitating him to be **Confined** to a **Hospital**;
- (d) compulsory quarantine, jury service, subpoena, or **Hijack**;
- (e) unexpected **Strike, Riot or Civil Commotion, Terrorism**, adverse weather or **Natural Catastrophe** arising out of circumstances beyond the control of the **Policyholder**; or
- (f) the **Insured Person's** residence or usual place of employment in his **Country of Residence** becoming uninhabitable resulting from fire, storm, flood, theft, subsidence or malicious damage.

4. *Specific Exclusions*

In addition to Part 2 - General Exclusions, this **Policy** does not cover, and **We** will not pay or indemnify for:

- (a) any expense or **Benefit** amount or **Sum Insured**, directly or indirectly, caused by, as a consequence of, in connection with or contributed to by any of the following:
 - (i) the **Insured Person's** inability to travel due to financial reasons;
 - (ii) the **Insured Person's** mere disinclination to travel;
 - (iii) the financial collapse or default of the agent or travel agent or tour operator; or
 - (iv) smog or conditions arising from pollution.
- (b) any expenses incurred or payments made by the **Policyholder** or **Insured Person** after the **Period of Insurance**.

Section 6 – Travel Postponement

1. Cover

- (a) If, during the **Period of Insurance**, a **Journey** is postponed due to any of the following occurring within thirty (30) days before the departure of the **Journey**:
 - (i) **Serious Injury** or **Serious Sickness** or compulsory quarantine of the **Insured Person**;
 - (ii) death, **Serious Injury** or **Serious Sickness** of **Close Relative**
 - (iii) death, **Serious Injury** or **Serious Sickness** or compulsory quarantine of a **Close Business Associate**;
 - (iv) unexpected Strike, Riot or Civil Commotion, Terrorism, adverse weather or **Natural Catastrophe** arising beyond the control of the **Insured Person** at the first destination of the **Journey**; or
 - (v) subpoena or jury service.
- (b) If, during the **Period of Insurance**, a **Journey** is postponed due to any of the following occurring within one (1) week before the departure of the **Journey**:
 - (i) the **Insured Person's** residence or usual place of employment in his **Country of Residence** becoming uninhabitable resulting from fire, storm, flood, theft, subsidence or malicious damage occurring within one (1) week before the departure date and which requires the **Insured Person** to be present at the premises on the departure date,

We will pay, up to the **Benefit** amount shown in the **Policy Schedule** for the resulting change fees or rebooking fee.

We will not pay or indemnify for **Benefit** amounts or expenses or **Sum Insured** under Part 5 – Benefits, Section 5 – Cancellation / Curtailment / Rearrangement and Section 6 – Travel Postponement on the same **Journey**.

2. Additional Definitions

Serious Bodily Injury or **Serious Sickness** means **Bodily Injury** or **Sickness** which causes the **Insured Person** to be necessarily confined as a **Resident In-Patient** in a **Hospital** for at least five (5) days on the recommendation of a **Physician** but not for the purpose of convalescent rest.

3. Specific Exclusions

In addition to Part 2 - **General Exclusions**, this **Policy** does not cover, and **We** will not pay or indemnify for:

- (a) any expense or **Benefit** amount or **Sum Insured**, directly or indirectly, caused by, as a consequence of, in connection with or contributed to by any of the following:
 - (i) government regulations or control;
 - (ii) cancellation by the **Public Conveyance** (excluding taxi); or
 - (iii) smog or conditions arising from pollution.
- (b) any expense
 - (i) that is covered by any other existing insurance scheme or government program; or
 - (ii) which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation.

Section 7 – Replacement Expenses

1. *Cover*

If, during the **Period of Insurance**, whilst the **Insured Person** is on a **Journey**, the **Policyholder** or **Insured Person** necessarily incurs **Replacement Expenses** as a direct result of death or **Serious Bodily Injury** or **Serious Sickness** of the **Insured Person** or his **Close Relative**, **We** will indemnify the **Policyholder** or **Insured Person** in respect of such expenses up to the **Benefit** amount shown in the **Policy Schedule**.

2. *Additional Conditions*

In the event the **Policyholder** or an **Insured Person** becomes entitled to a refund or reimbursement of all or part of such expenses from any other source, including but not limited to any other insurance, **We** will only be liable for the excess of the amount recoverable from such other source or insurance.

3. *Additional Definitions*

Replacement Expenses means all reasonable and necessary expenses incurred in sending a substitute person to complete the original **Insured Person's Journey** where the sending of such a substitute person is commercially necessary. Such expenses shall be limited to economy fare travel and other essential travel expenses incurred by the substitute person for travelling to the location at which the **Insured Person** had sustained **Serious Bodily Injury** or contracted **Serious Sickness**.

Serious Bodily Injury or **Serious Sickness** means **Bodily Injury** or **Sickness** which causes the **Insured Person** to be necessarily confined as a resident patient in a **Hospital** for at least five (5) days on the recommendation of a **Physician** but not for the purpose of convalescent rest.

4. *Specific Exclusions*

In addition to Part 2 - General Exclusions, this **Policy** does not cover, and **We** will not pay or indemnify for any expenses incurred or payments made by the **Policyholder** or **Insured Person** after the **Period of Insurance**.

Section 8 – Loss of Money and Travel Documents

1. *Cover*

If, during the **Period of Insurance**, whilst the **Insured Person** is on a **Journey**, the **Insured Person**:

- (a) sustains loss of or damage to his **Money**, due to robbery, burglary, theft or threat of violence, **We** will indemnify the **Policyholder** in respect of such loss or damage up to the sublimit of the **Benefit** amount shown in the **Policy Schedule** less any **Excess** applicable under the **Policy**;
- (b) sustains financial loss as a direct result of a credit, charge or bankers card being lost or stolen and being subsequently used fraudulently by any person other than the **Insured Person**, a member of the **Insured Person's** family or where the card is issued on behalf of the **Policyholder**, an employee of the **Policyholder**, **We** will indemnify the **Policyholder** for such loss up to the sublimit of the **Benefit** amount shown in the **Policy Schedule** less any **Excess** applicable under the **Policy** provided that the **Policyholder** and **Insured Person** have fully complied with all terms and conditions under which such card has been issued;
- (c) sustains loss of or damage to his **Travel Documents**, **We** will indemnify the **Policyholder** in respect of fees charged by the appropriate consular, visa and/or passport office and any additional travel or accommodation expenses incurred in obtaining any official temporary or replacement **Travel Documents** whilst outside of his **Country of Residence** up to the **Benefit** amount shown in the **Policy Schedule** less any **Excess** applicable under the **Policy**.

2. Additional Conditions

- (a) The loss or damage must be reported to the police or relevant authority having jurisdiction where the loss or damage occurred, within twenty-four (24) hours from the incident. Any claims for indemnity under Part 5 – Benefits, Section 8 – Loss of Money and Travel Documents must be accompanied by a copy of a police report or a report issued by the relevant authority evidencing such loss or damage.
- (b) In the event the **Policyholder** or an **Insured Person** becomes entitled to a refund or reimbursement of all or part of such expenses from any other source, including but not limited to any other insurance, **We** will only be liable for the excess of the amount recoverable from such other source or insurance.
- (c) The most **We** will indemnify under Part 5 – Benefits, Section 8 – Loss of Money and Travel Documents is the **Benefit** amount (subject to Sub Limit(s)) identified in the **Policy Schedule**.

3. Additional Definitions

Money means coins, bank notes, postal or money orders or signed travellers' cheques.

Travel Documents mean passports, visas or travel tickets.

4. Specific Exclusions

In addition to Part 2 - General Exclusions, this **Policy** does not cover, and **We** will not pay or indemnify for any amount, which is, directly or indirectly, caused by, as a consequence of, in connection with or contributed to by any the following:

- (a) any loss or damage sustained after the **Period of Insurance**;
- (b) any devaluation of currency or shortages due to errors or omissions during any transactions involving money;
- (c) any loss or damage not reported to either the police or relevant authority having jurisdiction where the loss or damage occurred within twenty-four (24) hours of the discovery of such loss or damage;
- (d) any loss or damage due to illegal or unlawful act by the **Insured Person** or confiscation, destruction or detention by customs or any other relevant authority; or
- (e) any loss or damage which could have been avoided by the exercise of reasonable care by the **Insured Person**.

Section 9 – Personal Property and Baggage (Including Golfing Equipment & Portable Computer)

1. Cover

If, during the **Period of Insurance**, whilst the **Insured Person** is on a **Journey**, the **Insured Person** sustains loss of or damage to his **Personal Property and Baggage**, **We** will indemnify the **Policyholder** in respect of such loss or damage up to the **Benefit** amount shown in the **Policy Schedule** less any **Excess** applicable under the **Policy**.

2. Additional Conditions

- (a) if any article of the **Insured Person(s)' Personal Property and Baggage** is proven to be beyond economical repair, a claim will be dealt with under Part 5 – Benefits, Section 9 – Personal Property and Baggage (including Golfing Equipment & Portable Computer) as if the article had been lost.
- (b) in respect of articles more than one (1) year old, **We** may pay subject to due allowance of wear and tear and depreciation or at **Our** option reinstate or repair such articles.
- (c) **We** shall not be liable for more than the relevant **Benefit** amount shown in the **Policy Schedule** less any **Excess** applicable under the **Policy**, in respect of any one article or pair or set of articles.
- (d) the loss or damage must be reported to the police or relevant authority having jurisdiction where the loss or damage occurred within twenty-four (24) hours from the incident. Any claims under Part 5 – Benefits, Section 9 – Personal Property and Baggage (including Golfing Equipment & Portable Computer) must be accompanied by a copy of a police report or a report issued by the relevant authority evidencing such loss.
- (e) the submission of a claim under Part 5 – Benefits, Section 9 – Personal Property and Baggage (including Golfing Equipment & Portable Computer) shall preclude any claim from being made under Section 11 – Baggage Delay arising out of the same loss or damage.
- (f) In the event the **Policyholder** or an **Insured Person** becomes entitled to a refund or reimbursement of all or part of such expenses from any other source, including but not limited to any other insurance, **We** will only be liable for the excess of the amount recoverable from such other source or insurance.

3. Additional Definitions

Golfing Equipment means golf clubs and golf bags.

Hand-Held Computers means personal digital assistants, palmtop computers, smartphones or any hand-held computers.

Lap-Top Computers means laptop, notebook, sub-notebook or similar computers.

Personal Property and Baggage means personal goods belonging to the **Insured Person** or property of the **Policyholder** entrusted to him in the course of his employment and for which he is personally responsible, including **Golfing Equipment** and **Portable Computers**, which are taken by him on the **Journey** or acquired by him and carried on his person or hand-carried or checked-in as accompanied baggage with the **Public Conveyance** during the **Journey**.

Portable Computers means **Laptop Computers** and **Hand-Held Computers**.

Public Place means any place to which the public has access including but not limited to, shops, airports, train stations, bus stations, streets, hotel foyers and grounds, restaurants, beaches, public toilets and discos.

4. Specific Exclusions

- (a) In addition to Part 2 - General Exclusions, this **Policy** does not cover, and **We** will not pay or indemnify for any amount, which is, directly or indirectly, caused by, as a consequence of, in connection with or contributed to by any the following:
- (i) any loss or damage sustained after the **Period of Insurance**;
 - (ii) any loss or damage to property caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process or while actually being worked upon or resulting therefrom;
 - (iii) seizure or destruction under quarantine or customs regulations, confiscation by order of any government or public authority or risk of contraband or illegal transportation or trade;
 - (iv) any loss or damage to **Insured Person's Personal Property and Baggage** sent in advance of the **Journey**, mailed or shipped separately;
 - (v) any loss or damage to **Insured Person's Personal Property and Baggage**:
 - (a) left unattended in any **Public Place**;
 - (b) left with a person that the **Insured Person** does not know; or
 - (c) which could have been avoided by the exercise of reasonable care by the **Insured Person**.
 - (vi) any loss of data recorded on tapes, cards, discs and otherwise;
 - (vii) any loss arising from confiscation or retention by customs or other relevant authorities;
 - (viii) any loss or damage not reported to either the police or relevant authority having jurisdiction where the loss or damage occurred within twenty-four (24) hours of the discovery of such loss or damage;
 - (ix) any loss or damage of vehicles or their accessories, or loss due to theft of **Personal Property and Baggage** left in:
 - (a) unoccupied touring or convertible cars; or
 - (b) other unoccupied vehicles unless all windows, doors, luggage compartment, roof and windscreen are completely closed and securely locked.
 - (x) any loss or damage of glass (in pictures or otherwise), china, marble, earthenware, or other brittle substances.
- (b) The following classes of property are excluded from coverage under Part 5 – Benefits, Section 9 – Personal Property and Baggage (including Golfing Equipment & Portable Computer):
- (i) foodstuff;
 - (ii) computers (including software and accessories) other than **Portable Computers**;
 - (iii) contact or corneal lenses or hearing aids or bridges for a tooth or teeth;
 - (iv) business goods or samples/prototypes or equipment of any kind or any products/components meant for trade;
 - (v) cash and bank notes, bonds, coupons, stamps, negotiable instruments, title deeds, manuscripts, securities of any kind, travel documents;
 - (vi) hired or leased equipment; or

(vii) animals.

- (c) With regard to loss or damage to **Golfing Equipment** covered under Part 5 – Benefits, Section 9 – Personal Property and Baggage (including Golfing Equipment & Portable Computer), **We** shall not be liable for any loss of or damage to **Golfing Equipment** whilst actually in the course of play or practice.

Section 10 – Travel Delay

1. Cover

If, during the **Period of Insurance**, whilst the **Insured Person** is on a **Journey**, the departure of the **Public Conveyance** in which the **Insured Person** had arranged to travel is delayed for the length of time set out in the **Policy Schedule** from the departure time of the **Public Conveyance** specified in the itinerary supplied to the **Insured Person** due to:

- (a) any event leading to airspace or airport closure;
- (b) **Strike** or industrial action;
- (c) **Civil Commotion**;
- (d) **Terrorism**;
- (e) adverse weather or **Natural Catastrophe**;
- (f) mechanical breakdown/derangement of the **Public Conveyance** (excluding taxi);
- (g) bomb threat to the **Public Conveyance** (excluding taxi);
- (h) grounding of a **Public Conveyance** (excluding taxi) as a result of:
 - (i) a mechanical or structural defect; or
 - (ii) the discovery of a suspicious object in the **Public Conveyance** as declared by the relevant authorities,

We will pay to the **Policyholder** the **Sum Insured** for each time period of delay (as identified in the **Policy Schedule**) but in no circumstance an amount greater than the **Benefit** amount shown in the **Policy Schedule**.

2. Additional Conditions

Any claims under Part 5 – Benefits, Section 10 – Travel Delay must be accompanied by the itinerary supplied to the **Insured Person** and written confirmation from the **Public Conveyance** (or their handling agents) of the number of hours of delay and the reason for such delay.

We will not pay or indemnify for **Benefit** amounts or expenses or **Sum Insured** under Part 5 – Benefits, Section 10 – Travel Delay, Section 18 – Travel Misconnection and Section 26 – Flight Diversion on the same **Journey**.

3. Specific Exclusions

In addition to Part 2 - General Exclusions, this **Policy** does not cover, and **We** will not pay or indemnify any amount, directly or indirectly, caused by, as a consequence of, in connection with or contributed to by any of the following:

- (a) any delay after the **Period of Insurance**;

- (b) any failure of the **Insured Person** to confirm his passage or check-in or book-in according to the itinerary supplied to him;
- (c) any **Strike** or industrial action as a result of or in connection with the **Policyholder** or any **Insured Person's** collaboration or provocation of such action;
- (d) any late arrival of the **Insured Person** at the **Terminal** after check-in or booking-in-time;
- (e) any subsequent delay which is the result of the delay covered under Part 5 – Benefits, Section 10 – Travel Delay, at any additional location; or
- (f) smog or conditions arising from pollution.

Section 11 – Baggage Delay

1. Cover

If, during the **Period of Insurance**, whilst the **Insured Person** is on a **Journey**, after travel on a **Public Conveyance**, the **Insured Person's** checked-in baggage is delayed due to misdirection in delivery for the length of time set out in the **Policy Schedule**, **We** will pay to the **Policyholder** the **Sum Insured** for each time period of delay (as identified in the **Policy Schedule**) but in no circumstance an amount greater than the **Benefit** amount shown in the **Policy Schedule**.

2. Additional Conditions

We will not pay or indemnify for **Benefit** amounts or expenses or **Sum Insured** under Part 5 – Benefits, Section 11 – Baggage Delay and under Part 5 – Benefits, Section 9 – Personal Property and Baggage (including Golfing Equipment & Portable Computer) for the same or related events on the same **Journey**.

3. Specific Exclusions

In addition to Part 2 - General Exclusions, this **Policy** does not cover, and **We** will not pay or indemnify any amount, which is, directly or indirectly, caused by, as consequence of, in connection with or contributed to by any of the following:

- (a) any baggage delay after the **Period of Insurance**;
- (b) any delay which is not reported to the **Public Conveyance** within twenty-four (24) hours of the expected arrival time of the baggage at the destination;
- (c) any baggage and/or personal effects sent under an airway bill or bill of lading;
- (d) any illegal or unlawful act by the **Insured Person** or confiscation, detention, destruction by customs or other authorities;
- (e) any delays due to **Strike** or industrial action existing or announced before the commencement of the **Journey**;
- (f) any baggage delay upon the **Insured Person's** returning to his **Country of Residence** from a location outside of his **Country of Residence**; or
- (g) any baggage delay upon the **Insured Person's** returning to his city of residence or usual place of employment whilst traveling solely within his **Country of Residence**.

1. *Cover*

If, during the **Period of Insurance**, whilst the **Insured Person** is on a **Journey**, **We** will indemnify the **Policyholder** against all sums which the **Insured Person** shall become legally liable to pay as **Compensation** in respect of:

- (a) death or **Harm**; or
- (b) **Accidental Property Damage**,

as a result of an **Occurrence**, first happening during the **Period of Insurance**, while the **Insured Person** is on a **Journey**.

We will only indemnify up to the **Benefit** amount shown in the **Policy Schedule** per **Occurrence**.

2. *Additional Conditions*

In the event the **Policyholder** or an **Insured Person** becomes entitled to a refund or reimbursement of all or part of such expenses from any other source, including but not limited to any other insurance, **We** will only be liable for the excess of the amount recoverable from such other source or insurance.

3. *Additional Definitions*

Compensation means monies paid or payable by judgment or settlement together with any defence costs and any liability on the **Insured's** part to pay legal costs and expenses.

Harm means any physical harm, sickness or disease.

Pollutant means solid, liquid, gaseous or thermal irritant or contaminant, including but not limited to smoke, vapours, soot, fumes, acids, alkalis, chemicals and waste. Waste includes material to be recycled, reconditioned or reclaimed.

Property Damage means any physical damage to, destruction of, or loss of use of tangible property.

Occurrence means an event including continuous or repeated exposure to substantially the same general conditions which results in death, **Harm or Property Damage** neither expected nor intended from the standpoint of the **Insured Person**. All events of a series consequent on or attributable to one source or original cause are deemed one **Occurrence**.

4. *Specific Exclusions*

In addition to Part 2 - General Exclusions, this **Policy** does not cover, and **We** will not pay or indemnify any amount, which is, directly or indirectly, caused by, as a consequence of, in connection with or contributed to by any of the following:

- (a) any **Property Damage** to the property of any person who is a relative of the **Insured Person** or who is an employee (or deemed by law to be an employee) of the **Insured Person** or **Policyholder**;
- (b) any death or **Harm** to any person who is a relative of the **Insured Person** or who is an employee (or deemed by law to be an employee) of the **Insured Person** or **Policyholder**;
- (c) any **Property Damage** to property which belongs to the **Insured Person** or is in his legal custody or control;
- (d) any liability assumed under contract;
- (e) any wilful, malicious or unlawful act or omission on the part of the **Insured Person**;

- (f) any ownership, possession or use of any vehicles, aircraft, watercraft, firearms or animals, or arising from the negligent supervision and vicarious liability for the acts of a minor in connection with the above;
- (g) any past or present business, trade or professional activities, including the rendering of or failure to render business, trade or professional services;
- (h) any criminal proceedings taken against the **Insured Person** whether he is actually convicted or not;
- (i) any transmission of communicable disease by an **Insured Person**;
- (j) any possession or use of any controlled substances/drugs unless prescribed by a licensed **Physician**;
- (k) any sexual molestation, corporal punishment or physical or mental abuse by an **Insured Person**; or
- (l) the discharge, dispersal, release, seepage, migration or escape of **Pollutants**, including the cost of testing, monitoring, treating, detoxifying, removing, neutralising or cleaning up **Pollutants**; or the cost of preventing the escape of **Pollutants**.

Section 13 – Hijacking

1. Cover

If, during the **Period of Insurance**, whilst the **Insured Person** is on a **Journey**, the **Insured Person** is a victim of a **Hijack**, **We** will pay to the **Policyholder** the **Sum Insured** for each time period of **Hijack** (as identified in the **Policy Schedule**) but in no circumstance an amount greater than the **Benefit** amount shown in the **Policy Schedule**.

2. Additional Conditions

Any claims under Part 5 – Benefits, Section 13-Hijacking must be accompanied by a police report or a report issued by the **Public Conveyance** confirming that the **Insured Person** was a victim of **Hijack** and the duration of such **Hijack**.

3. Specific Exclusions

In addition to Part 2 - General Exclusions, this **Policy** does not cover, and **We** will not pay or indemnify any amount where any period of **Hijack** occurs outside of the **Period of Insurance**.

Section 14 – Kidnap & Hostage

1. Cover

If, during the **Period of Insurance**, whilst the **Insured Person** is on a **Journey**, the **Insured Person** is kidnapped or wrongly confined, abducted or restrained by criminal force, **We** will pay the **Insured Person** the **Sum Insured** for each time period of **Kidnap** (as identified in the **Policy Schedule**) but in no circumstance an amount greater than the **Benefit** amount shown in the **Policy Schedule**.

2. Additional Definitions

Kidnap means the kidnap, wrongful confinement, abduction or restraint by criminal force of the **Insured Person**.

3. Additional Conditions

The **Kidnap** must be reported to the police having jurisdiction at the place of **Kidnap** no more than twenty-four (24) hours after the incident. Any claims under Part 5 – Benefits, Section 14 – Kidnap & Hostage must be accompanied by a police report and **We** must be satisfied, at our sole discretion, that the police report supports the claim of **Kidnap** before **We** will pay any **Sum Insured** under this section.

4. *Specific Exclusions*

In addition to Part 2 - General Exclusions, this **Policy** does not cover, and **We** will not pay or indemnify any amount, directly or indirectly, caused by, as a consequence of, in connection with or contributed to by any of the following:

- (a) Any period of **Kidnap** that occurs outside the **Period of Insurance**;
- (b) **Kidnap** by the **Policyholder** or any **Insured Person**, or any person who is a relative of the **Insured Person**, whether acting alone or in collusion with others;
- (c) **Kidnap** in the **Insured Person's Country of Residence** if the **Journey** is outside of his **Country of Residence**; or
- (d) **Kidnap** in the city of residence or usual place of employment, if the **Journey** is only within the **Country of Residence**.

Section 15 – Hospital Confinement

1. *Cover*

(a) **Overseas Journey**

If, during the **Period of Insurance**, whilst the **Insured Person** is on a **Journey**, the **Insured Person** is **Confined** outside his **Country of Residence** for the length of time set out in the **Policy Schedule** as a result of **Bodily Injury** or **Sickness**, **We** will pay the **Policyholder** the **Sum Insured** (as identified in the **Policy Schedule**) up to the **Benefit** amount shown in the **Policy Schedule**.

(b) **Domestic Journey**

If, during the **Period of Insurance**, whilst the **Insured Person** is on a **Journey** solely within his **Country of Residence**, the **Insured Person** is **Confined** outside his city of residence or usual place of employment for the length of time set out in the **Policy Schedule** (as identified in the **Policy Schedule**) as a result of **Bodily Injury** or **Sickness**, **We** will pay the **Policyholder** the **Sum Insured** up to the **Benefit** amount shown in the **Policy Schedule**.

2. *Specific Exclusions*

In addition to Part 2 - General Exclusions, this **Policy** does not cover, and **We** will not pay or indemnify any amount, directly or indirectly, caused by, as a consequence of, in connection with or contributed to by any of the following:

- (a) any period of **Confinement** that occurs outside of the **Period of Insurance**;
- (b) Human Immunodeficiency Virus (HIV), any variance including Acquired Immune Deficiency Syndrome (AIDS), AIDS-related complications or any sexually transmitted disease;
- (c) any nervous conditions, mental conditions, psychiatric disorder, alcoholism or drug addiction, rest cures, sanatoria or special nursing care; or
- (d) any condition which is results from or is a complication of pregnancy, childbirth, miscarriage (except **Accidental** miscarriage not attributed to any natural causes and/or **Sickness**) or abortion, intoxication by alcohol, or drugs not prescribed by a **Physician**.

Section 16 – ICU Hospital Confinement

1. *Cover*

(a) **Overseas Journey**

If, during the **Period of Insurance**, whilst the **Insured Person** is on a **Journey**, the **Insured Person** is necessarily **Confined** in an Intensive Care Unit (ICU) outside his **Country of Residence** as a result of **Bodily Injury** or **Sickness**, **We** will pay the **Policyholder** the **Sum Insured** for the length of **Confinement** (as identified in the **Policy Schedule**) up to the **Benefit** amount shown in the **Policy Schedule**.

(b) Domestic Journey

If, during the **Period of Insurance**, whilst the **Insured Person** is on a **Journey**, solely within his **Country of Residence**, the **Insured Person** is necessarily **Confined** in an Intensive Care Unit (ICU) outside of his city of residence or usual place of employment, as a result of **Bodily Injury** or **Sickness**, **We** will pay the **Policyholder** the **Sum Insured** for the length of **Confinement** (as identified in the **Policy Schedule**) up to the **Benefit** amount shown in the **Policy Schedule**.

2. *Additional Conditions*

- (a) The **Sum Insured** shall be paid for each **Day of Confinement** from the first day of **Confinement** and up to the **Benefit** amount shown in the **Policy Schedule**.
- (b) Every **Day of Confinement** as a result of the same event shall be counted towards the total number of days of **Confinement**, notwithstanding that such days do not run consecutively.
- (c) **Confinement** due to **Bodily Injury** must occur within thirty (30) days of the **Accident** causing the relevant **Bodily Injury**.
- (d) **Confinement** must be considered medically necessary by a **Physician**.

We will only be liable for the same **Day of Confinement**, if sought under Part 5 – Benefits, Section 15 - Hospital Confinement and Section 16 - ICU Hospital Confinement. **We** will only pay or indemnify the greater amount, under these two sections for the same period of **Confinement**.

3. *Specific Exclusions*

In addition to Part 2 - General Exclusions, this **Policy** does not cover, and **We** will not pay or indemnify any amount, directly or indirectly, caused by, as a consequence of, in connection with or contributed to by any of the following:

- (a) any period of **Confinement** that occurs outside of the **Period of Insurance**;
- (b) Human Immunodeficiency Virus (HIV), any variance including Acquired Immune Deficiency Syndrome (AIDS), AIDS-related complications or any sexually transmitted disease;
- (c) any nervous conditions, mental conditions, psychiatric disorder, alcoholism or drug addiction, rest cures, sanatoria or special nursing care; or
- (d) any condition which is results from or is a complication of pregnancy, childbirth, miscarriage (except **Accidental** miscarriage not attributed to any natural causes and/or **Sickness**) or abortion, intoxication by alcohol, or drugs not prescribed by a **Physician**.

Section 17 – Emergency Travel Expenses

1. *Cover*

(a) Overseas Journey

If, during the **Period of Insurance**, whilst the **Insured Person** is on a **Journey**, outside of his **Country of Residence**, the **Insured Person** dies or **Confined** for more than five (5) consecutive days and no adult member of his family is with him, **We** will indemnify the **Policyholder** for reasonable travel and accommodation expenses necessarily incurred by two (2) relatives or friends of the **Insured Person** to:

- (a) visit and stay with him until the **Insured Person** is medically fit to return to his **Country of Residence**; or
- (b) assist in the final arrangement at the city located nearest to the place of death of the **Insured Person**,

up to the **Benefit** amount shown in the **Policy Schedule**.

(b) Domestic Journey

If, during the **Period of Insurance**, whilst the **Insured Person** is on a **Journey**, solely within his **Country of Residence**, the **Insured Person** dies or **Confined** for more than five (5) consecutive days outside of his city of residence or usual place of employment and no adult member of his family is with him, **We** will indemnify the **Policyholder** for reasonable travel and accommodation expenses necessarily incurred by two (2) relatives or friends of the **Insured Person** to:

- (a) visit and stay with him until the **Insured Person** is medically fit to return to his city of residence or usual place of employment; or
- (b) assist in the final arrangement at the city located nearest to the place of death of the deceased **Insured Person** outside of his city of residence or usual place of employment,

up to the **Benefit** amount shown in the **Policy Schedule**.

2. *Specific Exclusions*

In addition to Part 2 - General Exclusions, this **Policy** does not cover, and **We** will not pay or indemnify any amount, directly or indirectly, caused by, as a consequence of, in connection with or contributed to by any of the following:

- (a) any period of **Confinement** that occurs outside of the **Period of Insurance**;
- (b) Death that occurs outside the **Period of Insurance**;
- (c) Human Immunodeficiency Virus (HIV), any variance including Acquired Immune Deficiency Syndrome (AIDS), AIDS-related complications or any sexually transmitted disease;
- (d) any nervous conditions, mental conditions, psychiatric disorder, alcoholism or drug addiction, rest cures, sanatoria or special nursing care; or
- (e) any condition which is results from or is a complication of pregnancy, childbirth, miscarriage (except **Accidental** miscarriage not attributed to any natural causes and/or **Sickness**) or abortion, intoxication by alcohol, or drugs not prescribed by a **Physician**.

Section 18 – Travel Misconnection

1. *Cover*

If, during the **Period of Insurance**, whilst the **Insured Person** is on a **Journey**, an **Insured Person** misses a connecting flight due to:

- (a) the late arrival of his incoming flight;
- (b) any event leading to airspace or airport closure; and no alternative transportation is made available by the **Public Conveyance** to the **Insured Person**, **We** will pay to the **Policyholder** the **Sum Insured** (as identified in the **Policy Schedule**) up to the **Benefit** amount shown in the **Policy Schedule**.

2. *Additional Conditions*

We will not pay or indemnify for **Benefit** amounts or expenses or **Sum Insured** under Part 5 – Benefits, Section 10 – Travel Delay, Section 18 – Travel Misconnection and Section 26 – Flight Diversion on the same **Journey**.

3. *Specific Exclusions*

In addition to Part 2 - General Exclusions, this **Policy** does not cover, and **We** will not pay or indemnify any amount, directly or indirectly, caused by, as a consequence of, in connection with or contributed to by any flight outside of the **Period of Insurance**.

Section 19 – Legal Fees

1. *Cover*

If, during the **Period of Insurance**, whilst the **Insured Person** is on a **Journey**, an **Insured Person** incurs legal fees as a result of false arrest or wrongful detention by any government or public authority, **We** will pay those legal fees to the **Policyholder**, up to the **Benefit** amount shown in the **Policy Schedule**.

2. *Specific Exclusions*

In addition to Part 2 - General Exclusions, this **Policy** does not cover, and **We** will not pay or indemnify any amount, directly or indirectly, caused by, as a consequence of, in connection with or contributed to by any false arrest or wrongful detention that occurs outside of the **Period of Insurance**.

Section 20 – Bail Bond

1. *Cover*

If, during the **Period of Insurance**, whilst the **Insured Person** is on a **Journey**, the **Insured Person** is arrested following a car accident, an authorised representative of Chubb Assistance will arrange a bail bond up to the **Benefit** amount shown in the **Policy Schedule** to obtain his release on bail, provided that Chubb Assistance will only arrange the bail bond against satisfactory security from the **Insured Person** or the **Policyholder**.

The **Insured Person** must reimburse **Us** the amount of the bail bond, upon the earliest of the following:

- (a) the bail has been refunded;
- (b) within fifteen (15) days of his conviction; or
- (c) three (3) months from the date of arrangement of the bail bond.

2. *Specific Exclusions*

In addition to Part 2 - General Exclusions, this **Policy** does not cover, and **We** will not pay or indemnify any amount where the arrest occurs outside of the **Period of Insurance**.

Section 21 – Family Security

1. *Cover*

If, during the **Period of Insurance**, whilst the **Insured Person** is on a **Journey**, the **Insured Person** should die as a result of an **Accident**, **We** will pay up to the **Benefit** amount shown in the **Policy Schedule** towards the education of the **Insured Person's Child** or **Children**.

2. *Additional Conditions*

On the date of the **Insured Person's Accidental Death**, such **Child** must be enrolled in a nursery, kindergarten, primary or secondary school, institution for vocational or tertiary education licensed by the

local or federal government and must continue to be enrolled at the time of the payment of such **Benefit** amount.

Section 22 – Get Well Benefit

1. Cover

If, during the **Period of Insurance**, whilst the **Insured Person** is on a **Journey**, the **Insured Person**:

- (a) is necessarily **Confined** outside his **Country of Residence** as a result of **Bodily Injury** or **Sickness** for more than five (5) continuous and uninterrupted days; and
- (b) after discharge from that **Confinement** and pursuant to that **Physician's** instructions to complete his recovery, it is necessary for the **Insured Person** to recuperate at any location outside a **Hospital**,

We will pay the **Sum Insured** (as identified in the **Policy Schedule**) up to the **Benefit** amount shown in the **Policy Schedule**.

2. Additional Conditions

- (a) For **Insured Person** recuperating in his city of residence or usual place of employment, the **Insured Person** must obtain a valid medical certificate certified by that **Physician** attending to him during the **Confinement**.
- (b) The maximum **We** will pay under Part 5 – Benefits, Section 22 – Get Well Benefit shall be no greater than the maximum number of days the **Insured Person** was **Confined** under Part 5 – Benefits, Section 15 – Hospital Confinement and/or Section 16 – ICU Hospital Confinement, up to the **Benefit** amount shown in the **Policy Schedule**.

3. Specific Exclusions

In addition to Part 2 - General Exclusions, this **Policy** does not cover, and **We** will not pay or indemnify any amount, directly or indirectly, caused by, as a consequence of, in connection with or contributed to by any of the following:

- (a) any period of recovery that occurs outside of the **Period of Insurance**;
- (b) Human Immunodeficiency Virus (HIV), any variance including Acquired Immune Deficiency Syndrome (AIDS), AIDS-related complications or any sexually transmitted disease;
- (c) any nervous conditions, mental conditions, psychiatric disorder, alcoholism or drug addiction, rest cures, sanatoria or special nursing care; or
- (d) any condition which is results from or is a complication of pregnancy, childbirth, miscarriage (except **Accidental** miscarriage not attributed to any natural causes and/or **Sickness**) or abortion, intoxication by alcohol, or drugs not prescribed by a **Physician**.

Section 23 – Overbooked Flight

1. Cover

If, during the **Period of Insurance**, whilst the **Insured Person** is on a **Journey**, an **Insured Person** is denied boarding on a confirmed flight on a **Public Conveyance** due to overbooking and no alternative transportation is made available by the **Public Conveyance** to the **Insured Person**, **We** will pay to the **Policyholder** up to the **Benefit** amount shown in the **Policy Schedule**.

2. Specific Exclusions

In addition to Part 2 - General Exclusions, this **Policy** does not cover, and **We** will not pay or indemnify any amount, directly or indirectly, caused by, as a consequence of, in connection with or contributed to by any of the following:

- (a) any scheduled flight on a **Public Conveyance** outside of the **Period of Insurance**;
- (b) the failure of the **Insured Person** to check-in according to the itinerary supplied to him or her; or
- (c) the arrival of the **Insured Person** at the airport or port after the required check-in time.

Section 24 – Rental Vehicle Excess

1. Cover

If, during the **Period of Insurance**, whilst the **Insured Person** is on a **Journey**, **We** will indemnify the **Insured Person** for any insurance policy excess or deductible which he becomes legally liable to pay in respect of loss or damage to a rental vehicle caused by an **Accident** during the rental period up to the **Benefit** amount shown on the **Policy Schedule**.

2. Additional Conditions

- (a) The rental vehicle must be rented from a licensed rental agency.
- (b) As part of the hiring agreement, **Insured Person** must take up all comprehensive motor insurance against loss or damage to the rental vehicle during the rental period.
- (c) the **Insured Person** must comply with all requirements of the rental agency under the hiring agreement and of the comprehensive motor insurer under such insurance, as well as all relevant laws, rules and regulations.

3. Specific Exclusions

In addition to Part 2 - General Exclusions, this **Policy** does not cover, and **We** will not pay or indemnify any amount, directly or indirectly, caused by, as a consequence of, in connection with or contributed to by any of the following:

- (a) any **Accident** that occurs outside the **Period of Insurance**;
- (b) any loss or damage arising from operation of the rental vehicle in violation of the terms of the hiring agreement or loss or damage which occurs beyond the limits of any public roads or in the violation of relevant laws, rules and regulations; or
- (c) any loss or damage arising from wear and tear, gradual deterioration, damage from insects or vermin, inherent vice, latent defect or damage.

Section 25 – Political & Natural Disaster Evacuation

1. Cover

If during the **Period of Insurance** and whilst on a **Journey**, an **Insured Person** is traveling outside of his **Country of Residence** and:

- (a) the government or authority in the foreign country recommends that categories of persons which would include the **Insured Person** leave the country;
- (b) if the Singapore Ministry of Foreign Affairs issues a travel warning that recommends that certain categories of persons, which categories include the **Insured Person**, should leave that country;
- (c) the **Insured Person** is expelled or declared persona non grata from that country;

- (d) there is wholesale seizure, confiscation or expropriation of the **Insured Person's** property, plant or equipment in that country; or
- (e) a **Natural Catastrophe** has occurred necessitating the **Insured Person's** immediate evacuation in order to avoid risk of **Bodily Injury** or **Sickness** to him,

We will pay the lesser of:

- (a) the **Benefit** amount shown in the **Policy Schedule**; or
- (b) the one-way economy class airfare to the city of residence or usual place of employment in the **Country of Residence** or the nearest place of safety and the **Insured Person's** reasonable accommodation costs up to a maximum of two-hundred and fifty dollars (\$250) per day for a maximum of fourteen (14) days while the **Insured Person** is unable to travel to his city of residence or usual place of employment in his **Country of Residence** or nearest place of safety.

2. *Specific Exclusions*

In addition to Part 2 - General Exclusions, this **Policy** does not cover, and **We** will not pay or indemnify any amount, directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:

- (a) an **Insured Person** violating relevant laws or regulations;
- (b) an **Insured Person's** failure to produce or maintain necessary immigration, work, residence or similar visas, permits or other documentation;
- (c) debt, insolvency, commercial failure, repossession of property by a titleholder or any other financial cause;
- (d) failure to honour any contractual obligation or bond or to obey any conditions in a license;
- (e) an **Insured Person** being a national of the country which they are to be evacuated from; or
- (f) the political unrest or **Natural Catastrophe** that resulted in an **Insured Person's** need to leave being in existence prior to the **Insured Person** entering the country or its occurrence being foreseeable to a reasonable person before the **Insured Person** entered the country.

Section 26 – Flight Diversion

1. *Cover*

If, during the **Period of Insurance** and whilst on a **Journey**, the **Insured Person** is on a scheduled flight that is diverted due to any event leading to airspace or airport closure, unruly passengers, emergency medical treatment of a passenger, bomb threat, **Terrorism**, **Natural Catastrophe** or adverse weather conditions which prevents the **Insured Person** from continuing on his **Journey** and delayed from arriving at the planned destination as specified in his itinerary, **We** will pay to the **Policyholder** the **Sum Insured** (as identified in the **Policy Schedule**) up to the **Benefit** amount shown in the **Policy Schedule**.

2. *Additional Conditions*

We will not pay or indemnify for **Benefit** amounts or expenses or **Sum Insured** under Part 5 – Benefits, Section 10 – Travel Delay, Section 18 – Travel Misconnection and Section 26 – Flight Diversion on the same **Journey**.

3. *Specific Exclusions*

In addition to Part 2 - General Exclusions, this **Policy** does not cover, and **We** will not pay or indemnify any amount, directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:

- (a) any diversion that occurs outside of the **Period of Insurance**; or
- (b) smog or conditions arising from pollution.

Section 27 – Credit Card Indemnity

1. *Cover*

If, during the **Period of Insurance** whilst the **Insured Person** is on a **Journey**, the **Insured Person** should die as a result of an **Accident**, **We** will pay for all credit card expenses incurred by the **Insured Person** during the **Journey** up to the **Benefit** amount shown in the **Policy Schedule**, provided that the **Insured Person** has fully complied with all terms and conditions under which such card has been issued.

Section 28 – Home Renovation Expenses

1. *Cover*

If, during the **Period of Insurance** whilst the **Insured Person** is on a **Journey**, the **Insured Person** suffers an **Accident** that results in an **Event**, **We** will indemnify the reasonable and necessary expenses incurred in renovating his usual place of residence and/or expenses incurred in purchasing medical equipment for the purpose of coping with the disablement up to ten percent (10%) of the **Sum Insured** set out in the corresponding Table of Events or the **Benefit** amount shown in the **Policy Schedule**, whichever is lower.

Section 29 – Emergency Mobile Phone Charges

1. *Cover*

If, during the **Period of Insurance** whilst the **Insured Person** is on a **Journey**, the **Insured Person** needs to contact Chubb Assistance for assistance in an emergency situation, **We** will indemnify the mobile phone charges incurred to contact Chubb Assistance up to the **Benefit** amount shown in the **Policy Schedule**.

2. *Specific Exclusions*

In addition to Part 2 - General Exclusions, this **Policy** does not cover, and **We** will not pay or indemnify any amount, for contacting Chubb Assistance after the **Period of Insurance**.

About Chubb in Singapore

Chubb is the world's largest publicly traded property and casualty insurer. Chubb Insurance Singapore Limited, via acquisitions by its predecessor companies, has been present in Singapore since 1948. Chubb in Singapore provides underwriting and risk management expertise for all major classes of general insurance. The company's product offerings include Financial Lines, Casualty, Property, Marine, Industry Practices as well as Group insurance solutions for large corporates, multinationals, small and medium-sized businesses. In addition, to meet the evolving needs of consumers, it also offers a suite of tailored Accident & Health and Personal & Specialty insurance options through a multitude of distribution channels including bancassurance, independent distribution partners and affinity partnerships.

Over the years, Chubb in Singapore has established strong client relationships by delivering responsive service, developing innovative products and providing market leadership built on financial strength.

More information can be found at www.chubb.com/sg.

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