



For emergency assistance services. Please call our 24-hour hotline
Please get your **name, policy number** and **contact phone number** ready.

(65) 3158-2536

***This is not a Toll-Free number, call charges will be applicable**

WhatsApp (Chat Only): +1 314 408 5204

Click to Call (Call Only) : Starr Insurance Singapore

Major Services

Medical Assistance

Emergency Medical Evacuation and Repatriation

Hospital Admission Guarantee

Compassionate Visit

Online Claims Submission:

Please visit <https://www.starringsurance.com.sg/claim> to access our eClaim platform.

To find out what documents are required for a claim, please visit:

https://www.starringsurance.com.sg/static/claim/Travel_Insurance_Claim_Singapore_202304.pdf

TRAVELEAD TRAVEL INSURANCE

CORONAVIRUS DISEASE (COVID-19) ENDORSEMENT

It is hereby noted and agreed that this Policy is amended to read as follows:

1. The following extension is inserted under "Section 3 – Medical Expenses" of "PART II – DESCRIPTION OF COVERAGE" of the Policy:

EXTENSION OF COVID-19 MEDICAL EXPENSES

If during the period of insurance You acquire coronavirus disease (COVID-19) first contracted and commenced during the Trip which directly results in the necessity of medical treatment outside Singapore, We shall reimburse You in respect of the reasonable and customary costs paid to a Physician or Doctor, Hospital and/or land ambulance service for medical, surgical, X-ray, hospital or nursing treatment including the cost of medical supplies and land ambulance hire, and subject to the following maximum sub-limit per person provided that You have received two (2) doses of COVID-19 vaccines and age does not exceed sixty-five (65) years old:

Bronze Plan	Silver Plan	Gold Plan
SGD 15,000	SGD 30,000	SGD 65,000

If You are under eighteen (18) years of age at the time diagnosed of COVID-19, the maximum cover limit under this extension shall be restricted to fifty percent (50%) only.

FOLLOW-UP MEDICAL TREATMENT EXTENSION DUE TO COVID-19

This Policy extends to cover any follow-up medical expenses incurred due to COVID-19, subject to the maximum Sum Insured as stated in the Schedule, within thirty (30) consecutive days immediately after Your return to Singapore provided that the first treatment was sought outside Singapore. Any necessity of Confinement must be arranged within twenty-four (24) hours after arrival and must be a continuation of the medical attention sought during the Trip.

In no event shall all the reimbursed medical expenses under this Endorsement exceed the maximum Sum Insured stated above. If You are entitled to a refund of all or part of such expenses from any other source, We shall only be liable for the excess of the amount recoverable from such other source.

2. The following item is inserted under Provisions for Section 7 – Trip Cancellation of the Policy:

Unless otherwise stated below, if You cancel the Trip as the direct, necessary and unavoidable result of a Serious Sickness of You due to hospitalization caused by COVID-19 within thirty (30) days before the scheduled departure date for the Trip, We shall pay for the loss of and/or forfeiture of unused Travel Ticket cost and/or accommodation expenses You have paid in advance, for which You are legally liable for paying and which are not recoverable from any other source, up to the applicable Sum Insured limit shown in the Schedule provided that You have received two (2) doses of COVID-19 vaccines and age does not exceed sixty-five (65) years old:

Bronze Plan	Silver Plan	Gold Plan
Not covered	SGD 250	SGD 500

Subject otherwise to the terms, exclusions and conditions of the Policy.

STARR INDIVIDUAL PROGRAM**TRAVELEAD TRAVEL INSURANCE**

In consideration of the payment of premium by the Policyholder and subject to the terms and conditions of the Policy,
We hereby insure the Insured Person in the manner and to the extent provided in the Policy.

TABLE OF CONTENTS

PART I	DEFINITIONS	Page 4
PART II	DESCRIPTION OF COVERAGES	Page 6
PART III	GENERAL EXCLUSIONS	Page 17
PART IV	TERMINATION OF COVERAGE	Page 18
PART V	PREMIUM PROVISIONS	Page 19
PART VI	CLAIM PROVISIONS	Page 20
PART VII	GENERAL CONDITIONS	Page 21
PART VIII	ADD-ONS	Page 24

PART I – DEFINITIONS

“Accident” means an unexpected and involuntary event which causes You to suffer Injury.

“Acquired Immune Deficiency Syndrome” or “AIDS” shall have the meanings assigned to it by the World Health Organization including Opportunistic Infection, Malignant Neoplasm, Human Immunodeficiency Virus (HIV) Encephalopathy (Dementia), HIV Wasting Syndrome or any disease or illness in the presence of a seropositive test for HIV.

“Activities of Daily Living” means:

- (a) Washing - the ability to wash in the bath or shower (including getting into and out of the bath or shower) or washing by other means;
- (b) Dressing - the ability to put on, take off, secure and loosen all garments and, any braces, artificial limbs or other surgical appliances (where applicable);
- (c) Transferring - the ability to move from a bed to an upright chair or wheelchair and vice-versa;
- (d) Mobility - the ability to move indoors on the same level;
- (e) Toileting - the ability to use the toilet or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene; or
- (f) Feeding – the ability to feed oneself once food has been prepared and made available.

“Anniversary Date” means the first day of each Policy Period specified in the Schedule.

“Child(ren)” means a child(ren) below the age of eighteen (18).

“Chinese Medicine Practitioner, Chinese Bonesetter or Acupuncturist” means a herbalist, bonesetter or an acupuncturist who is legally registered and qualified to practice in line with the laws applicable in the country in which the practice is carried out. The Practitioner, Bonesetter or Acupuncturist must not be an Insured Person, an Insured Person’s Immediate Family Member or someone living in the same household as the Insured Person.

“Civil War” means a violent war arising out of conflict, or a war carried on between or among opposing citizen of the same country or nations.

“Common Carrier” means any scheduled air, land or water transport licensed to carry passengers for hire.

“Common Carrier Operator” means a company or an individual that operates a Common Carrier and is licensed to carry passengers for hire.

“Confined” or “Confinement” means staying in a Hospital for medical treatment due to an Injury or Sickness upon the recommendation of a Physician or Doctor for a continuous period until discharge. Evidence of confinement period will be based on the daily room and board costs billed by the Hospital. Back-to-back periods of Confinement due to the same or related causes shall be considered as one Accident or Sickness unless there is a gap of ninety (90) consecutive days between the back-to-back periods of Confinement during which You not Confined to a Hospital due to such an Accident or Sickness.

“Entertainment Ticket” means tickets granting admission to theme parks, art galleries, museums, musical plays, theatre performances, concerts, or sports events.

“Fractured Leg or Patella with Established Non-Union” means a complete break into two pieces of the patella or leg bone where:

- (a) the patella or leg bone does not join properly such that it cannot function normally; and
- (b) this condition is diagnosed by a Physician or Doctor to last for the rest of the Insured Person’s life.

“Home Contents” refers to household furniture and furnishing, domestic appliances, audio and video equipment, and personal belongings owned by the You or Your Immediate Family Members who permanently live with You. This does not include clothing, deeds, bonds, bills of exchange, promissory notes, cheques, traveler’s cheques, securities, cash, documents of any kind, perishable goods, livestock, motor vehicles, bicycles, boats and any accessories attaching to them.

“Hospital” means an establishment which meets all the following requirements:

- (a) holds a license as a hospital (if licensing is required in the state or governmental jurisdiction); and
- (b) operates primarily for the reception, care and treatment of sick, ailing or injured persons as in-patients; and
- (c) provides 24-hour a day nursing services by registered or graduated nurses; and
- (d) has a staff of one or more Physician or Doctor(s) at all times; and
- (e) provides organized facilities for diagnosis and major surgical facilities; and
- (f) is not primarily a clinic, nursing, rest or convalescent home or similar establishment, or a place for alcoholics or drug addicts.

“Immediate Family Member” means Your husband or wife, parent, parent-in-law, grandparent, son, daughter, son-in-law, daughter-in-law, brother, sister, grandchild or legal guardian.

"Infectious Disease" mean any kinds of infectious diseases that are caused by infective microorganisms, such as bacteria, viruses, parasites or fungi; the diseases can be spread, directly or indirectly, from one person to another, which are publicly announced and require quarantine by the government.

"Injury" means bodily injury which is solely caused by an Accident and by no other means.

"Insured Person" means the person(s) insured in the Schedule or subsequently endorsed hereon.

"Legal Cost" means the amount that pays for the lawyers and the court in legal proceedings in settling and defending the claim made against You.

"Loss of Thumb(s) / Finger(s) / Toe(s)" means complete severance through or above the metacarpophalangeal or metatarsophalangeal joints.

"Loss of Hearing" means total and irrecoverable loss of hearing.

"Loss of Limb" means loss by physical severance of a hand at or above the wrist or of a foot at or above the ankle.

"Loss of Sight" means the entire and irrecoverable loss of sight.

"Loss of Speech" means the disability in articulating any three of the four sounds which contribute to the speech such as the Labial sounds, the Alveololabial sounds, the Palatal sounds and the Velar sounds, or total loss of vocal cord or damage of speech centre in the brain resulting in Aphasia.

"Loss of Use of Limb(s) / Thumb(s) / Finger(s) / Toe(s)" means total functional disablement of any limb, thumb, finger or toe and is treated like the total loss of said limb, thumb, finger or toe.

"Malignant Neoplasm" shall include but not be limited to Kaposi's sarcoma, central nervous system lymphoma and/or other malignancies now known or which subsequently becomes known as immediate causes of death, an illness or disability, in the presence of Acquired Immune Deficiency Syndrome (AIDS).

"Natural Disaster" is defined as an occurrence brought by nature that has the capacity to cause great harm to property or people.

"Opportunistic Infection" shall include but not be limited to pneumocystis carinii pneumonia, organism of chronic enteritis, virus and/or disseminated fungi infection caused in the presence of Acquired Immune Deficiency Syndrome (AIDS).

"Percentage of Sum Insured" means the percentage stated in Compensation Table 1 of Part II herein.

"Period of Insurance" means the period shown on the Schedule attached to this Policy.

"Permanent" means lasting twelve (12) consecutive months from the date of Accident and at the expiry of that period being beyond hope of improvement as certified by a Physician or Doctor.

"Permanent Total Disablement" means You are totally and permanently disabled and prevented from engaging in occupation or employment for compensation or profit for which he/she is reasonably qualified by reason of his/her education, training or experience; or if he/she has no business or occupation at the time of Injury, Permanent Total Disablement means the inability to perform his/her Activities of Daily Living of like age and sex as the result of Injury occurring within twelve (12) consecutive months from the date of Accident. Such disability has to be Permanent.

"Physician or Doctor" means a legally registered medical practitioner qualified to practice western medicine and surgery in line with the laws of the country in which the practice is granted. The person cannot be an Insured Person, an Immediate Family Member or someone living in the same household as the Insured Person.

"Policy" means this Policy and any other documents stated in Entire Contract section of Part VII herein.

"Policyholder" means a person or company(ies) who is an applicant of the Policy.

"Pre-existing Condition" means any condition for which You received or was recommended by a Physician or Doctor for any treatment, diagnosis, consultation or prescribed drugs, or the signs or symptoms of which You were aware or should reasonably have been aware within twelve (12) consecutive months immediately prior to the Policy's effective date (for a single-trip policy) or the commencement of each Trip (for an annual travel policy).

"Schedule" means the Schedule attached to and incorporated in this Policy.

"Second Degree Burn" means damage caused by heat, electricity, chemicals, light or radiation, to both the epidermis and the underlying dermis.

"Serious Injury or Serious Sickness" means any injury or sickness which requires treatment by a Physician or Doctor and having to be Confined in a Hospital and which results in You being certified by that Physician or Doctor as unfit to travel or continue with Your Trip. When Serious Injury or Serious Sickness is applied to the Immediate Family Member, Travel Companion or Co-Partner, it means injury or sickness which requires treatment (s) by a Physician or Doctor and having to be Confined in a Hospital and which results in the Immediate Family Member, Travel Companion or Co-Partner being certified by that Physician or Doctor as needing urgent treatment to avoid death or serious impairment to his/her immediate or long-term health and which leads to the discontinuation or cancellation of the Your Trip.

"Sickness" means an illness or disease first contracted and suffered by You during the Trip that requires treatment by a Physician or Doctor.

“Starr Global Emergency Assistance” means the emergency service provider appointed by Us.

“Sum Insured” means the sum stated in the Schedule.

“Terrorist” or “Member of a Terrorist Organization” means any person who commits, or attempts to commit, a Terrorist Act or who participates in or facilitates the commission of a Terrorist Act and/or is verified or recognized or designated by any government or authority or committee as a terrorist.

“Terrorist Act” means an act including but not limited to the use or threatened use of force or violence against person or property, or the commission of an act that is dangerous to human life or property, or the commission of an act that interferes with or disrupts an electronic or communication system, undertaken by any person or group, whether or not acting on behalf of or in connection with any organization, government, power, authority or military force, when the effect is to intimidate or coerce a government, the civilian population or any segment thereof, or to disrupt any segment of the economy.

“Third Degree Burn” means full thickness skin destruction caused by heat, electricity, chemicals, light or radiation.

“Travel Companion” A person You travel with, without whom You cannot make or continue Your Trip.

“Travel Ticket” means a travel ticket purchased for travelling on any Common Carrier.

“Trip” means a journey taken by You outside Singapore for a period spanning no longer than: (i) one hundred and eighty (180) days (for a single-trip) or (ii) ninety (90) days (for an annual travel policy. The journey shall be deemed to have commenced when You arrive at the immigration counter in Singapore; and cease when You return to the immigration counter in Singapore upon completion of such journey, or upon policy expiry, whichever is earlier.

“War” means war (declared or undeclared) 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, Us, Our” means Starr International Insurance (Singapore) Pte. Ltd.

“You, Your, Yours” means the Insured Person(s) named in the Certificate of Insurance.

PART II – DESCRIPTION OF COVERAGE

SECTION 1 – ACCIDENTAL DEATH AND DISABLEMENT

If, during the Period of Insurance and while on a Trip, You sustain an Injury and if such Injury shall within twelve (12) months from the date of Accident solely and independently of any other causes results in Your death or disablement as listed under the following Compensation Table 1, We shall pay You or Your estate the Percentage of Sum Insured as shown in Compensation Table 1, multiplied by the applicable Sum Insured shown in the Schedule.

EXPOSURE

If, during the Period of Insurance and while on a Trip, by reason of any Accident, You are unavoidably exposed to the elements, and as a direct and unavoidable result of such exposure, You die or become disabled as listed in Compensation Table 1 within twelve (12) months from the date of Accident, We shall pay You or Your estate the Percentage of the Sum Insured as shown in Compensation Table 1, multiplied by the applicable Sum Insured shown in the Schedule.

DISAPPEARANCE

If, during the Period of Insurance, Your body has not been found within twelve (12) months after the date of Your disappearance, due to the sinking or wrecking of an aircraft or vessel either on ground or at sea in which You were travelling while on a Trip, it will be presumed that You have died resulting from an Accident. In such circumstances, We shall pay Your estate the Percentage of the Sum Insured for death as shown in Compensation Table 1, multiplied by the applicable Sum Insured shown in the Schedule, subject to the receipt of a signed undertaking by the personal representative(s) of Your estate that any such payment shall be refunded to Us if it is later discovered at any point in time that You did not suffer death as a result of the Accident.

EXTENSION

This Policy extends to cover any Injury sustained by You during the following periods:

- (i) When You are travelling directly from Your place of residence to the immigration counter in Singapore within four (4) hours before the scheduled departure time of the Common Carrier in which You have arranged to travel for the purpose of starting a Trip; and
- (ii) When You travelling directly from the immigration counter to Your place of residence in Singapore within four (4) hours of the actual arrival time of the Common Carrier in which he/she has arranged to travel upon completion of a Trip.

COMPENSATION TABLE 1

Benefit Event	Compensation (Percentage of Sum Insured)	
1. Death		100%
2. Permanent Total Disablement		100%
3. Loss of or the Permanent Loss of Use of one or more Limbs		100%
4. Permanent Loss of Sight of both eyes		100%
5. Permanent Loss of Sight of one eye		100%
6. Permanent Loss of Speech and Loss of Hearing		100%
7. Permanent and incurable insanity		100%
8. Permanent Loss of Hearing in:		
(a) both ears	75%	
(b) one ear	15%	
9. Permanent Loss of Speech		50%
10. Permanent Loss of the lens of one eye		50%
11. Loss of or the Permanent Loss of Use of four Fingers and Thumb	Right Hand	50%
12. Loss of or the Permanent Loss of Use of four Fingers	Right Hand	30%
13. Loss of or the Permanent Loss of Use of one Thumb	Right Hand	
(a) both joints	30%	20%
(b) one joint	15%	10%
14. Loss of or the Permanent Loss of Use of Fingers	Right Hand	
(a) three joints	10%	7.5%
(b) two joints	7.5%	5%
(c) one joint	5%	2%
15. Loss of or the Permanent Loss of Use of Toes		
(a) all – one foot		15%
(b) great toe – both joints		5%
(c) great toe – one joint		3%
16. Fractured Leg or Patella with Established Non-Union		10%
17. Shortening of leg by at least 5 cm		7.5%
18. For Permanent disablement not falling under Events 8 to 17 above, We shall in Our absolute discretion pay You a benefit which shall be calculated by assessing the degree of disablement relative to the above Percentage of Sum Insured.	Left Hand	

CONDITIONS FOR SECTION 1

- Benefits shall not be payable for more than one (1) Benefit Event stated in Compensation Table 1 arising out of the same Accident. Should more than one Benefit Event arise from the same Accident, the Benefit Event with the highest Percentage of Sum Insured shall be the benefit payable as the result of that Accident.
- During the Period of Insurance, in the event the accumulation of total paid-up benefits, in respect of one (1) or more Benefit Event(s) stated in Compensation Table 1, arising out of one (1) or more Accident(s) encountered by You, is below one hundred percent (100%) of the Sum Insured, We shall thereafter only be liable for the remaining balance payable up to one hundred percent (100%) of the Sum Insured.
- Your coverage under this Policy shall terminate upon occurrence of any loss for which benefit is payable under any one of the above Events 1 to 7 shown above in Compensation Table 1.
- When a limb which had been partially disabled prior to sustaining an Injury covered under this Policy becomes totally disabled as a result of such Injury, the Percentage of Sum Insured payable shall be determined by Us having regard to the extent of disablement caused by the Injury. However, no payment shall be made in respect of the Loss of or the Permanent Loss of Use of a Limb which had been totally disabled prior to the Injury.
- If You are left-handed, the Percentage of Sum Insured set out above from Events 11 to 14 shown above in Compensation Table 1, inclusive of the various disabilities of right and left hand, shall be switched.

SECTION 2 - COMPASSIONATE CASH BENEFIT DUE TO ACCIDENT

If, during the Period of Insurance and while on a Trip, You sustain an Injury that results in your death, We shall pay Your estate the compassionate cash benefit as stated in the Schedule.

SECTION 3 - MEDICAL EXPENSES

If, during the Period of Insurance and while on a Trip, You sustain Injury or suffer from Sickness which directly requires medical treatment outside Singapore, We shall reimburse You the reasonable and customary costs paid to a Physician or Doctor, Hospital and/or land ambulance service for medical, surgical, X-ray, hospital or nursing treatment, including the cost of medical supplies and land ambulance hire, subject to the maximum Sum Insured as stated in the Schedule.

3.1 FOLLOW-UP MEDICAL TREATMENT WITH FIRST TREATMENT SOUGHT OVERSEAS

This Policy extends to cover any follow-up medical expenses incurred, subject to the maximum Sum Insured as stated in the Schedule, within thirty (30) consecutive days immediately after Your return to Singapore provided that the first treatment was sought outside Singapore. Any necessity of Confinement must be arranged within twenty-four (24) hours after arrival in Singapore and must be a continuation of the medical treatment sought during the Trip.

3.2 CHINESE MEDICINE, BONE-SETTING, ACUPUNCTURE, PHYSIOTHERAPY AND CHIROPRACTIC TREATMENT

We shall reimburse You in respect of any medical expenses paid to a: (1) Chinese Medicine Practitioner; (2) Chinese Bonesetter or Acupuncturist; (3) physiotherapist; or (4) chiropractor arising from an Injury sustained or Sickness suffered during a Trip that requires such treatment outside Singapore, subject to the maximum Sum Insured as stated in the Schedule, within thirty (30) consecutive days immediately after Your return to Singapore provided that the first treatment was sought outside Singapore..

3.3 OVERSEAS HOSPITAL CASH

If, during the Period of Insurance and while on a Trip, You sustain Injury or suffer from Sickness which requires a Confinement in an overseas Hospital, We shall pay You a daily cash benefit for each day of Confinement, within the Period of Insurance, up to the applicable Sum Insured limit shown in the Schedule.

CONDITIONS FOR SECTION 3

- a) In no event shall all the payable amounts under Sections 3.1 to 3.3 exceed the maximum Sum Insured of Medical Expenses shown in the Schedule for all Injury or Sickness.
- b) If You are entitled to receive payment of all or part of the expenses which may be reimbursed by Us under this section (except for Overseas Hospital Cash benefit) from any other source, We will only pay the difference between what was actually incurred and paid by You and the amount You are entitled to receive from such other source(s).
- c) The necessary and reasonable medical expenses covered are those that are medically necessary to treat Your condition at the place the medical event occurred, unless otherwise approved in writing by Us before such medical treatment is provided.
- d) All treatment (except for Chinese medicine, bone-setting, acupuncture and chiropractic treatment), including specialist treatment, must be prescribed or referred by a Physician or Doctor in order for expenses to be reimbursed under this Policy and You shall be required to produce written documentation in relation to such prescription or referral. Treatments and services including medicines must be customary, not experimental or elective, for the treatment of a condition You have.

SECTION 4 - STARR GLOBAL EMERGENCY ASSISTANCE SERVICES

We have appointed Starr Global Emergency Assistance to provide and arrange emergency assistance services twenty-four (24) hours a day throughout the year whilst You are travelling on a Trip during the Period of Insurance.

We shall not be liable to You and/or the Policyholder (whether in contract, tort (including negligence), breach of statutory duty or otherwise) arising out of or in connection with the acts and/or omissions of Starr Global Emergency Assistance arising out of or in connection with the subject matter of this Policy.

(A) ROUND-THE-CLOCK HOTLINE SERVICE

You may contact Our dedicated 24-hour hotline number at (+65) 3158 2536 to obtain immediate access to available services and/or advice in relation to the below services:

(i) Medical Assistance

- Medical referral service
- Dispatch of essential medication/medical equipment not locally available

(B) EMERGENCY MEDICAL EVACUATION AND REPATRIATION

If, during the Period of Insurance and while on a Trip, You sustain Serious Injury or Serious Sickness which requires emergency medical evacuation, Starr Global Emergency Assistance shall arrange and pay for Your medically supervised emergency evacuation to the nearest available Hospital that is equipped with adequate facilities and is capable of providing the care or treatment You require. In the event that Your condition stabilises, Starr Global Emergency Assistance shall arrange and pay for Your medically supervised return to Singapore for continued care and proper treatment.

Starr Global Emergency Assistance retains the absolute right to decide the place to which You shall be evacuated and the means or method by which such evacuation shall be carried out having regard to all the assessed facts and circumstances to which Starr Global Emergency Assistance is aware at the relevant time. Starr Global Emergency Assistance cannot guarantee that appropriate medical facilities will always be available.

(C) REPATRIATION OF MORTAL REMAINS

If, during the Period of Insurance and while on a Trip, You sustain Injury or suffer from Sickness which results in death, Starr Global Emergency Assistance will arrange and pay for the return of Your remains or ashes to Singapore.

(D) HOSPITAL ADMISSION GUARANTEE

If, during the Period of Insurance and while on a Trip, You sustain Injury or suffer from Sickness which results in the necessity of hospitalisation, Starr Global Emergency Assistance shall arrange a hospital admission deposit, subject to the maximum Sum Insured as stated in the Schedule.

(E) COMPASSIONATE VISIT**(i) Hospitalisation of Insured Person**

If, during the Period of Insurance and while on a Trip, You sustain Injury or suffer from Sickness that requires hospitalisation for at least seven (7) consecutive days, Starr Global Emergency Assistance will arrange and pay for the cost of a round trip economy class air ticket and/or other reasonable transportation means for one (1) of Your relative or friend to visit You.

We shall also reimburse Your visitor's associated hotel accommodation expenses, up to seven (7) consecutive nights, subject to a maximum of SGD170 per night. However, this excludes the costs of drinks, meals and other hotel expenses. The maximum amount We shall pay under this section is the applicable Sum Insured limit shown in the Schedule.

(ii) Death of Insured Person

If, during the Period of Insurance and while on a Trip, You sustain Injury or suffer from Sickness which results in your death, Starr Global Emergency Assistance will arrange and pay for the cost of a round trip economy class air ticket and/or other reasonable transportation means for one Immediate Family Member for handling the necessary funeral arrangements, and reimburse the Immediate Family Member for his/her associated hotel accommodation expenses, excluding the costs of drinks, meals and other hotel expenses, subject to a maximum of SGD170 per night up to five (5) consecutive nights. The maximum amount We shall pay under this section is the applicable Sum Insured limit shown in the Schedule.

(iii) Death of Immediate Family Member

If, during the Period of Insurance and while on a Trip, an Immediate Family Member passes away, Starr Global Emergency Assistance will arrange and pay for the cost of an economy class air ticket and/or any reasonable transportation means for You to return to Singapore to take care of the necessary arrangements. The maximum amount We shall pay under this section is the applicable Sum Insured limit shown in the Schedule.

(F) RETURN OF CHILD(REN)

If, during the Period of Insurance and while on a Trip, You sustain Injury or suffer from Sickness, which requires hospitalisation overseas, leaving Your Child(ren) who is/are on the same Trip unattended, Starr Global Emergency Assistance will arrange and pay for the cost of a single-trip economy class air ticket(s) and/or other reasonable

transportation means for sending the Child(ren) back to Singapore with an appropriate escort, if necessary. The maximum amount We shall pay under this section is the applicable Sum Insured limit shown in the Schedule.

(G) EMERGENCY TELEPHONE CHARGES

Emergency Telephone Charges means the charges incurred on Your mobile phone during a medical emergency that You are experiencing while on a Trip. The amount to be reimbursed is subject to what is stated in the Policy Schedule.

CONDITIONS FOR SECTION 4

- a) We reserve the right to recover from You any sum paid by Us or authorised by Us to be paid by Starr Global Emergency Assistance on Our behalf in excess of Our liability under the terms of this Policy and shall be entitled to set off any such sum against any sums due from Us to You.
- b) Starr Global Assistance shall not be liable if any delay, or circumstances beyond its control, makes providing any service under this Section impossible or reasonably impracticable.

EXCLUSIONS FOR SECTION 4

The following are not covered under this section:

- (a) Any service rendered without the authorisation and/or intervention of Starr Global Emergency Assistance; and
- (b) Any service rendered by another party apart from Starr Global Emergency Assistance.

However, these provisions shall be waived in the event that You cannot notify or contact Starr Global Emergency Assistance due to either: (a) Your medical incapacity or (b) inaccessibility to any means of communication. In any event, We reserve the right to reimburse You only for expenses incurred in respect of services which Starr Global Emergency Assistance would otherwise have provided under the same circumstances.

SECTION 5 – DOCUMENT LOSS

If, during the Period of Insurance and while on a Trip, You lose Your Singapore Identity Card, passport, entry visa or other travel documents that are necessary for immigration clearance, due to theft, robbery or burglary, We shall reimburse You for: (i) the replacement cost of the lost document(s); and (ii) additional reasonable travel and hotel accommodation expenses necessarily incurred for arranging the replacement of the lost document(s), up to the applicable Sum Insured limit shown in the Schedule

CONDITIONS FOR SECTION 5

- a) You must report the theft, robbery or burglary to the police with authority at the place where the loss occurred within twenty-four (24) hours of the occurrence.
- b) Any claims under this Section must be accompanied by written documentation from the police regarding the incidence of loss.
- c) Travel expenses are limited to the cost of economy class if travelling by air or train.
- d) Travel and hotel accommodation expenses are limited to the maximum amount per day as stated in the Schedule.

EXCLUSIONS FOR SECTION 5

The following are not covered under this section:

- a) Any loss of travel document or visa which is not needed to complete the particular Trip during which the loss occurred; and
- b) Unexplained loss, mysterious disappearance, or loss due to confiscation or detention by customs, or any other authority.

SECTION 6 – TRAVEL DELAY

If, during the Period of Insurance and while on a Trip, either the actual departure or arrival time of the Common Carrier, in which You have arranged to travel on, is delayed for a minimum of six (6) hours from the scheduled departure or arrival time respectively, as specified in the original itinerary due to a sudden outbreak of strike or industrial action, riot, civil commotion, subject to General Exclusion 1, hijacking, adverse weather, Natural Disaster, equipment failure of the Common Carrier Operator, or airport events that prevents the Common Carrier Operator from proceeding per original schedule, We shall pay the applicable cash benefit shown in the Schedule for every six (6) consecutive hours of delay up to the applicable

Sum Insured shown in the Policy Schedule provided You have checked-in on time as required by the Common Carrier in the booked original itinerary.

CONDITIONS FOR SECTION 6

(a) For reasons of delay not included above, We shall indemnify You up to 25% of the Sum Insured shown in the Policy Schedule, unless:

- (i) The delay is caused by Your own doing;
- (ii) There is no documented or written confirmation from the Common Carrier or Common Carrier Operator on the length and reason of the delay;
- (iii) The delay is due to an event which was made known to You or announced publicly prior to the purchase of the Policy or booking of the Trip;
- (iv) You did not accept an alternative schedule or alternative transportation offered by the Common Carrier which You were supposed to take; and/or
- (v) The delay was caused by a taxi, shuttle service, private or rented vehicles, cruise ships, buses and other means of transportation going to airports or seaports.

(b) Written proof of delay from the Common Carrier or Common Carrier Operator must be submitted upon claim explicitly stating the specific reason of delay and the number of hours of delay.

EXCLUSIONS FOR SECTION 6

The following are not covered under this section:

(a) Any loss which is directly or indirectly, caused by a consequence of, arising from, in connection with or contributed by any one (1) or more of the following:

- (i) As a result of circumstances that were in existence and/or had been announced before the time of application for a single-trip Policy, or in respect of an annual travel Policy, the application date or the date stated on the receipt issued by the travel agent or Common Carrier Operator for the confirmation of payment of Travel Ticket or tour, whichever is later; or
- (ii) A failure to notify any travel agency, tour operator, Common Carrier Operator or provider of accommodation of the need to cancel or curtail (as the case may be) the travel arrangement(s) immediately upon finding out that it is necessary to do so;

(b) Any air miles or credit card points or similar reward or loyalty points used to pay (in part or in full) for the curtailed or cancelled (as the case may be) Trip; and

(c) If a claim under Section 6 – Travel Delay, Section 8 – Trip Curtailment or Extension, Section 9 – Trip Disruption, Section 11 – Travel Misconnection, or Section 12 – Flight Overbooked results from the same event, We shall pay for the claim under one of the sections only.

SECTION 7 – TRIP CANCELLATION

If, during the Period of Insurance, You cancel the Trip as the direct, necessary and unavoidable result of one (1) or more of the following events occurring within sixty (60) days before the scheduled departure date for the Trip, We shall pay for the loss of and/or forfeiture of unused Travel Ticket cost and/or accommodation expenses that You have paid in advance, for which You are legally liable for paying and which are not recoverable from any other source, up to the applicable Sum Insured limit shown in the Schedule:

- (a) Your unanticipated death, Serious Injury, Serious Sickness, witness subpoena, or jury service;
- (b) The unanticipated death, Serious Injury or Serious Sickness of an Immediate Family Member or Travel Companion;
- (c) The unanticipated outbreak of strike, riot or civil commotion, Natural Disaster or adverse weather conditions at the planned destination arising within one (1) week before the scheduled departure date of the Trip; or
- (d) Serious damage to Your primary residence in Singapore from fire, flood or by Natural Disasters within one (1) week from the scheduled departure date for the Trip which requires Your presence at Your primary premises on the scheduled departure date.

EXCLUSIONS FOR SECTION 7

The following are not covered under this section:

(a) Any loss which is directly or indirectly, caused by a consequence of, arising from, in connection with or contributed by any one (1) or more of the following:

- (i) As a result of circumstances that were in existence and/or had been announced before the time of application for a single-trip Policy, or in respect of an annual travel Policy, the application date or the date stated on the receipt issued by the travel agent or Common Carrier Operator for the confirmation of payment of Travel Ticket or tour, whichever is later; or
- (ii) A failure to notify any travel agency, tour operator, Common Carrier Operator or provider of accommodation of the need to cancel or curtail (as the case may be) the travel arrangement(s) immediately upon finding out that it is necessary to do so;
- (b) Any air miles or credit card points or similar reward or loyalty points used to pay (in part or in full) for the curtailed or cancelled (as the case may be) Trip.
- (c) If a claim under Section 7 – Trip Cancellation, Section 10 – Travel Postponement or Section 13 – Insolvency of Travel Agency results from the same event, We shall pay for the claim under one of the sections only.

SECTION 8 – TRIP CURTAILMENT OR EXTENSION

TRIP CURTAILMENT

If, during the Period of Insurance and while on a Trip, any of the following events occur:

- (a) Unanticipated death or Serious Injury or Serious Sickness of You or Your Immediate Family Member or Travel Companion; or
- (b) Unanticipated outbreak of strike, riot or civil commotion, or adverse weather conditions at the planned destination which prevent You from continuing with Your Trip;

We shall indemnify You for (i) any reasonable additional Travel Ticket cost and/or accommodation expenses necessarily and unavoidably incurred, and/or (ii) any loss of unused Travel Ticket and accommodation expenses which You have paid, or for payments that You are legally obliged to pay, and which are not recoverable from any other source and consequent upon Your shortened and direct return trip to Singapore, subject to the maximum Sum Insured stated in the Schedule.

TRIP EXTENSION

If, during the Period of Insurance and while on a Trip, any of the following events occur:

- (a) You are hospitalised as a result of a covered Sickness or Accident as recommended by a Physician or Doctor; or
- (b) Unanticipated outbreak of strike, riot or civil commotion, or adverse weather condition at the planned destination which prevents You from continuing with Your Trip;

We shall indemnify You for (i) any reasonable additional Travel Ticket cost and/or accommodation expenses necessarily and unavoidably incurred for the extension of Your Trip.

CONDITIONS FOR SECTION 8

- (a) If a claim under Section 6 – Travel Delay, Section 8 – Trip Curtailment or Extension, Section 9 – Trip Disruption, Section 11 – Travel Misconnection, or Section 12 – Flight Overbooked results from the same event, We shall pay for the claim under one of the sections only.
- (b) This coverage is effective only if the expenses are incurred before You became aware of any of the above circumstances, which could lead to the disruption of Your Trip.

EXCLUSIONS FOR SECTION 8

The following are not covered under this section:

- (a) Any loss which is directly or indirectly, caused by a consequence of, arising from, in connection with or contributed by any one (1) or more of the following:
 - (i) As a result of circumstances that were in existence and/or had been announced before the time of application for a single-trip Policy, or in respect of an annual travel Policy, the application date or the date stated on the receipt issued by the travel agent or Common Carrier Operator for the confirmation of payment of Travel Ticket or tour, whichever is later; and/or
 - (ii) A failure to notify any travel agency, tour operator, Common Carrier Operator or provider of accommodation of the need to cancel or curtail (as the case may be) the travel arrangement(s) immediately upon finding out that it is necessary to do so; and

Any air miles or credit card points or similar reward or loyalty points used to pay (in part or in full) for the curtailed or cancelled (as the case may be) Trip.

SECTION 9 - TRIP DISRUPTION

If, during the Period of Insurance and while on a Trip, any of the following events occur:

- (a) Unanticipated death, Serious Injury or Serious Sickness of You or Your Travel Companion; or
- (b) Unanticipated outbreak of strike, riot or civil commotion, Natural Disaster or adverse weather conditions at the planned destination which prevent You from continuing with Your planned Trip,

which forced You to change any part of the planned Trip after the commencement of the Trip, We shall pay for the additional Travel Ticket and/or accommodation expenses necessarily and unavoidably incurred which are not recoverable from any other sources and, subject to the maximum Sum Insured stated in the Schedule.

CONDITIONS FOR SECTION 9

- (a) This coverage is effective only if the expenses are incurred before You became aware of any of the above circumstances, which could lead to the disruption of Your Trip.
- (b) If a claim under Section 6 – Travel Delay, Section 8 – Trip Curtailment or Extension, Section 9 – Trip Disruption, Section 11 – Travel Misconnection, or Section 12 – Flight Overbooked results from the same event, We shall pay for the claim under one of the sections only.

EXCLUSIONS FOR SECTION 9

The following are not covered under this section:

Any loss which is directly or indirectly, caused by and/or arising from and/or in connection with and/or contributed by circumstances that were in existence and/or had been announced before:

- (a) The time of application for a single-trip policy; or
- (b) In respect of an annual travel Policy, the application date, or the date stated on the receipt issued by the travel agent or Common Carrier Operator for the confirmation of payment of Travel Ticket or tour, whichever is later.

SECTION 10 – TRIP POSTPONEMENT

If, during the Period of Insurance, Your Trip is unexpectedly and unavoidably postponed due to any of the following reasons:

- (a) Your unanticipated death, Serious Injury or Serious Sickness, witness subpoena, or jury service,
- (b) The unanticipated death, Serious Injury or Serious Sickness of an Immediate Family Member or Travel Companion,
- (c) The unanticipated outbreak of strike, riot or civil commotion, natural disaster or adverse weather conditions at the planned destination arising within one (1) week before the scheduled departure date of the Trip, or
- (d) Serious damage to Your primary residence in Singapore from fire, flood or by Natural Disasters within one (1) week from the scheduled departure date for the Trip which requires Your presence at Your primary premises on the scheduled departure date,

occurring within thirty (30) days before the commencement of a Trip, but after the date of arranging this Policy (whichever is later), We shall pay for the reasonable additional Travel Ticket cost to reschedule Your Trip up to the applicable Sum Insured limit shown in the Schedule.

CONDITIONS FOR SECTION 10

- (a) You must notify the tour operator, Common Carrier Operator or accommodation provider within thirty (30) days from the occurrence of the reasons of travel postponement.
- (b) If the Trip is postponed due to Your or an Immediate Family Member's or Travel Companion's Serious Injury or Serious Sickness, We must receive written confirmation of the nature of the Serious Injury or Serious Sickness from a Physician or Doctor.
- (c) In the case of a single-trip Policy, once You postpone the Trip and a claim is made for travel postponement under this section, Your Policy will immediately end upon Your postponement of the Trip. For the avoidance of doubt, the Policy shall continue to be in force for the other insured persons who continue with the Trip.
- (d) If a claim under Section 7 – Trip Cancellation, Section 10 – Travel Postponement or Section 13 – Insolvency of Travel Agency results from the same event, we shall pay for the claim under one of the sections only.

EXCLUSIONS FOR SECTION 10

The following are not covered under this section:

Any loss arising from the postponement of a Trip due to circumstance that was existent and/or announced before:

- (i) The time of application (for a single-trip policy); or
- (ii) The application date, or the date stated on the receipt issued by the travel agent or Common Carrier Operator for the confirmation of payment of Travel Ticket or tour, whichever is later (for an annual travel Policy).

SECTION 11 – TRAVEL MISCONNECTION

If, during the Period of Insurance and while on a Trip, Your incoming scheduled Common Carrier arrives late at the transfer point outside Singapore and You miss the onward scheduled Common Carrier which You have a confirmed reservation, We shall pay a cash benefit per each six (6) hours of delay up to the maximum amount stated in the Schedule. The period of delay is calculated from the actual arrival time of Your incoming Common Carrier at the transfer point to the actual scheduled departure time of the replacement Common Carrier.

CONDITIONS FOR SECTION 11

If a claim under Section 6 – Travel Delay, Section 8 – Trip Curtailment or Extension, Section 9 – Trip Disruption, Section 11 – Travel Misconnection, or Section 12 – Flight Overbooked results from the same event, We shall pay for the claim under one of the sections only.

SECTION 12 – FLIGHT OVERBOOKED

If, during the Period of Insurance and while on a Trip, You are denied boarding a scheduled flight, for which You have a confirmed reservation from the travel agent or airline, due to overbooking, We shall indemnify You up to the applicable Sum Insured limit shown in the Schedule.

CONDITIONS FOR SECTION 12

- (a) You must get written confirmation from the Common Carrier Operator or handling agent stating the reasons for the denied boarding.

If a claim under Section 6 – Travel Delay, Section 8 – Trip Curtailment or Extension, Section 9 – Trip Disruption, Section 11 – Travel Misconnection, or Section 12 – Flight Overbooked results from the same event, We shall pay for the claim under one of the sections only

SECTION 13 – INSOLVENCY OF TRAVEL AGENCY

If, during the Period of Insurance, Your Trip is cancelled before the start of the Trip due to bankruptcy or insolvency of a Singapore Tourism Board (STB) registered travel agency licensed and operating in Singapore from which You arranged the Trip, We shall pay for the loss of Travel Ticket cost and/or accommodation expenses, or travel deposits of such Travel Ticket and/or accommodation paid by You which cannot be recovered from any other source.

CONDITIONS FOR SECTION 13

The following conditions have to be met before bringing a claim under this section:

- (a) This Policy must be purchased more than three (3) days before the start of the Trip;
- (b) The Bankruptcy or insolvency of a Singapore Tourism Board (STB) registered travel agency licensed and operating in Singapore takes place before the start of the Trip, but after the date of arranging this Policy; and
- (c) A petition for bankruptcy or any similar petition was not filed before this Policy was purchased.
- (d) In a single return trip policy, once the Trip is cancelled and You make a claim under this section, the Policy will immediately end once You cancel the Trip.
- (e) If a claim under Section 7 – Travel Cancellation, Section 10 – Travel Postponement or Section 13 – Insolvency of Travel Agency, results from the same event, We shall pay for the claim under one of the sections only.

SECTION 14 – UNUSED ENTERTAINMENT TICKET

If, during the Period of Insurance, due to any of the following reasons occurring, within thirty (30) days before the Trip or during the Trip:

- (a) Your unanticipated death, Serious Injury or Serious Sickness, witness subpoena, or jury service,
- (b) The unanticipated death, Serious Injury or Serious Sickness of an Immediate Family Member or Travel Companion,
- (c) The unanticipated outbreak of strike, riot or civil commotion, Natural Disaster or adverse weather conditions at the planned destination arising within one (1) week before the scheduled departure date of the Trip, or

(d) Serious damage to Your primary residence in Singapore from fire, flood or by Natural Disasters within one (1) week from the scheduled departure date for the Trip which requires Your presence at Your primary premises on the scheduled departure date,

You were prevented from using the Entertainment Ticket, We shall pay for the cost of any prepaid or unused portion of the Entertainment Ticket which was meant to be used by You overseas during the Trip, less any refund and/or compensation recovered or recoverable from any other source, up to the applicable Sum Insured limit shown in the Schedule.

CONDITIONS FOR SECTION 14

(a) For any claim on Entertainment Ticket, You must seek cancellation refund from the relevant parties first, e.g. tour operator, event organiser, etc.

(b) You must submit claim with proof or denial of any cancellation refund and/or compensation from the relevant parties.

SECTION 15 – PERSONAL BAGGAGE

If, during the Period of Insurance and while on a Trip, You sustain accidental loss of or damage to Your personal baggage being used in the course of a Trip, We shall indemnify You for such loss or damage, subject to the maximum Sum Insured stated in the Schedule.

CONDITIONS FOR SECTION 15

(a) In case of theft, robbery or burglary, You must report to the police having jurisdiction at the place where the theft, loss or willful damage by a third party of the personal baggage occurs, or report to the Common Carrier Operator if the loss or damage occurred in transit, within twenty-four (24) hours of the occurrence. All supporting documentation from the Common Carrier Operator or the police having authority at the place where the theft, loss or willful damage by a third party of the personal baggage occurred must be submitted when You make a claim.

(b) You must provide original receipts or another proof of purchase for each lost, damaged, or stolen item. For items without an original receipt or a proof of purchase, We reserve the right to decline the claim or accept the claim at a reduced value at Our absolute discretion.

(c) Proof of ownership and/or assignment of the lost or damaged baggage and/or personal effects should be provided when You make a claim. Failure to provide the proof of ownership and/or assignment may result in a declined claim.

(d) We shall be entitled to take and keep possession of the lost or damaged personal baggage and to deal with salvage of the damaged personal baggage at Our absolute discretion.

(e) We will not pay, for each article or set/pair of any articles, more than the applicable Sum Insured per article shown in the Schedule. All related accessories shall be treated as part of one article.

(f) We will not pay, for laptop computer(s) including their accessories, more than the applicable Sum Insured for such item shown in the Schedule.

(g) We shall only be liable to indemnify You for a reasonable proportion, as determined by Us, of the total value of the set or pair where the lost or damaged article is part of a set or a pair.

(h) We shall make payment, subject to allowance for reasonable wear, tear and depreciation.

(i) You shall take all reasonable and necessary precautions for the safety of all of Your personal baggage.

EXCLUSIONS FOR SECTION 15

The following are not covered under this section:

(a) Loss of or damage to any personal baggage due to moths, vermin, wear and tear, atmospheric or climatic conditions, gradual deterioration, mechanical or electrical failure, any process of cleaning, restoring, repairing, or alteration;

(b) Personal baggage items that are secured, destroyed, damaged, quarantined or confiscated by any customs or other regulations or any property which is contraband or which is or has been illegally transported or traded;

(c) Loss of or damage to any software, antiques, jewelry, timepiece, money, electronic money, cash coupon, securities, tickets or documents, motor vehicles (including accessories), motorcycles, boats, diving equipment or gear, motors, any other conveyances, snow boards and ski gears, golf equipment, contact lens, denture, prosthesis, brittle or fragile items (excluding prescription spectacles or eyeglasses), or mobile phone (including accessories), food and beverage;

(d) Loss or damage to hired or leased equipment or any personal baggage forwarded in advance of a Trip or separately mailed or shipped other than in the same Common Carrier carrying You at the same time;

(e) Any unexplained loss or damage to any personal baggage and any personal baggage left unattended in any Common Carrier or vehicle, or in any public place; and

(f) Any loss claimed under Section 16 – Baggage Delay arising from the same cause.

SECTION 16 – BAGGAGE DELAY

If, during the Period of Insurance and while on a Trip, Your checked-in baggage is delayed by the Common Carrier Operator and is not delivered to You at the scheduled destination, We will pay You a cash benefit for every full six (6) consecutive hours of delay up to the maximum Sum Insured specified in the Schedule.

We will pay You for Your baggage delay upon return to Singapore based on the maximum Sum Insured specified in the Schedule.

CONDITIONS FOR SECTION 16

(a) We will pay a cash benefit for one (1) piece of delayed baggage per Insured Person.
(b) The delay must be certified by the Common Carrier Operator and any claim under this section must be accompanied by such certification.

EXCLUSIONS FOR SECTION 16

The following are not covered under this section:

(a) Unexplained delay or delay due to confiscation or detention by customs or any other authority;
(b) Delay of any personal baggage forwarded in advance of a Trip or separately mailed or shipped other than in the Common Carrier carrying You at the same time; and
(c) Any loss claimed under Section 15 – Personal Baggage arising from the same cause.

SECTION 17 – PERSONAL MONEY

If, during the Period of Insurance and while on a Trip, You sustain a loss of cash, which was taken with You, as a direct result of theft, robbery or burglary during the course of a Trip, We shall You for such loss up to the applicable Sum Insured limit shown in the Schedule.

CONDITIONS FOR SECTION 17

You must report the theft, robbery or burglary to the police having jurisdiction at the place where the loss occurred within twenty-four (24) hours of the occurrence

EXCLUSIONS FOR SECTION 17

The following are not covered under this section:

(a) Any unexplained loss or loss due to confiscation or detention by customs or any other authority, devaluation of currency, or shortages due to errors or omissions during money exchange transactions; and
(b) Any claim made by an Insured Person aged ten (10) or below under this Section.

SECTION 18 – PERSONAL LIABILITY

If, during the Period of Insurance and while on a Trip, due to Your negligence, You become legally liable to pay during the Trip and/or incur Legal Costs under any of the following circumstances:

(a) Accidental death or Injury to any third party; and/or
(b) Accidental loss of or damage to the property of any third party,

We shall indemnify You for any compensatory damages, subject to the maximum Sum Insured stated in the Schedule.

CONDITIONS FOR SECTION 18

You do not offer or promise payment or admit fault to any other third party, and/or become involved in any litigation without Our written approval.

EXCLUSIONS FOR SECTION 18

We shall not be liable for any claim which is directly or indirectly, caused by, a consequence of, arising from, in connection with or contributed by any one (1) or more of the following:

(a) Damage to any property of, or death or injury to any person who is an Immediate Family Member, Travel Companion or the employer of Yours or deemed by law to be Your employer;
(b) Damage to any property which belongs to You or which is under Your care, custody or control;

- (c) Damage relating to any liability assumed by You under contract;
- (d) Any willful, malicious, or unlawful act or omission by You;
- (e) Any ownership, possession or use of vehicles, aircraft, watercraft, firearms or animals by You;
- (f) Any undertaking of any trade, business or profession by You;
- (g) Any criminal proceedings brought against You whether You are eventually convicted or not; and/or
- (h) Any liability which has been admitted or settled by You without Our written approval.

SECTION 19 – RENTAL VEHICLE EXCESS

If, during the Period of Insurance and while on a Trip, You hire a vehicle which is stolen, damaged or involved in a collision whilst You are driving or under Your control, We shall reimburse You for the rental vehicle excess up to the applicable Sum Insured limit shown in the Schedule.

CONDITIONS FOR SECTION 19

- (a) You must subscribe to the motor vehicle insurance provided by the rental organisation of the rental vehicle against any loss or damage to the rental vehicle during the rental period.
- (b) You must not violate any terms of the rental agreement or motor vehicle insurance policy.
- (c) You must be liable for the loss or damage of the rental vehicle in the incident.
- (d) You must hold a valid driving license for the country in which the theft, damage or collision has occurred.
- (e) This benefit shall be payable only once per Trip.

EXCLUSIONS FOR SECTION 19

The following are not covered under this section:

- (a) Any illegal or unlawful use of the rental vehicle by You; and/or
- (b) Any incident incurred while the rental vehicle is under Your control when You are under the effects of alcohol or drugs.

SECTION 20 – LOSS OF HOME CONTENTS DUE TO BURGLARY

If, during the Period of Insurance and while on a Trip, We shall cover You aged eighteen (18) and above against the physical loss or damage to Your Home Contents within Your home in Singapore that was left vacant because of the Trip, caused by burglary where force and violence were used to get into Your property while You were outside Singapore during the Trip.

We may choose to pay for or decide to reinstate or repair any damaged item after taking into account wear and tear and market value. We reserve the discretion to not consider any loss in market value for electronic items bought within one year before the date of the accident if the You can produce evidence (for example, original receipts). If any item is proven to be beyond economical repair, We shall deal with the claim under this section as if the item had been lost.

The sub-limit We shall pay is:

- (a) SGD2,000 in total for platinum, gold and silver items, watches, jewelry, precious stones, and furs; or
- (b) SGD1,000 for any one item, or set or pair of items.

In no event shall the aggregate sum of all the payable amounts under this section exceed the applicable Sum Insured limit shown in the Schedule.

PART III – GENERAL EXCLUSIONS

We shall not pay under any section of this Policy for loss, Injury, damage or liability suffered and/or sustained by or arising directly or indirectly as a result of or in connection with:

1. War, Civil War, invasion, insurrection, revolution, use of military power or usurpation of government or military power, You directly participating in a strike, riot and/or civil commotion;
2. Nuclear risks of any nature; radioactive, nuclear pollution or contamination;
3. Any prohibition or regulations by any government; confiscation, detention, destruction by customs or other authorities;
4. A Terrorist or a Member of a Terrorist Organisation;
5. Any illegal or unlawful act by You;
6. You not taking all reasonable efforts to avoid Injury or to minimise any claim under this Policy;

7. Riding or driving in any kind of motor racing, competition, engaging in a professional capacity in any sport where You would or could earn income or remuneration from engaging in such sport as a source of income;
8. Any loss which is connected with the effects of alcohol or drugs other than those prescribed by a Physician or Doctor;
9. Suicide or attempted suicide or intentional self-injury, or self-exposure to needless peril;
10. Any medical treatment received in the course of a Trip which was made receiving medical treatment as one of its purposes (for the avoidance of doubt, receiving medical treatment need not be the sole purpose of the Trip); or if the Trip was undertaken while You were unfit to travel or against the advice of a Physician or Doctor;
11. Any Pre-existing Condition, cosmetic, plastic or any elective surgery; surgical or non-surgical treatment of obesity (including morbid obesity) or weight control programs, congenital or heredity disease or defect, congenital anomalies or any complications or conditions arising therefrom;
12. Health check-ups or any investigation(s) not directly related to admission diagnosis, Sickness or injury, or any treatment or investigation which is not medically necessary;
13. Your expenses incurred relating to the cost of prosthesis, contact lens, hearing aids, dentures and other medical equipment; or any expenses incurred relating to dental or optical treatment unless such costs are necessarily incurred due to an Accident;
14. Psychosis, sleep disturbance disorder, mental or nervous disorders, pregnancy, miscarriage or childbirth; or any injury or Sickness associated with pregnancy, miscarriage or childbirth;
15. AIDS or any Injury or Sickness suffered in the presence of a seropositive test for HIV and related diseases and/or sexually transmitted disease;
16. You engaging in naval, military or air force service or operations; armed force service; acting as a civil defense personnel of any country or international authority, whether in full-time service or as a volunteer or during reservist training pursuant to Section 14 of the Enlistment Act, Chapter 93 of Singapore;
17. Piloting or serving as a crewmember or riding in any aircraft except as a fare paying passenger on a regularly scheduled airline;
18. Any loss or expenses if reimbursed or paid by Us would result in Us or Our affiliates being in breach of trade or economic sanctions of the U.S. or United Nation or other such similar laws or regulations;
19. Any loss or expenses in relation to COVID-19, unless specifically covered under Section 3.
20. Any loss or expenses in relation to:
 - (a) Any Infectious Disease, virus, bacterium or other microorganism (whether asymptomatic or not); or
 - (b) Any pandemic or epidemic, as declared as such by the World Health Organization or any governmental authority;
 If We allege that, by reason of this exclusion, any amount is not covered by this Policy, the burden of proving the contrary shall rest on You.
21. Any side effect or complications arising from a COVID-19 vaccination;
22. Denial of entry due to COVID-19 or any Infectious Disease upon arrival within itinerary whether pre-departure from origin point, in-transit at connection points, or at final destination;
23. Change of travel decision due to fear of COVID-19 infection or any Infectious Disease during pre-departure, at connecting points, or at final destination;
24. Trip Curtailment due to COVID-19 or any Infectious Disease resulting from border closures, government orders, advisories, regulations or directives;
25. Any expenses covered or paid by the airline, hotel, or other insurance schemes or for which any of these are liable;
26. Any reimbursement of fees, deposits and/or any loss arising from inappropriate travel documentation requirements such as, but not limited to, late release of visas, refusal of entry by the government of destination, or refusal to depart from the originating city because of inappropriate travel documentation; or
27. Any loss arising from the rejection of any government immigration whether departing or arriving at any particular country.

PART IV – TERMINATION OF COVERAGE

1. FOR SINGLE-TRIP POLICY

- (a) This Policy shall terminate automatically in the event of the occurrence of one or more of the following:
 - i. Non-payment of any premium;
 - ii. Upon payment of the benefits under the circumstances mentioned under Part II, 1.4 Conditions for Section 1 (c);

- iii. Fraud, material misrepresentation or non-disclosure on the part of the Policyholder, You or Your insurance broker; and/or
- iv. Any willful or reckless acts or omissions on the part of the Policyholder, You or Your insurance broker increasing the hazards insured against.

(b) This Policy is non-renewable and non-cancellable.

(c) Except as prescribed by the laws of Singapore or as provided for in this Policy, no premium shall be returned once the coverage has taken effect.

2. FOR ANNUAL TRAVEL POLICY

(a) We may terminate this Policy at our absolute discretion at any time during the Period of Insurance by giving thirty (30) days' prior notice in writing to the last known address of the Policyholder or its insurance broker. In the event of such termination, We shall return promptly the pro-rata premium to the Policyholder. However, no notice of termination is required from Us in the event of the occurrence of one or more of the following and this Policy shall be automatically terminated forthwith:

- i. non-payment of any premium;
- ii. on the Anniversary Date when the Insured Person no longer fulfills the eligibility stated under "Eligibility of Insured Person" of Part VII herein;
- iii. upon payment of the benefits under the circumstances mentioned under Part II, 1.4 Conditions for Section 1 (c);
- iv. fraud, material misrepresentation or non-disclosure on the part of the Policyholder, You or Your insurance broker; or
- v. willful or reckless acts or omissions on the part of the Policyholder, You or Your insurance broker increasing the hazards insured against.

(b) The Policyholder may cancel this Policy by giving Us not less than thirty (30) days' prior written notice. Upon termination by the Policyholder, premiums shall be computed in accordance with the applicable percentage indicated below, but in no event less than Our customary minimum premium:

<u>Covered Period</u>	<u>Retentive Percentage of Annual Premium</u>
6 Months (Minimum)	70%
Over 6 Months	100%

No refund of premium shall be made if there is any claim made under this Policy.

PART V - PREMIUM PROVISIONS

1. FOR SINGLE-TRIP POLICY

(a) Premium

The premium for this Policy will be based on the rates currently in force in the application or agreed in the quotation slip, the plan and the coverage and amount of insurance in effect. However, We reserve the right to change rates at any time if any of the following events take place during the Period of Insurance:

- i. The terms of the Policy change;
- ii. A division, subsidiary, affiliated organization or eligible class is added or deleted from the Policy;
- iii. There is a change in the factors bearing on the risk assumed;
- iv. There is a misrepresentation in the information We relied on in establishing the premium rate; or
- v. Any law or regulation is amended to the extent it affects Our benefit obligation.

(b) Payment of premium

The premium is due on the Policy's effective date. If any premium is not paid when due, the Policy will be canceled as of the premium due date.

2. FOR ANNUAL TRAVEL POLICY

(a) Payment of premium

The first premium is due on the Policy's start date. After that, premiums will be due annually on the Anniversary Date unless We agree with the Policyholder on some other method of premium payment. If any premium is not paid when due,

the Policy will be cancelled as of the premium due date, except as provided in the Policy Grace Period section as described below.

(b) Policy grace period

A Policy grace period of thirty-one (31) days shall be granted following the Anniversary Date of Policy for the payment of the required premiums. The Policy shall remain in force during the grace period. If the required premiums are not paid, insurance shall end upon the expiration of the grace period. The Policyholder shall be liable to Us for any unpaid premium for the time the Policy was in force.

PART VI – CLAIM PROVISIONS

1. CONDITIONS PRECEDENT

The following clauses in this section of the Policy relating to Claims Provisions shall be deemed **condition precedents** to the liability of Us to make any payment under this Policy. If any of these conditions are not satisfied, We will not be liable for a loss under this Policy in respect of a claim.

2. TIME OF NOTICE OF CLAIM

Written notice of a claim via Our online claims portal, must be submitted to Us within thirty (30) days after occurrence of any Accident or other event that might give rise to a claim under this Policy. However, in the event of accidental death, such notice must be given to Us within fifteen (15) days. The written notice of a claim will require You to provide written proof covering the occurrence, character and extent of the loss for which a claim is made, to Us. If such details are not completed and submitted to Us, You shall be deemed to have not complied with the time requirements of this Policy for notifying Us of a Claim.

3. TIME FOR SUBMITTING SUPPORTING DOCUMENTS AND INFORMATION

We will require You to provide supporting documents and/or information, including but not limited to, travel booking confirmation, a copy of Your passport, medical reports, etc. The required supporting documents and/or information is listed online at Our online claims portal. Such supporting documents and/or information must be furnished to Us as soon as reasonably practicable. If it is shown that it was not possible to do so, such proof must be furnished within one (1) year after the date of You providing Your written notice of a claim and no later than ninety (90) days after the termination of the Policy (whichever is earlier). All certificates, information and evidence required by Us shall be furnished at the expense of You or his/her legal personal representatives and shall be in such form and of such nature as We may prescribe.

4. SUFFICIENCY OF NOTICE

Such written notice, by You or on Your behalf, given to Us or to Our general agent, with particulars sufficient to identify You shall be deemed to be notice to Us. Failure to give written notice within the time provided in this Policy shall not invalidate any claim if it is shown that it was not reasonably practicable to give such written notice and that notice was given as soon as was reasonably practicable.

5. CLAIMANT COOPERATION PROVISION

Failure of You to cooperate with Us in the administration of a claim may result in the delay or termination of a claim. Such cooperation includes, but is not limited to, providing any information or documents needed to determine whether benefits are payable or the actual benefit amount due.

6. LIMITATIONS CONTROLLED BY STATUTE

If any time limitation of this insurance, with respect to giving notice of claim or furnishing proof of loss, is less than that permitted by the laws of Singapore, such limitation is hereby extended to agree with the minimum period permitted by such laws.

7. PHYSICAL EXAMINATION AND AUTOPSY

We reserve the right to have a Physician or Doctor examine You as often as is reasonably necessary. This section applies when a claim is pending or while benefits are being paid. We also have the right to request an autopsy in the case of death, unless the law forbids it. We shall pay the cost of the examination or autopsy.

8. FRAUDULENT CLAIMS

If the claim be in any respect fraudulent or if any fraudulent means or devices be used by You or anyone acting on Your behalf to obtain any benefit under this Policy, this Policy shall immediately terminate and all benefit in respect of such claims shall be forfeited from the date on which the fraudulent claim is proffered.

PART VII – GENERAL CONDITIONS**1. ENTIRE CONTRACT**

The Policy, Schedule and the application for You to be insured under this Policy and any endorsements and/or attachments shall constitute the entire contract of insurance. No change to the terms and conditions of this Policy shall be valid unless approved in writing by Us and such approval shall be endorsed hereon or attached hereto. No broker or agent has the authority to amend or to waive any of the terms and conditions of this Policy. No change in this insurance shall be valid unless approved by Us and endorsed hereon.

2. ELIGIBILITY OF INSURED PERSON

- (a) The insurance under this Policy shall apply to:
 - i. for single-trip Policy: Insured Persons of all ages;
 - ii. for annual travel Policy: Insured Persons aged seventy (70) years or below, renewable up to the age of seventy-five (75). However, the individual applicant must be eighteen (18) years old or above.
- (b) Family plan under this Policy shall apply to the legal couple and their legitimate Child(ren).

3. GEOGRAPHICAL LIMIT AND OPERATIVE TIME

Insurance provided under this Policy shall apply twenty-four (24) hours a day with following different geographical limits in the course of a Trip as shown in the Schedule:

- (a) Southeast Asia ("SEA"): includes Brunei Darussalam, Malaysia, Cambodia, Indonesia, Laos, Myanmar, Philippines, Thailand and Vietnam;
- (b) Asia Pacific: : includes all SEA countries as well as Australia, Bangladesh, Bhutan, China, Fiji, Guam, Hong Kong, India, Japan, South Korea, Sri Lanka, Mongolia, Macau, Maldives, New Zealand, Pakistan, Papua New Guinea, E. Timor, Taiwan, as well as other Pacific nations;
- (c) Worldwide: Anywhere in world except Singapore while excluding Belarus, Cuba, Iran, North Korea, Russia, Ukraine

4. FOREIGN SANCTIONS

Subject to the terms and conditions of the Policy, this Policy applies anywhere in the world unless specifically limited by Us through endorsement, or where coverage would be prohibited under any law or regulation that is applicable to Us at the inception of this Policy or becomes applicable at any time thereafter because it breaches any embargo or sanction, or because the Insured Person or any beneficiary under this Policy is designated a "Specially Designated National" (SDN) by the US Office of Foreign Assets Control (OFAC).

In circumstances, where it is lawful for Us to provide coverage under the Policy, but the payment of a valid and otherwise collectable claim may breach any embargo or sanction, including but not limited to, OFAC and/or the US Department of Commerce, then We will take reasonable measures to obtain the necessary authorisation to make such payment. This Policy does not apply to the extent that any trade or economic sanctions laws, regulations or designations or other laws or regulations prohibit Us from offering or providing insurance. To the extent that any such prohibitions apply, the coverage will not be made effective, no benefit will be provided, We shall have no liability whatsoever and this Policy shall be void ab initio.

5. RIGHTS OF THIRD PARTIES

Any person or entity who is not a party to this Policy shall have no rights under the Contracts (Rights of Third Parties) Act to enforce any term of this Policy.

6. TO WHOM INDEMNITIES PAYABLE

Benefits payable under this Policy shall be made to You, however, in the event of Your death, to the beneficiary designated by You provided such beneficiary is not legally disqualified and survives You; or in the absence of beneficiary designation, to the person or persons then surviving in the following order of preference: (a) legal spouse; (b) children; (c) parents; (d)

brothers and sisters; otherwise, to the estate of Yours. Any payment made by the Company in good faith pursuant to this provision shall fully discharge the Company to the extent of the payment.

7. POLICY VALIDATION

This Policy is applicable to leisure and business travel. With regard to business travel, this Policy shall only apply to a Trip undertaken for the purpose of carrying out professional, managerial, clerical and/or administrative tasks.

8. ASSIGNMENT

This Policy and any rights under or in respect of it cannot be assigned without our prior written consent.

9. TRIP EXTENSION (For Single-Trip Policy)

In the event the Trip is being unavoidably delayed which is outside Your control, the Policy shall be automatically extended until You return to Singapore subject to a maximum of seven (7) days at no additional premium.

10. REINSTATEMENT OF POLICY (For Annual Travel Policy)

If this Policy lapses due to non-payment of premium, it may be reinstated with Our approval. Benefits shall not, however, be payable for any event likely to give rise to a claim under this Policy which occurs after the Policy had lapsed, but before the reinstatement date of the Policy and the exclusion in respect of any Pre-existing Condition pursuant to Clause 10 of Part III shall re-apply as if the Policy commenced on such reinstatement date.

11. RENEWAL CLAUSE (For Annual Travel Policy)

This Policy shall be renewable from the Anniversary Date with Our consent by payment of premium in advance at Our premium rate in force at the time of renewal. However, We reserve the right to adjust the premium rates, benefits, terms and conditions of this Policy and/or not to invite renewal at Our absolute discretion.

12. EXAMINATION OF RECORDS AND AUDIT

We shall be permitted to examine and audit the Policyholder's books and records at any time during the term of the Policy and within two (2) years after the termination of the Policy for books and records relating to the premiums or subject matter of this Policy.

13. OTHER INSURANCE

If any loss, damage or legal liability covered under this Policy is also covered by any other insurance that You may benefit from, We shall not be liable under this Policy, except for any excess beyond the amount payable under such other insurance, provided that the benefit of Accidental Death and Disablement, Overseas Hospital Cash and Travel Delay shall not be limited by the above.

14. DUPLICATE INSURANCE

If You are covered under more than one travel insurance policy which is underwritten by Us for the same Trip, We shall only be liable for the travel policy with the highest plan level.

15. GOVERNING LAW

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

16. CLERICAL ERROR

Our clerical errors shall not invalidate this Policy otherwise valid nor continue this Policy otherwise not valid in accordance with the provisions of this Policy and the applicable laws.

17. DISPUTE RESOLUTION

No action at law or in equity shall be brought to recover on this Policy, prior to the expiration of sixty (60) days after written proof of loss has been furnished in accordance with the requirements of this Policy. No such action shall be brought after the expiration of three (3) years after the time written proof of loss is required to be furnished.

Any dispute, difference or question which may arise at any time between Us and the Policyholder and/or You in relation to the interpretation of this Policy or concerning any matter arising out of this Policy or the rights or liabilities of the parties shall

be first referred to the Financial Industry Disputes Resolution Centre Ltd ("FIDREC"), where it falls within FIDREC's jurisdiction.

If the dispute cannot be referred to or resolved by FIDREC, it shall be referred to and finally resolved by arbitration in Singapore in accordance with the Arbitration Rules of the Singapore International Arbitration Centre for the time being in force, which rules are deemed to be incorporated by reference in this clause. The Arbitration Act (Chapter 10) shall apply. The submission and reference to arbitration shall take place within three (3) months from the date which We disclaim liability to You for any claim under this Policy, and if such claim shall not within the stated period have been submitted and referred to arbitration under this clause, then the claim shall be deemed to have been abandoned and shall not thereafter be recoverable. The Tribunal shall consist of three (3) arbitrator(s). The language of the arbitration shall be English.

18. PERSONAL DATA PROTECTION

You hereby authorise, agree, acknowledge and consent that We, Our associated persons/organisations, Our and their third party service providers, and Our and their representatives, whether within or outside Singapore (collectively, "**Starr Persons and Selected Third Parties**"), may collect, disclose, store, retain and/or possess (collectively, "**Use**") Your personal data and information that had/has been provided to Starr Persons and Selected Third Parties and/or that Starr Persons and Selected Third Parties possess about him/her (whether from Us or a third party), in the manner and for the purposes described in our privacy policy ("**Privacy Policy**"), a copy of which can be found at www.starrinsurance.com.sg/home/starr_privacy and which You are deemed to have read.

Without prejudice to the foregoing, You agree to comply with the terms of the Privacy Policy, including where such Privacy Policy is amended from time to time by Us in accordance with its terms. Where Personal Data of another person is disclosed by You, You represent and warrant that You have obtained the consent of the individual concerned, except to the extent such consent is not required under relevant laws: (i) to collect such Personal Data; (ii) to disclose such Personal Data to the Starr Persons and Selected Third Parties; and (iii) for the Starr Persons and Selected Third Parties to Use such Personal Data in the manner and for the purposes described in the Privacy Policy, and You hereby agree to indemnify Starr Persons and Selected Third Parties for all losses and damages that Starr Persons and Selected Third Parties may suffer in the event that You are in breach of any representation and warranty provided by You herein.

19. POLICY OWNERS' PROTECTION SCHEME

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

20. RIGHT OF RECOVERY

In the event authorisation of payment and/or payment is made by Us or Starr Global Emergency Assistance or an authorised representative of Starr Global Emergency Assistance for any claim which is not covered under this Policy or when the limit of liability of this insurance has exceeded or whereby policy liability is not engaged, We reserve the right to recover the said sum or excess from You.

21. SUBROGATION

In the event of any payment under this Policy, We shall be subrogated to all Your rights of recovery therefore against any person or organisation and You shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. You shall take no action after the loss to prejudice such rights.

PART VIII – ADD-ONS

1. MEDICAL TREATMENT EXTENSION (Section 3.1) WITHOUT SEEKING TREATMENT OVERSEAS AND WITHIN 48 HOURS UPON ARRIVAL IN SINGAPORE TO SEEK FIRST TREATMENT

Coverage	Bronze	Silver	Gold
Sum Insured per Insured Person per Trip (SGD)	\$300	\$500	\$1,000
Without seeking treatment overseas, within 48 hours upon arrival in Singapore			

We shall pay You any follow-up medical expenses incurred, subject to the maximum Sum Insured as stated in the Schedule, within thirty (30) consecutive days, provided that the first treatment was sought within 48 hours immediately after You to Singapore. Any necessity of Confinement must be arranged within twenty-four (24) hours after arrival.

2. GOLF PROTECTION

Coverage	Sum Insured per Insured Person per Trip (SGD)
Golf Baggage Sub-limit per item/pair/set of articles	1,500 300
Hire Golf Equipment Sub-limit per item/pair/set of articles	1,000 200
Loss of Green Fees	500

(i) GOLF BAGGAGE

We shall pay You up to the applicable Sum Insured limit as shown in the Table of Benefits for loss due to theft of or damage to any golf baggage carried by You during the course of a Trip. If any damaged article of golf baggage is proven to be beyond repair, We shall pay for each article or set/pair of any articles, up to the applicable Sum Insured per article shown in the Schedule. All related accessories shall be treated as part of one article taking into account wear and tear and market value.

(ii) HIRED GOLF EQUIPMENT

If Your golf equipment is lost, stolen, delay or damaged during the course of a Trip, We shall reimburse You up to the applicable Sum Insured limit as shown in the Table of Benefits for the cost of hiring golf equipment. We shall be entitled not to pay any benefits under this section where You are unable to furnish all receipts for the golf equipment hired.

(iii) LOSS OF GREEN FEES

We shall reimburse You up to the applicable Sum Insured as shown in the Table of Benefits for the amount of any green fees or golf tuition fees or any fees for hiring any golf equipment in connection with such golf course or tuition, which was paid in advance by You but not refundable or subsequently forfeited in the event You are not able to take part in or use such golf course or tuition due to Injury or Sickness suffered by You during the Trip.

The amount of reimbursement payable by us will be calculated in proportion to the number of days of such golf course or tuition not taken part or unused by You.

EXCLUSIONS APPLICABLE TO GOLF PROTECTION COVER

The following are not covered under this section:

- (a) Accidental breakage or damage of the golf baggage or golf equipment while in use;
- (b) Any loss or damage caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process initiated by You to repair, clean or alter any golf baggage or golf equipment;
- (c) Any loss or damage to property which could be recoverable from any other source including but not limited to any loss insured under any other insurance, or which could be reimbursed for by a Common Carrier, a hotel, and any service providers or otherwise;
- (d) Any subsequent claims for loss or damage to golf baggage or golf equipment which function normally after it has been fixed or repaired by a third party for which a claim has been made and approved under this Policy;

- (e) Any loss of Your golf baggage or golf equipment when it is left unattended in a public place, or place where members of the general public have access or as a result of Your failure to take due care and precautions for the safeguard and security of such property;
- (f) Any loss or damage while in the custody of a hotel or Common Carrier, unless reported immediately on discovery in writing to such hotel or Common Carrier within three (3) days and a Property Irregularity Report is obtained in the case of the event occurring while in the custody of Common Carrier Operator;
- (g) Any loss not reported to the police within twenty-four (24) hours from occurrence of the incident and such police report is not obtained at the place of loss;
- (h) If no proof of purchase and ownership is provided with respect to the loss or damage of an article, We may not approve the claim or accept it at a reduced value, at our absolute discretion;
- (i) For the same loss under Section 14 – Personal Baggage or Section 15 - Baggage Delay arising from the same cause;
- (j) Unexplained loss or loss by any mysterious disappearance; or
- (k) Where receipts submitted are not in Your name.

3. CRUISE VACATION

Coverage	Sum Insured per Insured Person per Trip (SGD)
Additional Trip Cancellation or Trip Curtailment or Extension	3,000
Cruise Missed Connection	6,000
Excursion Tour Cancellation	1,000
Satellite Phone Fee	200

(i) ADDITIONAL TRIP CANCELLATION OR TRIP CURTAILMENT OR EXTENSION

The maximum applicable Sum Insured of Section 7 - Trip Cancellation or Section 8 – Trip Curtailment or Extension of the Policy shall be increased by the maximum Sum Insured of this benefit as shown in the Table of Benefits.

All claims under this Section (i) Additional Trip Cancellation or Trip Curtailment or Extension will be governed in accordance with the terms, conditions and exclusions as set out in Section 7 - Trip Cancellation or Section 8 - Trip Curtailment or Extension.

(ii) CRUISE MISSED CONNECTION

In the event that the Common Carrier in which You have arranged to travel in order to board the cruise is delayed for at least eight (8) hours from the scheduled arrival time specified in the itinerary due to inclement weather, natural disasters, equipment failure, hijack or strike by the employees of the Common Carrier, during the course of a Trip which is the sole and direct cause of You being unable to board the cruise for the cruise tour at the designated boarding port, We shall reimburse You up to the applicable Sum Insured shown in the Table of Benefits for forfeiture of payments made in relation to the cruise tour and/or additional and reasonable travel fare incurred by You to go to the next scheduled destination of the cruise tour, if any, for the purpose of re-joining the cruise tour.

The reimbursement of You for any forfeiture of payments payable under this section shall be calculated in proportion to the number of days of absence on the cruise.

Exclusions Applicable to Cruise Missed Connection

We shall not be liable for the following:

- (a) Any loss which could be recoverable from any other source including but not limited to any loss that is covered by any other existing insurance scheme, government program, or which will be paid or refunded by a cruise, hotel, airline, travel agent or any other provider of travel and/or accommodation;
- (b) Where You fail to obtain written confirmation from the Common Carrier on the number of hours of and the reason for such delay;
- (c) Any loss arising from any event or occurrence leading up to the relevant delay that were in existence and/or announced before;
- (d) the time of application for a single-trip policy; or

- (e) in respect of an annual travel policy: (i) the application date; or (ii) the date stated on the receipt issued by the travel agent or Common Carrier Operator for the confirmation of payment of Travel Ticket or tour, whichever is later;
- (f) Any loss arising from Your late arrival at the airport or port (i.e. arrival at a time later than the time required for check-in or booking-in with the exception of late arrival due to strike by the employees of the Common Carrier);
- (g) Your failure to get on-board the first available alternative transportation offered by the administration of the relevant Common Carrier; or
- (h) Any loss claimed under Section 7 - Trip Cancellation arising from the same cause.

(iii) EXCURSION TOUR CANCELLATION

We shall reimburse You up to the applicable Sum Insured limit shown in the Table of Benefits for forfeiture of payments made in relation to the excursion tour organised by the cruise management if the excursion tour is cancelled due to Injury or Sickness suffered by You or adverse weather at the planned destination.

We shall not pay any benefits under this section for loss, Injury, damage, or liability suffered and/or sustained by or arising directly or indirectly as a result of or in connection with any loss which could be recoverable from any other source including but not limited to any loss that is covered by any other existing insurance scheme, government program, or which will be paid or refunded by a cruise, hotel, airline, travel agent or any other provider of travel and/or accommodation.

(iv) SATELLITE PHONE FEE

We shall reimburse You up to the applicable Sum Insured shown in the Table of Benefits for satellite phone call expenses incurred by You whilst on board a cruise during the course of a Trip, in the event that You must return directly to Singapore following Injury or Sickness suffered by You or Your traveling companion which was suffered during the Trip and which prevents You from continuing the Trip.

We shall not pay any benefits under this section for loss, Injury, damage or liability suffered and/or sustained by or arising directly or indirectly as a result of or in connection with:

- (a) Where You fail to furnish an official receipt issued by the satellite phone service provider as proof of satellite phone call expenses incurred by You;
- (b) Where You fail to obtain and provide a written report from the Physician or Doctor certifying the Injury or Sickness suffered by You or Your traveling companion whilst on board the cruise; or
- (c) Any loss which could be recoverable from any other source including but not limited to any loss covered by any other existing insurance scheme, government program, or which will be paid or refunded by a cruise, hotel, Common Carrier, travel agent or any other provider of travel and/or accommodation.

4. SCUBA DIVING

Coverage	Sum Insured per Insured Person per Trip (SGD)
Dive Tour Cost	2,500
Equipment Hire	1,500
Sub-limit per item/pair/set of articles	300

(i) DIVE TOUR COST

If You are certified by a Physician or Doctor as being unfit to dive due to Sickness or Injury suffered by You, prior to the commencement of the dive tour, We shall pay up to the applicable Sum Insured limit shown in the Table of Benefits in respect of irrecoverable dive tour costs paid or contracted to be paid prior the Trip.

In case of Sickness or Injury occurring to You during the dive tour, we shall pay a proportionate loss of Your irrecoverable dive tour costs provided that You shall be diving:

1. under the direction of an accredited diving instructor or dive guide and up to depths of eighteen (18) meters; or
2. within the maximum depths for which You are certified to dive by an accredited diving instructor.

We shall not pay any benefits under this section for loss, Injury, damage, or liability suffered and/or sustained where a medical certificate has not been obtained from a Physician or Doctor confirming that cancellation or interruption of the dive tour is medically necessary.

(j) EQUIPMENT HIRE

If Your diving equipment is lost, stolen, delay or damaged during the course of a Trip, We shall reimburse You up to the applicable Sum Insured limit as shown in the Table of Benefits for the cost of hiring diving equipment. We shall be entitled not to pay any benefits under this section where You are unable to furnish all receipts for the diving equipment hired.

We shall not be liable for the following:

- (a) Any loss or damage to diving equipment a result of Your failure to take due care and precautions for the safeguard and security of such property;
- (b) Any loss or theft of diving equipment that is not reported to the police within twenty-four (24) hours from the discovery of the occurrence of the incident and such police report is not obtained at the place of loss;
- (c) Unexplained loss or loss of Your diving equipment by any mysterious disappearance; or
- (d) Where Your diving equipment is lost or damaged in transit and You fail to notify the Common Carrier Operator immediately and obtain a written report.

5. SNOW SPORTS

Coverage	Sum Insured per Insured Person per Trip (SGD)
Missed Booking	500
Piste Closure	850 (85 per day)
Snow Sport Equipment Hired	250
Snow Sport Equipment Owned	500

This covers Snow Sports activities like snowboarding, skiing, ice skating, tobogganing, sledging, sleigh rides, snowmobiling, or dogsledding.

(i) MISSED BOOKING

If You are certified by a Physician or Doctor as being unfit to ski due to Injury or Sickness, we shall pay You up to the applicable Sum Insured limit shown in the Table of Benefits in respect of the proportionate loss of Your non-refundable pre-paid ski lift passes, tuition fees or snow sport equipment hire costs paid or contracted to be paid prior to the commencement of Your Trip.

The amount of reimbursement payable by us will be calculated in proportion to the number of days of such lift pass, tuition or snow sport equipment hire not taken part or not used by You.

(ii) PISTE CLOSURE

We shall pay You a daily cash benefit for each day of Piste closure for more than 24 hours because of a lack of snow, too much snow, high winds, or avalanche risk up to applicable Sum Insured limit shown in the Schedule provided that booking was paid or contracted to be paid to the resort prior to the commencement of Your Trip. Claims must be supported by written confirmation from the management of the resort stating the reason for the closure and how long the closure lasted.

Benefits under Section (b) Piste Closure shall only apply:

- i. Between January 1 and April 15 and between December 1 and December 31 for travel to the Northern Hemisphere;
or
- ii. Between 1 July and 30 September for travel to the Southern Hemisphere.

(iii) SNOW SPORT EQUIPMENT HIRED

If Your snow sport equipment that You have hired, is lost, stolen, delay or damaged during the course of a Trip, We shall reimburse You up to the applicable Sum Insured limit as shown in the Table of Benefits for the cost of hiring snow sport equipment.

We shall be entitled not to pay any benefits under this section where You are unable to furnish all receipts for the snow sports equipment that You have hired.

(iv) SNOW SPORT EQUIPMENT OWNED BY YOU

We shall pay You up to the applicable Sum Insured limit as shown in the Table of Benefits for loss of or damage to snow sports equipment owned by You occurring during the course of a Trip.

If any damaged article is proven to be beyond economical repair, a claim will be dealt as if the article had been lost. We may make payment subject to due allowance for wear, tear and depreciation (at Our absolute discretion) as follows:

Age of Equipment	Applicable Benefit
Up to 12 months old	90% of the purchase price
Up to 24 months old	70% of the purchase price
Up to 36 months old	50% of the purchase price
Up to 48 months old	30% of the purchase price
Up to 60 months old	20% of the purchase price
Over 60 months	0%

General Exclusions Applicable to Golf Protection, Scuba Diving and Snow Sports

We shall not be liable for the following:

- (a) For accidental breakage or damage of the sports equipment while in use;
- (b) Any loss or damage caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process initiated by the Insured Person to repair, clean or alter any sports equipment;
- (c) Any loss of or damage to hired or leased sports equipment;
- (d) Any loss or damage to property insured which could be recoverable from any other source including but not limited to any claims under any other insurance, or which could be reimbursed for by a Common Carrier, a hotel, and any service providers or otherwise;
- (e) Any subsequent loss of or damage to sports equipment which functions normally after it has been fixed or repaired by a third party for which a claim has been made and approved under this Policy;
- (f) Any loss of Your sports equipment when it is left unattended in a public place, or place where members of the general public have access or as a result of Your failure to take due care and precautions for the safeguarding and security of such property unless the claim relates to skies, poles or snowboards and You have taken all reasonable care to protect them by leaving them in a ski rack between the hours of 8am and 6pm;
- (g) Any loss or damage while in the custody of a hotel or Common Carrier, unless reported immediately on discovery in writing to such hotel or Common Carrier within three (3) days and a Property Irregularity Report is obtained in the case of the event occurring while in the custody of an airline;
- (h) Any loss not reported to the police within twenty-four (24) hours from occurrence of the incident and such police report is not obtained at the place of loss;
- (i) Where You are unable to provide receipts or other reasonable proof of ownership and age for the items being claimed;
- (j) For the same loss under Section 14 – Personal Baggage and Section 15 - Baggage Delay arising from the same cause;
- (k) Unexplained loss or loss by any mysterious disappearance; or
- (l) Where receipts submitted are not in Your name.