

FRANK OVERSEAS STUDY INSURANCE POLICY WORDINGS

Caring for You

We make every effort to give a high level of service. If on any occasion Our service falls below Your expectation, the procedure below sets out what You may do:

- Your first point of contact should always be Your intermediary. Alternatively, You may also submit Your feedback to the AXA manager in charge of the matter. Lastly, You may also email Us at customer.care@axa.com.sg.
- We will confirm receipt of Your written feedback within three (3) working days, whilst We look into the matter You raised. We will contact You if further information is needed within seven (7) working days of the date of Your written complaint, and give You a full reply within fourteen (14) working days of Our last communication to You.
- If the outcome of Your complaint is not handled to Your satisfaction, You may write to:

Chief Executive
AXA Insurance Singapore Pte Ltd
8 Shenton Way, #27-01 AXA Tower,
Singapore 068811

- We will respond to Your appeal within fourteen (14) working days.
- If You are dissatisfied with the Chief Executive's response, We will refer You to a dispute resolution organisation, Financial Industry Disputes Resolution Centre Ltd (FIDReC), which is an independent organisation. FIDReC's contact details are:

Financial Industry Disputes Resolution Centre Ltd
112 Robinson Road #08-01
Singapore 068902
Telephone: 63278878
Fax: 63271089
Email: info@fidrec.com.sg
Website: www.fidrec.com.sg

Important - Please remember to quote Your Policy number in any communication with Your intermediary or AXA.

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YOUR FRANK OVERSEAS STUDY INSURANCE

Your FRANK OVERSEAS STUDY INSURANCE is a contract between You and AXA Insurance Singapore Pte Ltd, and it consists of:

- this Policy document;
- the Policy Schedule/Certificate of Insurance, which has details about You, the Period of Insurance and the type of cover;
- any Endorsements; and
- Your application, declaration and any other information given,

which form the basis of the contract.

Having received and accepted Your first premium, and any subsequent premiums, We will give the cover shown in the sections of the Policy You have chosen, up to the sums insured or limits of indemnity stated in Your Policy Schedule/Certificate of Insurance.

If You are named as covered in Your Policy Schedule/Certificate of Insurance, You are responsible for:

- the completeness and accuracy of information in all statements, claims or documents given to Us; and
- observing the conditions of the Policy.

If You have any questions after reading these documents, please contact Your intermediary or AXA. If there are any changes that may affect the cover provided, please tell Us immediately.

The payment of claims is dependent on You giving Us all necessary information and assistance that may require, including written details of the claim and all relevant supporting documents, at Your expense in the form and of the nature required.

IMPORTANT NOTICE

Please read this document carefully.

The cover under this Policy is based on the information given to Us in Your application or any subsequent updates.

- If it contains any information that is incorrect, please tell Us immediately, or You may receive no benefit even if a valid claim is made.
- If We do not hear from You within fourteen (14) days of the date of issue of this Policy, We will take it that the information is complete and correct.
- During the term of the Policy, please tell Us if You come to know that any information that You have provided Us was incorrect or becomes incorrect.
- In the event that the information that You provided Us becomes incorrect:
 - If the Policy has not yet been issued to You, We may offer cover on different terms or decline it altogether; or
 - If the Policy has been issued to You, We may cancel the Policy, refuse to renew the Policy or offer to renew the Policy on different terms.

Please be reminded that You must fully and faithfully declare to Us the facts as You know or ought to know, or You may receive no benefit from the Policy.

POLICY DEFINITIONS

Any word or expression found in the Policy, Policy Schedule/Certificate of Insurance have these meanings, unless otherwise defined.

TERMS	DEFINITION
Accident or Accidental	A sudden, unforeseen and fortuitous event which occurs during the Period of Insurance which solely results in Injury and which is not caused by Illness or naturally occurring medical conditions; or loss of or damage to property, whichever applies.
AAS	AXA Assistance Singapore (a company incorporated in Singapore as IPA Singapore Pte Ltd with Company Registration No. 199400412K) appointed by Us to provide You with various emergency assistance services.
Age	Your current age at the start of the policy.
Commercial Airline	A licensed company that provides scheduled, fixed and established flights for fare-paying passengers.
Doctor	A person legally qualified by a medical degree in western medicine and duly licensed to provide medical treatment and is practicing within the scope of his licensing and training in the geographical area of practice. The attending Doctor cannot be You, Your business partner or agent, Your employer or employee or a person related to You by blood, marriage or adoption.
Educational Institution	Any school, vocational institute, polytechnic, college, university or institute or higher learning which is duly licensed to provide educational services by trained services by trained or qualified teacher and where the Insured Person is registered as a full-time student.
Emergency	The sudden onset of a medical condition manifesting itself by acute symptoms of sufficient severity (including severe pain) such that the absence of immediate medical attention could reasonably be expected to result in placing Your health in serious jeopardy.
Endorsement	An authorised amendment to the terms of Your Policy.
Family Member	Your parent, sibling, spouse, child or parent-in-law.
Felonious Assault	A threat, attempt or actual physical attack on you for which the attacker is punishable by law. This can include actual or attempted robbery from you or any unprovoked physical attacks on you. Felonious assault is regarded as an Accident under this policy.
Hijacking or Hijacked	Any unlawful seizure or the exercise of control by force of a Public Transport.
Hospital	An establishment duly constituted and licensed as a medical institution for the treatment of sick and injured persons as bed-paying patients, and that: <ul style="list-style-type: none"> (a) Provides facilities for diagnosis, treatment and minor or major surgery; and (b) Provides 24 hours nursing services by registered graduate nurses; and (c) Is supervised by full-time staff of Doctors at all times; and (d) Is not primarily a clinic, a mental institution, a place for custodial care or facility for alcoholics or drug addicts, a spa, or hydro-clinic or a nursing or convalescent home or a home for the aged, or such similar establishments.
Hospitalised or Hospitalisation	Being confined in a Hospital as a registered in-patient under the care of a Doctor because of medical necessity (and not merely for any form of nursing, convalescence, rehabilitation or extended care). One day of Hospitalisation means continuous 24 hours or for which room and board has been charged.

Illness	Worsening physical health not caused by an Accident, for which You need medical treatment by a Doctor, commencing and manifesting itself whilst Overseas and within the Period of Insurance and shall exclude any Pre-existing Medical Condition.
Injury	Damage or harm caused to the body by an external force sustained during the Period of Insurance and which is caused solely by an Accident.
Laptop Computer	A laptop or notebook with a full sized keyboard and a flip-up monitor with at least 11" screen including accessories that come with the laptop. It does not include other handheld devices such as tablet computers, netbooks, PDAs, iPads and the like equipment.
Loss of Sight	Total and irrecoverable loss of sight beyond remedy by surgical or other treatment.
Loss of Limb	Complete severance of, or loss of use of, hand at or above the wrist or a foot at or above the ankle.
Medical Expenses	Expenses necessarily and reasonably incurred for medical treatment of bodily Injury or Illness covered under this Policy and shall include dental treatment to restore sound and natural teeth which is made necessary due to an Accident. Any treatment by a specialist must be referred by a Doctor and shall not exceed the usual level of charges for similar treatment or medical supplies in the location where the expenses are incurred had this Policy not existed. An excess of \$75 is applicable for each and every outpatient medical claim.
Natural Disaster	Any event or force of nature that has catastrophic consequences such as avalanche, earthquake, flood, forest fire, hurricane, lightning, tornado, tsunami, and volcanic eruption.
Overseas	The countries outside of Singapore and which are in the geographical region that You chose at the time of application.
Overseas Residence	The permanent place where You live whilst studying outside Singapore during the Period of Insurance.
Period of Insurance	The period of 3, 6 or 12 months during which the Cover under this Policy is effective, and as specified in the Policy Schedule/Certificate of Insurance.
Permanent Disablement	(a) Disability that falls into one of the categories listed in the Scale of Compensation in Section 1; and (b) Lasting a continuous period of at least three hundred and sixty-five (365) days and at the expiry of that period being beyond hope of improvement.
Permanent Total Disablement	(a) Total disability of a permanent nature that prevents You from attending to Your studies, any business, occupation of any and every kind or to Your usual duties; and (b) Lasting a continuous period of at least three hundred and sixty-five (365) days and at the expiry of that period being beyond hope of improvement.
Personal Belongings	Clothings, electronic devices, musical and photographic equipment and other personal items worn or carried by You for social and domestic purposes or otherwise taken along in a suitcase or trunks and the like receptacles. Personal Belongings do not include money, contact lenses, certificates or documents of any kind or any furniture that form part of Your Overseas Residence.
Policy	This document, including any information provided by the Policyholder for and on behalf of You, the Policy Schedule/Certificate of Insurance and any Endorsement issued under this Policy.
Policyholder	The person named and who has made the declaration and paid the premium on behalf of the Insured Person.
Pre-Existing Medical Condition	Any Injury or Illness:

	<p>(a) which You have received medical treatment, diagnosis, consultation or prescribed drugs within 182 days prior to the commencement of the Period of Insurance; or</p> <p>(b) which symptoms or manifestations have existed, whether treatment was actually received within 182 days prior to the commencement of the Period of Insurance; or</p> <p>(c) which a reasonable person in the circumstances would be expected to be aware of within 182 days prior to the commencement of the Period of Insurance.</p>
Public Place	Any place to which the public has access to (e.g. shops, airports, trains stations, bus stations, streets, hotel foyers and grounds, restaurants, beaches and public toilets).
Public Transport	<p>Any land, sea, rail or air conveyance (such as bus, ferry, hovercraft, hydrofoil, ship, train, tram or underground train) that has fixed and established routes only and is operated under license by the respective country for the transportation of fare paying passengers.</p> <p>This excludes rental vehicles, taxis and all modes of transportation that are chartered or arranged as part of a tour, even if the services are regularly scheduled.</p>
Stolen or Theft	Dishonestly and illegally taken from You against Your will, whether by stealth, by force or threat of force or by coercion.
Terrorism	<p>Any actual or threatened use of force of violence, including the use of nuclear, chemical and biological substances, causing damage, Injury or disruption or commission of an act dangerous to human life or property, against any individual, property or government with the objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not.</p> <p>Robberies or other criminal acts primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) will not be considered Terrorism. Terrorism also includes any act that is verified or recognized by the (relevant) government as an act of Terrorism.</p>
Tuition Fees	All registration fees, course fees and any other similar costs payable to the Educational Institution at which You are enrolled to study. Costs associated with room and board and text books are excluded.
We/Our/Us	AXA Insurance Singapore Pte Ltd
You/Your/Insured Person	The person(s) insured under this Policy and named in the Policy Schedule/Certificate of Insurance.

SUMMARY OF BENEFITS

Section	Benefits	Maximum Limit Payable (SGD)		
PERSONAL ACCIDENT BENEFITS				
1	Accidental Death & Permanent Disablement <i>Covers You in the event of an accident whilst overseas resulting in death or permanent disablement</i>	\$200,000		
2	Felonious Assault <i>Covers You in the event of a criminal assault against You whilst overseas resulting in death or permanent disablement</i>	\$25,000		
MEDICAL BENEFITS				
3	Medical Expenses <i>Pays for Your medical treatment whilst overseas and in Singapore (sub-limit \$5,000)</i>	Plan A	Plan B	Plan C
		\$20,000	\$60,000	\$ 120,000
4	Special Grant <i>Covers You in the event of illness or injury resulting in death whilst overseas</i>	\$2,000		
5	Study Interruption <i>Pays Your tuition fees in the event of Your hospitalisation or death of a family member</i>	\$10,000		
EMERGENCY MEDICAL EVACUATION BENEFITS				
6	24-Hour Hotline Service <i>Provides various assistance services for Your convenience whilst overseas</i>	Unlimited		
7	Emergency Medical Evacuation <i>Provides for emergency medical evacuation by AXA Assistance Singapore</i>	Unlimited		
8	Emergency Medical Repatriation and Repatriation of Mortal Remains <i>Provides for emergency medical repatriation by AXA Assistance Singapore</i>	Unlimited		
TRAVEL INCONVENIENCE BENEFITS				
9	Loss/Damage to Baggage and Personal Belongings <i>Pays for loss or damage to Your personal belongings due to theft at Your Overseas Residence. (Sub-limits \$800 for Laptop Computers, \$200 for handheld devices, \$300 per item or pair of items)</i>	\$1,000		
10	Loss/Damage to Checked-in Baggage <i>Pays for loss or damage to Your checked-in baggage with a commercial airline due to theft</i>	\$1,000		
11	Loss of Money and Travel Documents <i>Pays for Your loss in the event of Natural Disaster or Theft at Your Overseas Residence or whilst You are travelling. Max limit of \$500 for loss of money</i>	\$1,000		
12	Travel Delay <i>Pays \$100 for every 6 hours of delay whilst Overseas</i>	\$1,000		
13	Baggage Delay <i>Pays \$100 for every 6 hours of delay whilst Overseas</i>	\$1,000		
14	Compassionate Visit <i>(a) Pays for an adult relative to visit You in Hospital whilst Overseas (Sub-limit \$5,000) (b) Pays for Your return to Singapore due to Hospitalisation of a Family Member (Sub-limit \$5,000)</i>	\$10,000		
15	Travel Misconnection <i>Pays hotel and travel expenses due to late arrival of a scheduled flight</i>	\$200		
16	Hijacking and Detention <i>Pays \$500 for every 6 hours of detention in a public transport</i>	\$2,000		
ADDITIONAL BENEFITS				
17	Personal Liability <i>Covers Your legal liability to third parties for injuries and property damage</i>	\$250,000		
18	Terrorism Cover	Covered		

GEOGRAPHICAL ZONE

Regional: Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, The Philippines, Thailand, Vietnam, Australia, China, Hong Kong, India, Japan, Korea, Macau, Mongolia, New Zealand, Sri Lanka, Taiwan, Timor-Leste.

Global: Countries under **Regional** and the rest of the world including Nepal, Tibet.

ELIGIBILITY & SCOPE

You are eligible for cover under this Policy if:

1. You are a Singaporean or a Singapore permanent resident and You hold a valid Singapore identification document such as a Singapore National Registration Identification Card (NRIC) or You are a foreigner holding a valid Singapore student pass.
2. You are between 16 and 65 years of age (both ages inclusive).
3. You are registered as a full-time student:
 - (a) with an Educational Institution outside of Singapore and You hold a valid student identification card issued by the Educational Institution; or
 - (b) in a student exchange program or industrial attachment Overseas as arranged or required by Your Educational Institution.

For this Policy to be effective:

1. You must purchase the Policy in Singapore and must have fully paid Your premium before You depart Singapore for Your Overseas education.
2. The original point of departure of Your trip must be from Singapore.
3. The Policy also covers multiple trips undertaken by You provided that the trips take place wholly within the Period of Insurance and within the geographical region as shown in the Policy Schedule/Certificate of Insurance.
4. If the Insured Person is below the age of 18, the Policy must be purchased in the name of a parent or legal guardian as the Policyholder.

The Period of Insurance under this Policy will be automatically extended without any additional premium for:

1. Up to 30 days if You are Hospitalised (or placed under compulsory quarantine) whilst Overseas upon the written advice of a Doctor.
2. Up to 72 hours if the Public Transport in which You are travelling in is unavoidably delayed through no fault of Yours and results in You not completing Your trip when the Period of Insurance expires.

DESCRIPTION OF BENEFITS

SECTION 1 – ACCIDENTAL DEATH & PERMANENT DISABLEMENT

If You suffer death or Permanent Disablement due to an Accident, We will pay the relevant percentage as set out in the Schedule of Compensation, up to the limit specified under this Section.

Scale of Compensation		% of sum insured under this benefit
1.	Accidental death	100%
2.	Permanent Disablement	
	(a) Permanent Total Disablement	100%
	(b) Loss of two Limbs	100%
	(c) Loss of one Limb	50%
	(d) Loss of Sight	
	- Both eyes	100%
	- One eye	50%
	(e) Loss of Speech and Hearing	100%
	(f) Loss of Speech	50%
	(g) Loss of Hearing	
	- Both ears	50%
	- One ear	15%

Special Conditions applicable to Section 1:

1. Your cover under Section 1 commences 3 hours from the time You leave Your permanent place of residence in Singapore to begin Your trip for the sole purpose of the Overseas education and ceases three (3) hours after You arrive back in Singapore or on the expiry date of the Period of Insurance as shown in the Policy Schedule/Certificate of Insurance, whichever is sooner.
2. The benefits under Section 1 are payable provided that:
 - (a) Accidental death occurs within 90 days from the date of Accident;
 - (b) Permanent Disablement occurs within three hundred and 365 days from the date of Accident;
 - (c) The Permanent Disablement is listed in the Scale of Compensation table.
3. The benefit payable under Accidental death will be reduced by any benefit already paid under Permanent Disablement in respect of the same Injury.
4. Our maximum liability is 100% of the sum insured and We shall have no further liability under the Policy in respect of any Injury sustained thereafter.
5. If the conveyance in which You are traveling in sinks, is wrecked or disappears, We will presume that You have died resulting from Injury at the time of such sinking, wrecking or disappearance if Your body has not been found within three hundred and 365 days from that date.

SECTION 2 – FELONIOUS ASSAULT

If You suffer Accidental death or Permanent Disablement as a result of Felonious Assault, We will pay You the limit specified under this Section.

What we will not cover under Section 2:

In addition to the General Exclusions, We will also not pay any claims in respect of:

1. Assault by any staff member of the Educational Institution, a co-worker or any person(s) staying with You at Your Overseas Residence;
2. Ownership, possession or use of a motor vehicle.

SECTION 3 – OVERSEAS MEDICAL EXPENSES

1. If You suffer Injury or Illness and seek medical treatment whilst Overseas, We will reimburse You the Medical Expenses up to the limit specified under this Section;
2. This section also covers Your medical treatment in Singapore (but not in any other country) for Injury or Illness which You had sustained whilst Overseas. The time limit for seeking such medical treatment is as follows:
 - If medical treatment has been sought whilst Overseas, You have up to 14 days from the date of return to Singapore to continue medical treatment in Singapore or up to a maximum sum of \$5,000, whichever occurs first.
 - If prior treatment has not first been sought whilst Overseas, You must seek medical treatment in Singapore within 5 days from the date of return to Singapore. From the date of the first treatment in Singapore, You have up to 14 days to continue medical treatment in Singapore or up to a maximum sum of \$5,000, whichever occurs first.

Provided that Your date of return to Singapore is still within the Period of Insurance.

If You are entitled to a refund of all or part of the Medical Expenses from any other source, We will only pay the balance amount of the Medical Expenses that is not refunded subject to the applicable limit.

What we will not cover under Section 3:

In addition to the General Exclusions, We will also not pay any claims in respect of:

1. The first \$75 of each and every outpatient medical claim.
2. Dental treatment due to tooth or gum or oral diseases or from normal wearing of Your teeth.
3. Treatment by a chinese physician or chiropractor.
4. Meals and other incidental expenses except for those incurred during Your Hospitalisation.
5. Costs of medical appliances and equipment (such as prostheses, crutches) unless prescribed by the attending Doctor.
6. Hearing aids, dentures and any treatment for cosmetic purposes.
7. Treatment that You received in Singapore before the trip.

SECTION 4 – SPECIAL GRANT

If You suffer death whilst Overseas as a result of:

- (a) An Injury whilst Overseas; or
- (b) An Illness during or after having received medical treatment in a Hospital whilst Overseas,

We will pay the limit specified under this Section towards the cost of funeral expenses.

SECTION 5 – STUDY INTERRUPTIONS

If You are unable to continue with Your studies at the Educational Institution for the remaining part of a school semester for which Tuition Fees have been paid due to:

- (a) Your Hospitalisation for more than 1 consecutive month as a result of an Injury or Illness; or
- (b) Death of a Family Member

We will reimburse You the Tuition Fees which have already been paid in advance to the Educational Institution. You are required to provide proof of the payment of the Tuition Fees to the Educational Institution in Your claim submission.

If you are entitled to a refund of all or part of the Tuition Fees by any other source, We will only pay the balance amount of the Tuition Fees that are not refunded up to the limit specified under this Section.

SECTION 6 – 24 HOUR HOTLINE SERVICE

You can seek travel assistance from AAS at:

AXA Assistance Singapore Hotline: (65) 6322 2566

Please have the following information ready when You call the AAS Hotline:

1. Your full name, NRIC/FIN number, Policy number;
2. Name of the place and the telephone number that AAS can reach You or Your representative;
3. The nature of help required and a brief description of the Emergency.

These services are by way of referral only. Any expenses incurred will be borne by You.

(A) PRE-TRIP INFORMATION

- Provides up-to-date travel related information such airport tax, custom regulations, visa requirements, immunization, vaccination and embassy locations.

(B) TRAVEL ASSISTANCE

- Lost Baggage Assistance
 - Provides assistance to retrieve and redirect Your baggage that is lost whilst Overseas.
- Lost Travel Documents
 - Provides advice and assistance to obtain a replacement passport that is lost whilst Overseas.
- Referral to Interpreter Services
 - Provides referral to an interpreter in an Emergency situation.
- Legal Assistance
 - Provides advice and referral to a lawyer for legal advice on the laws of the country.

(C) MEDICAL ASSISTANCE

- Provides basic medical information via telephone by AAS' medical team.
- Provides referral to medical or dental facilities.
 - Information on available medical and dental facilities nearby.
 - Making a medical appointment.

SECTION 7 – EMERGENCY MEDICAL EVACUATION

If You suffer Illness or Injury whilst Overseas and the AAS medical team certifies it medically necessary to transfer You to another location for medical treatment, AAS will arrange for the evacuation by the most appropriate means, based on the medical severity of Your condition.

All decisions as to the means of transportation and the final destination will be made by AAS and will be based solely on medical necessity. All costs for Emergency medical evacuation will be borne by AAS and include expenses for services arranged by AAS for Your transportation, medical services and medical supplies necessarily incurred as a result of an emergency medical evacuation.

SECTION 8 – EMERGENCY MEDICAL REPATRIATION

1. If AAS medical team certifies that your medical condition allows You to be repatriated back to Singapore as a regular passenger after the treatment Overseas, AAS will arrange and pay for:
 - Your repatriation under medical supervision to Singapore by a scheduled airline or an appropriate means of transport; and
 - Any supplementary cost of transportation to and from the airport.

Provided that:

- (a) Your original travel ticket is not valid for such repatriation;
 - (b) You surrender any unused portion of Your travel ticket to AAS;
 - (c) Any decision on Your repatriation is made jointly and exclusively by both the attending Doctor and AAS medical team.
2. If You suffer death whilst Overseas, AAS will arrange and pay for:
 - (a) The cost of transporting Your mortal remains to Singapore; or
 - (b) The cost of transporting Your mortal remains to an alternative destination besides Singapore (on the request of Your personal representative); or
 - (c) The cost of local burial in the country that You were visiting.

Our maximum liability for (b) or (c) is the equivalent cost of transporting Your mortal remains to Singapore.

We will also pay the associated reasonable expenses necessarily incurred Overseas including the cost of a basic casket, embalment and cremation if so elected but exclude expenses related to religious ceremony or rites.

What we will not cover under Sections 7 and 8:

In addition to the General Exclusions, We will also not pay any claims in respect of:

1. Medical evacuation or repatriation that is not approved or arranged by AAS or its authorised representatives, unless We decide that such expenses were necessarily incurred as AAS could not be contacted during the Emergency. In such event, We reserve the rights to only reimburse the expenses incurred for the services that AAS would have provided under the same circumstances.
2. Any event or treatment occurring whilst You are in Singapore.
3. The cost of burial in Singapore.

SECTION 9 – LOSS/DAMAGE OF PERSONAL BELONGINGS

If You suffer loss of or Accidental damage to Your Personal Belongings whilst kept at Your Overseas Residence due to Theft, We will pay You the cash equivalent up to the limit specified under this Section or, at our sole discretion, replace or repair the lost or damaged items, and subject to wear and tear and depreciation.

Provided that:

- (a) There is proof that force and violence have been used to break into Your Overseas Residence; and
- (b) The Theft is reported to the police at the place of loss within 24 hours of discovery; and
- (c) The Personal Belongings are owned by You; and

Our maximum liability under this Section is:

- \$800 in total for Laptop Computers;
- \$200 in total for mobile phone and other handheld computer devices;
- \$300 for any one item of Personal Belongings, or pair or set of items.

For any item that forms part of a pair or set, Our maximum liability will be a proportionate part of the value of the pair or set.

You are required to provide the police report with details of the loss together with all relevant receipts or proof of purchase in Your claim submission.

What we will not cover under Section 9:

In addition to the General Exclusions, We will also not pay any claims in respect of:

1. Theft by any person legally allowed in your Overseas Residence.
2. If Your Overseas Residence is left unoccupied for more than 60 consecutive days at the time of the incident.
3. Your deliberate act, failure to act, negligence or carelessness.
4. Unexplained and mysterious disappearance.
5. Personal Belongings that are sent in advance, mailed or shipped separately.
6. Normal wear and tear (including scratches, discoloration, stains, tears or dents to the surface of the item which does not affect how it works).
7. Loss of, or restoring, lost or damaged information stored in tapes, cards, discs or other storage devices.
8. Consequential loss due to faults, loss in function or accessibility of information, software or computer programs.
9. The following classes of property are excluded from coverage:
 - Business goods or any items in connection with Your business or employment.
 - Perishables, consumables, musical instruments or fragile items (e.g. chinaware, glass and artefacts).
 - Contact or corneal lenses or hearing aids or dental bridges.
 - Money, debit or credit cards or any cards having a stored money value.
 - Animals; any motorized vehicles and their accessories.
 - Identity card, passport, visa documents, driver's license, travel tickets, or any type of passes.
 - Jewellery or valuables.
 - Any item that is on loan or on hire.

SECTION 10 – LOSS/DAMAGE OF CHECKED-IN BAGGAGE

If You suffer loss of or Accidental damage to Your checked-in baggage due to Theft whilst in the custody of a Commercial Airline, We will pay You the cash equivalent up to the limit specified under this Section or, at our sole discretion, replace or repair the lost or damaged items, and subject to wear and tear and depreciation,

Provided that:

- (a) You have taken all possible steps to protect the security of Your baggage and prevent loss or damage.
- (b) The Theft is reported to the Commercial Airline within 24 hours of discovery of the loss or damage.
- (c) The baggage and the items within must be owned by You.

You are required to provide written proof by the Commercial Airline with details of the loss together with all relevant receipts or proof of purchase in Your claim submission. We will only make a claim payment when there is documentary proof that your claim has been denied by the Commercial Airline.

What we will not cover under Section 10:

In addition to the General Exclusions, We will also not pay any claims in respect of:

1. Any baggage or items which you hand carry into the flight cabin.
2. Any baggage or items which you sent in advance, mailed or shipped separately.
3. Normal wear and tear (including scratches, discoloration, stains, tears or dents to the surface of the item which does not affect how it works).
4. Your deliberate act, failure to act, negligence or carelessness.
5. Unexplained and mysterious disappearance.
6. Items that are confiscated or held by customs or the authorities.
7. Loss of, or restoring, lost or damaged information stored in tapes, cards, discs or other storage devices.
8. Consequential loss due to faults, loss in function, loss in accessibility of information, software or computer programs.

9. The following classes of property are excluded from coverage:
- Business goods or any items in connection with Your business or employment.
 - Perishables, consumables, musical instruments or fragile items (e.g. chinaware, glass and artefacts).
 - Contact or corneal lenses or hearing aids or dental bridges.
 - Money, debit or credit cards or any cards having a stored money value.
 - Animals; any motorized vehicles and their accessories.
 - Identity card, passport, visa documents, driver's license, travel tickets, or any type of passes.
 - Jewellery or valuables.
 - Laptop Computers and handheld computer devices.

This Policy will only pay for any claim under either Section 10 or 13 for the same event but not under more than one Section.

SECTION 11 – PERSONAL MONEY AND TRAVEL DOCUMENTS

If You suffer loss of personal money or travel documents due to Natural Disaster or Theft at Your Overseas Residence or whilst You are travelling on a trip, We will pay You up to the limit specified under this Section for:

- (a) Costs of obtaining the replacement passport or visas;
- (b) Any travel expenses and hotel accommodation necessarily incurred whilst Overseas to await the issuance of such lost travel documents;
- (c) Loss of Your money not exceeding \$500.

Provided that:

- 1. For Theft at Your Overseas Residence, there must be proof that force and violence are used to break into the premises;
- 2. For Theft whilst You are on a trip, You must take all possible steps to make sure that your passport and travel documents are kept in a secure place and not left unattended in a Public Place.
- 3. You report the loss to the police or relevant authority where the loss happened within 24 hours of discovery.

You are required to provide the police report with details of the loss together with all relevant receipts in Your claim submission.

What we will not cover under Section 11:

In addition to the General Exclusions, We will also not pay any claims in respect of:

- 1. Theft by any person legally allowed in your Overseas Residence.
- 2. If Your Overseas Residence is left unoccupied for more than 60 consecutive days at the time of the incident.
- 3. Your failure to take due care and precautions to keep Your travel documents in a safe place.
- 4. Unexplained and mysterious disappearance of Your travel documents or money.
- 5. Your deliberate act, failure to act, negligence or carelessness.
- 6. Any item that is left unattended in a Public Place, including in any vehicle or locked luggage.
- 7. Any shortage of money due to exchange rate or depreciation of value.
- 8. Your failure to report the loss to the police or relevant authority within 24 hours of the discovery.

SECTION 12 – TRAVEL DELAY

If the departure of the Public Transport that You are scheduled to travel in is delayed for more than 6 consecutive hours and the delay occurs outside Singapore and is not due to Your fault, We will pay You \$100 for every full 6 consecutive hours of delay up to the limit specified under this Section provided that:

You are required to provide written proof of the number of hours of delay by the operator of the Public Transport in Your claim submission.

What we will not cover under Section 12:

In addition to the General Exclusions, We will also not pay any claims in respect of:

1. Failure to check-in according to the itinerary supplied to You or delay that is due to Your fault.
2. Any delay which is publicly known at the time You booked Your trip.
3. You arrive at the point of embarkation (e.g. airport or port) after the check-in or boarding time.
4. Air miles, membership or credit card redemption used to pay for the trip.
5. Any delay whilst in Singapore.

SECTION 13 – BAGGAGE DELAY

If Your checked-in baggage accompanying You has been delayed, misdirected or temporarily misplaced by the Public Transport at the scheduled destination whilst Overseas, We will pay You \$100 for every full 6 consecutive hours of delay up to the limit specified under this Section.

You are required to provide written proof of the date and time of loss and the date and time the baggage was delivered to you in Your claim submission.

For the avoidance of doubt, the amount of \$100 payable is based on each claim and not on each piece of baggage.

This Policy will only pay for any claim under either Section 10 or 13 for the same event but not under more than one Section.

SECTION 14 – COMPASSIONATE VISIT

1. If You are Hospitalised for more than 5 consecutive days due to Injury or Illness whilst Overseas and Your medical condition does not allow You to return to Singapore for medical treatment and no adult relative is with You, We will pay up to \$5,000 for the cost of a direct economy air, rail or sea travel fare and accommodation for 1 adult relative to travel and remain with You for the duration of Your Hospitalisation.
2. If Your Family Member is Hospitalised due to Injury or Illness in Singapore for more than 5 consecutive days, We will pay up to \$5,000 for the cost of a direct economy air, rail or sea travel fare necessarily incurred by You to return to Singapore to visit Your Family Member for the duration of his/her Hospitalisation.

If You or the adult relative are/is entitled to a refund of all or part of any such expenses from any other source, We will only pay the balance amount of the benefit that is not refunded up to the limit specified under this Section.

What we will not cover under Section 14:

In addition to the General Exclusions, We will also not pay any claims in respect of:

1. Drinks, meals and other room services.
2. Domestic travel fares (e.g. Taxi, bus or intra-city rail fares).

SECTION 15 – TRAVEL MISCONNECTION

If You missed boarding the connecting Public Transport which You have a confirmed reservation due to the late arrival of Your incoming Public Transport and no alternative transportation is made available to You within 4 hours of the actual arrival time of the incoming Public Transport, We will pay You \$200 for travel misconnection provided that the delay is not due to Your fault.

You are required to provide written proof of the travel misconnection by the operator of the Public Transport in Your claim submission.

SECTION 16 – HIJACKING AND DETENTION

If You are forcibly detained when the Public Transport in which You are travelling in whilst Overseas is being Hijacked, We will pay You \$500 for every full 6 consecutive hours of detention up to the limit specified under this Section provided that:

You are required to report the Hijacking to the police having jurisdiction at the place of detention within 24 hours upon release and We must be satisfied with the contents of the police report before We are liable to pay the benefit under this Section.

SECTION 17 – PERSONAL LIABILITY

If You are legally liable to a third party whilst Overseas as a direct result of:

- (a) Causing Injury or Accidental death to the third party; or
- (b) Causing Accidental physical damage to the third party's property,

We will pay, up to the limit specified under this Section:

- (a) The legal costs and expenses for representing or defending You; and
- (b) The amount awarded against You by the court in Singapore.

You must not admit liability or make any offer or promise or indemnity without Our written consent.

What we will not cover under Section 17:

In addition to the General Exclusions, We will also not pay any claims in respect of:

1. Your wilful, malicious or unlawful acts.
2. Damages relating to any liability assumed under contract.
3. Liability arising from the transmission of Illness or disease of any kind.
4. Animals or property belonging to You or under Your control.
5. Property belonging to or that is under Your control, or the control of Your relatives or people who work with/for You.
6. Death or Injury to Your employee and/or Your relatives.
7. Contractual liability, employer's liability or any liability related to Your job.
8. Your past or present business, trade or professional activities.
9. Your ownership or occupation of any land or buildings.
10. Your ownership, possession or use of firearms, motorized vehicles, water craft or aircraft of any description.
11. Judgments not delivered by a court of competent jurisdiction within Singapore.
12. Any criminal proceedings against You, regardless of the outcome.
13. Any punitive, aggravated or exemplary damages awarded by a court of competent jurisdiction within Singapore.
14. Your participation in mountaineering, ski racing in major events, horse jumping, ski jumping, ice hockey, the use of bobsleighs, riding or driving in races or rallies.

SECTION 18 – FULL TERRORISM COVER

If You suffer any losses that are covered under Sections 1 to 17 arising directly from a Terrorism event, We will pay the benefits up to the limit specified under each Section, if applicable, and subject to the terms and exclusions of this Policy.

This Policy does not cover the consequences of an act of Terrorism if:

- (a) The event is under the full control of a government authority;
- (b) The event is compensated by a government authority;
- (c) It leads to cancellation and curtailment of the trip due to fear of travelling; or
- (d) It leads to cancellation if the Public Transport is not departing to the destination due to fear of Terrorism.

If You are covered under more than one travel policy with Us, Our maximum liability for Any One Event shall be limited to that one policy with the highest Selected Plan.

For the avoidance of doubt, **Any One Event** shall include all insured losses that arise directly from the same cause and which occur during the same period of time and in the same area. Such cause is understood to be the Terrorism act that directly brings about the losses or triggers the chain of causation where there are several perils, which in an unbroken chain of causation have caused the losses.

GENERAL EXCLUSIONS (APPLICABLE TO ALL SECTIONS OF THIS POLICY)

WE WILL NOT PAY UNDER ANY SECTION OF THIS POLICY FOR THE LOSS OR LIABILITY DIRECTLY OR INDIRECTLY ARISING AS A RESULT OF:

1. Any Pre-existing Medical Condition, including congenital conditions.
2. Travelling against medical advice or where the trip is made for the purpose of obtaining medical treatment
3. Pregnancy, childbirth, abortion, miscarriage and any Injury or Illness related to such conditions.
4. Sexually transmitted infections, AIDS, HIV infections and AIDS related infections.
5. Surgery or medical treatment, that in the opinion of the Doctor treating You, can reasonably be delayed until Your return to Singapore.
6. Any form of cosmetic (aesthetic) treatment or plastic surgery.
7. Suicide or attempted suicide, intentional self-injury; mental and nervous disorders including insanity.
8. Wilful or illegal acts.
9. Your failure to take reasonable precaution to safeguard Your property or minimise claims under this Policy.
10. The influence or effects of alcohol or drugs or other intoxicants or hallucinogens unless properly prescribed by a Doctor and taken as prescribed.
11. Action taken by any government authority including confiscation, seizure, destruction and restriction.
12. Your direct participation in any terrorist acts.
13. Taking part in flying or other aerial activities except as a fare-paying passenger in a licensed passenger-carrying aircraft. This exclusion does not apply to any leisure hot air balloon ride, leisure parachuting, leisure sky-diving, leisure bungee jumping and leisure snow/ice sports.
14. Your participation in the following activities:
 - (a) Extreme sports which involve speed, height, danger, a high level of physical exertion, highly specialised gear or stunts including but not limited to racing, motor rallies, off-piste skiing, triathlons, ultra-marathons, horse-jumping, potholing, hunting, paragliding, kitesurfing, big wave surfing, rafting down rapids, ocean sailing.
 - (b) Any sports that are played in a professional capacity or in competitions involving prize money, donations, sponsorship or reward of any kind.
 - (c) Motorcycling unless You hold a valid motorcycle license recognised by the country You are travelling in and provided that You wear a helmet at all times whilst motorcycling and abide by all applicable road laws of that country.
 - (d) Mountaineering and outdoor rock climbing (except man-made walls) that entail the use of ropes and climbing equipment.

- (e) Hiking or trekking but this exclusion does not apply to organised hiking or trekking below 3,500 metres that is open to the general public without restriction, provided by a recognized local tour operator and under the guidance of a licensed guide.
 - (f) Expedition to generally inaccessible and remote areas of a country or areas previously unexplored.
 - (g) Underwater activities which require the use of artificial breathing apparatus. This exclusion does not apply to leisure scuba diving where You are diving no deeper than thirty (30) meters and
 - Under the supervision of a qualified diving instructor; or
 - You hold a PADI certification (or equivalent qualification) and You are diving with a buddy who also holds a PADI certification (or equivalent qualification).
15. Your engaging in naval, military or airforce service or operations including police duties; or testing of any kind of conveyance; or handling of explosives; or engaging in paid manual work regardless of whether any machinery or tools are used (such as painting, packing, installation, assembly, lifting, construction or repair work).
16. Your engaging in offshore activities like diving, oil-rigging or mining, survey of offshore installations.
17. Your travelling to a country where the Singapore government advised against non-essential travel relating to any war or warlike event, strike, riot or civil commotion, disease outbreak or unsafe health conditions, impending natural disasters or any other events of similar nature. This exclusion does not apply if You have already commenced Your trip prior to the issuance of such travel advisory.
18. War, invasion, act of foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power.
19. Travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria.
20. Ionising radiations, or contamination by radioactivity from any irradiated nuclear fuel, or from any nuclear waste from the combustion of nuclear fuel; Radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly, or of its nuclear component.
21. Loss recoverable from other sources.

GENERAL CONDITIONS (APPLICABLE TO ALL SECTIONS OF THIS POLICY)

You must comply with the following conditions to have the full protection of Your Policy. Our liability shall be conditional on Your observance of the terms of this Policy.

1. Entire Contract and Endorsements

This Policy, the Policy Schedule/Certificate of Insurance and any Endorsements 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 intermediary has the authority to amend or waive any of the terms and conditions of this Policy.

2. Reasonable Care

You shall act in a prudent manner and exercise reasonable care for the safety and supervision of Your safety and property as if uninsured and to prevent loss, damage, Accident, Injury or Illness.

3. Fit for Travel

You must be medically fit to travel and not be aware of any circumstances which could lead to cancellation or disruption of the trip, otherwise any claim is not payable.

4. Mis-Representation

This Policy shall be voidable in the event of misrepresentation, mis-description or nondisclosure or concealment of any circumstances material to or in connection with:

- (a) Whether You are suffering from a disease, Illness, disability or handicap;
- (b) Whether You are aware of circumstances suggesting that You may be suffering from a disease, illness, disability or handicap;
- (c) Your claims history; and
- (d) Your insurance record, including previous refusals to grant insurance coverage.

5. Known Circumstances or Events

Coverage is effective only if this Policy is purchased before You or the Policyholder know or ought to know of any circumstance or event that renders the cancellation/postponement of Your trip highly possible (e.g. Hospitalisation of a Family Member, having received a terminal prognosis of a Family Member or any risk related to the intended destination).

6. Payment Before Cover Warranty

- (a) The total premium due must be paid and actually received in full by Us (or Our intermediary) on or before the inception date of the insurance and Endorsement cover.
- (b) If the total premium due is not paid and actually received in full by Us (or Our intermediary) on or before the inception date, then the insurance will not be valid, will not be renewed and We will not pay any benefits.

7. Renewal

Renewal is only applicable to a 12-months plan Policy. The Policy will be automatically renewed upon the payment of the premium when due. No renewal documents will be issued and the existing Policy is the evidence of valid cover, unless otherwise notified.

The premium as stated in the Policy Schedule/Certificate of Insurance will be charged to the same credit card account that was used when the Policy was first purchased within two (2) months prior to the Policy's expiry date.

8. Cancellation

We may cancel the Policy by giving the Policyholder seven (7) days' notice by registered letter to the last known address. We will return any proportionate part of the premium due provided no claim has been made prior to the cancellation of this Policy.

9. Refunds

- (a) **3-months or 6-months Plan:** The Policyholder may cancel the Policy at any time prior to the commencement of the Period of Insurance. In such an event, We will retain a minimum premium of \$50. No refund of premium will be made if the Period of Insurance has commenced, or any claim is made under the Policy.
- (b) **12-months Plan:** The Policyholder may cancel the Policy at any time by giving seven (7) days' written notice to Us. We will refund the premium and retain the short period rate for the time the Policy has been in force, provided no claim has been made prior to the cancellation of this Policy. There will be no refund for cancellation of a policy after six (6) months from the Period of Insurance.

Period of Cancellation	% Premium Refundable
Up to 6 months	40%
After 6 months	0%
Claims filed during Period of Cancellation	No refund

10. Other Insurances

If You have or should have any other insurance providing cover for the same loss, damage or liability, We shall not be liable to pay except for any excess beyond the amount which would have been payable under the Policy or policies had this Policy not been effected. (Not applicable to Sections 1, 2, 4, 12 and 13).

11. Subrogation

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

12. Currency

Premiums and benefits payable under this Policy shall be in Singapore Dollars unless otherwise endorsed or amended.

13. Governing Law

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

14. Dealing with Disputes

Any dispute in connection with Your Policy must be referred to the Financial Industry Disputes Resolution Centre Ltd (FIDREC) or using arbitration in Singapore in accordance with the Arbitration Rules of the Singapore International Arbitration Centre ("SIAC Rules") for the time being in force.

15. Sanction Clause

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

CLAIMS PROCEDURE

1. Notice of Claims

Any occurrence or loss which may give rise to a claim under the Policy should be reported to Us in writing within 30 days of the occurrence or loss.

Failure to furnish notice within the time provided shall not invalidate any claim if it is shown not to have been reasonably possible to furnish such notice and that such notice is furnished as soon as was reasonably possible.

2. Fraudulent Claims

If a claim under this Policy is made with the knowledge of the claim to be dishonest, intentionally exaggerated or fraudulent in any way, or if any false declaration or statement to support the claim is given, We will not pay the claim and reserve the right to lodge a report with any relevant authorities in relation to any such dishonest claim.

3. Proof of Loss

If any Injury, Accident, loss or damage or Theft happens, You and/or the Policyholder must:

- (a) Make a report within 24 hours of the incident, to the police or the relevant authorities at the place of loss or to the management of the establishment where the incident occurred, if any property is lost, Stolen or malicious damage is suspected. You must obtain written documentation from such authorities and We must be satisfied with its contents thereof before being liable to pay the benefit.
- (b) Take all reasonable steps to recover missing property.
- (c) Give Us written notification within 30 days following any incident which may give rise to a claim under this Policy.
- (d) Give Us the receipts, invoices, boarding pass and/or photocopy of passport for purposes of verification and proof of travel.
- (e) Send Us any writ, summons or other documents in connection with the claim immediately.
- (f) Not admit, deny or enter into any agreement in relation to any claim or charge made against You.

4. Payment of claims

- (a) All benefits payable under this Policy shall be paid to You or, in the event of Your death, to Your estate. Such payment by Us shall constitute complete and final discharge of Our liabilities and obligations under this Policy. Benefits payable under this Policy are in Singapore Dollars.
- (b) For emergency medical evacuation assistance and repatriation of mortal remains, We will be paying the benefits directly to AAS.
- (c) For claims incurred in a foreign currency, We will convert the amount into Singapore Dollars at the exchange rate to be determined by Us in Our sole discretion on the date of occurrence.

5. Interest

No sum payable by Us under this Policy shall carry interest.

Policy Owners' Protection Scheme

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