



AXA INSURANCE PTE LTD  
 8 Shenton Way, #24-01 AXA Tower  
 Singapore 068811  
 Customer Care Centre: #01-21/22  
 ☎ 1800-880 4888 (Within Singapore)  
 (65) 6880 4888 (International)  
 ✉ [customer.care@axa.com.sg](mailto:customer.care@axa.com.sg)  
[www.axa.com.sg](http://www.axa.com.sg)  
 GST Reg. No. 199903512M  
 Co. Reg. No. 199903512M

## SmartTraveller (v3.1)

### Endorsement effective from 1 February 2021

This Endorsement sets out the scope of what You are covered and not covered for with regard to a Pandemic (including Covid-19).

Your Policy has been expanded to cover You for some benefits in respect of claims relating directly to a Pandemic including COVID-19 (which would otherwise have been excluded after COVID-19 was declared a known event).

Please note that this Endorsement will attach to and form part of Your SmartTraveller insurance policy with effect from 1 February 2021.

Except as they are specifically modified by this Endorsement, all other terms and conditions of the Policy shall remain unchanged and continue to be binding on all persons insured under the Policy. To the extent that any term or condition in the Policy may be inconsistent with this Endorsement, the terms of this Endorsement shall prevail.

Any claim paid under this Endorsement will not be paid under the main cover of the Policy for the same benefit. For the avoidance of doubt, no benefit under the main cover of the Policy is payable in respect of any claim that is related to or in any way connected with a Pandemic.

### Pandemic Cover (including Covid-19)

This Policy will cover You for the following benefits in respect of claims directly arising from a Pandemic (including Covid-19), subject to the terms and exclusions of this Endorsement.

1. OVERSEAS MEDICAL EXPENSES DUE TO A PANDEMIC (INCLUDING COVID-19)			
When We will pay	If, whilst You are Overseas and You are diagnosed with a Pandemic Illness (including Covid-19),		
What We will pay	We will pay for the necessary and reasonable medical costs incurred within 90 days of Your trip up to the limit as specified according to Your Selected Plan:		
		Sum Insured (SGD\$) Per Insured Person (Per Trip)	
		Essential Plan	Comprehensive Plan
	Overseas Medical Expenses	\$75,000	\$150,000
	If You travel back to Your Home Country for a continuous period of more than 30 days, coverage under this Section is limited to 50% of the Sum Insured, subject to terms and conditions of this Policy.		
What is not covered	Refer to the General Exclusions (page 20) and “Exclusions applicable to all benefits under this Endorsement”.		
2. OVERSEAS HOSPITALISATION ALLOWANCE DUE TO A PANDEMIC (INCLUDING COVID-19)			
When We will pay	If, whilst You are Overseas and You are Hospitalised due to a Pandemic Illness (including Covid-19) during the trip,		
What We will pay	We will pay \$100 for each full day of Hospitalisation up to the limit as specified according to Your Selected Plan:		
		Sum Insured (SGD\$) Per Insured Person (Per Trip)	
		Essential Plan	Comprehensive Plan
	Overseas Hospitalisation Allowance	\$1,000	\$2,000
	The period of Hospitalisation must be within the Period of Insurance and every day of Hospitalisation shall be counted towards the total number of days of Hospitalisation, notwithstanding that such days may not run consecutively.		
The Policy will only pay for a claim in respect of either Overseas Hospitalisation Allowance or Overseas Quarantine Allowance for the same event, but not both.			
What is not covered	Refer to the General Exclusions (page 20) and “Exclusions applicable to all benefits under this Endorsement”.		

3. OVERSEAS QUARANTINE ALLOWANCE DUE TO A PANDEMIC (INCLUDING COVID-19)									
When We will pay	If, whilst You are Overseas and You are issued a Quarantine Order due to a Pandemic Illness (including Covid-19) during the trip,								
What We will pay	We will pay \$50 for each full day of Quarantine up to the limit as specified according to Your Selected Plan:								
		<table><tr><th colspan="2">Sum Insured (SGD\$) Per Insured Person (Per Trip)</th></tr><tr><th>Essential Plan</th><th>Comprehensive Plan</th></tr><tr><td>Overseas Quarantine Allowance</td><td>\$350</td><td>\$700</td></tr></table>	Sum Insured (SGD\$) Per Insured Person (Per Trip)		Essential Plan	Comprehensive Plan	Overseas Quarantine Allowance	\$350	\$700
	Sum Insured (SGD\$) Per Insured Person (Per Trip)								
	Essential Plan	Comprehensive Plan							
	Overseas Quarantine Allowance	\$350	\$700						
The period of Quarantine must be within the Period of Insurance and every day of Quarantine shall be counted towards the total number of days of Quarantine, notwithstanding that such days may not run consecutively.									
The Policy will only pay for a claim in respect of either Overseas Hospitalisation Allowance or Overseas Quarantine Allowance for the same event, but not both.									
For the purpose of this Endorsement, Quarantine Order shall mean a legal order for compulsory isolation that is issued by the local government authority to an individual as a result of being identified as a carrier of a Pandemic Illness (including Covid-19) or being in close personal contact with confirmed cases of a Pandemic Illness (including Covid-19). Written confirmation must be obtained from the local government authority on the nature and period of the Quarantine to substantiate Your claim.									
The general travel advisory by the local government authority to self-isolate for a duration (similar to the Stay Home Notice or SHN as issued by the Singapore government) that applies generally or broadly to some or all population, vessel or geographical areas, or that applies based on where the person is travelling to, from or through as issued by the local government authority that You are travelling to is not deemed a Quarantine Order under this Endorsement.									
What is not covered	Refer to the General Exclusions (page 20) and “Exclusions applicable to all benefits under this Endorsement”.								
4. EMERGENCY MEDICAL EVACUATION & REPATRIATION DUE TO A PANDEMIC (INCLUDING COVID-19)									
When We will pay	If, whilst You are Overseas and You are diagnosed with a Pandemic Illness (including Covid-19) and AAS certifies that it is medically necessary to transfer You to another location for medical treatment or to repatriate You back to Singapore,								
What We will pay	We will arrange and pay for the costs of transportation including medical supplies, provided that:								
	<div>(a) Clearance for the evacuation and/or repatriation is approved by the local government authority and medical facilities;</div> <div>(b) Any decision on the evacuation and/or repatriation will be exclusively and jointly made by the attending Doctor and AAS;</div> <div>(c) Our maximum liability for repatriation to any country other than Singapore is the equivalent of the cost of repatriation to Singapore;</div>								
	In the case of death whilst Overseas, We will arrange and include the cost of returning Your mortal remains to Singapore or to an alternative destination besides Singapore (at the request of Your personal representative) or the cost of local burial in the country that You were visiting.								
What is not covered	In addition to the General Exclusions and the section “Exclusions applicable to all benefits under this Endorsement”, We will not pay any claims under this benefit in respect of:								
	<div>(a) expenses incurred for services provided by another party for which You are not liable to pay, or any expenses already included in the costs of the trip;</div> <div>(b) expenses for a service not approved and arranged by AAS or its authorized representative;</div> <div>(c) treatment performed or ordered by a person who is not a Doctor;</div> <div>(d) expenses incurred if treatment can be reasonably delayed until Your return to Singapore; and</div> <div>(e) costs related to religious ceremony or rites.</div>								
5. TRIP CANCELLATION OR POSTPONEMENT DUE TO A PANDEMIC (INCLUDING COVID-19)									
When We will pay	When You have to unavoidably cancel or postpone Your trip due to any of these reasons occurring within 30 days prior to the commencement of the trip:								
	<div>(a) You are diagnosed with a Pandemic Illness (including Covid-19) and are certified unfit to travel in the opinion of the Doctor;</div> <div>(b) You are suspected of being infected with a Pandemic Illness (including Covid-19) and are advised to self-isolate at home by the Doctor;</div> <div>(c) You are denied boarding the plane at the airport on the departure date of Your trip and are certified unfit to travel by the Doctor due to a Pandemic Illness (including Covid-19);</div>								

	<div>(d) Your Family Member is diagnosed (or is suspected of being infected) with a Pandemic Illness (including Covid-19);</div> <div>(e) There is only one Travelling Companion going with You on the trip and he/she is diagnosed (or is suspected of being infected) with a Pandemic Illness (including Covid-19);</div> <div>(f) A Family Member who is to host You at their place of residence during Your trip is diagnosed with a Pandemic illness (including Covid-19);</div>												
What We will pay	<div>We will reimburse these expenses that You have incurred:</div> <div><div>1. the irrecoverable, pre-paid and unutilized charges of Your travel fare and hotel accommodation if Your trip has to be cancelled; or</div><div>2. the resulting administrative charges to postpone the trip, for which You have paid and legally liable for the irrecoverable, pre-paid travel fare and hotel accommodation expenses.</div></div> <div>We will pay reimburse You up to the limit as specified according to Your Selected Plan:</div> <table><tr><th></th><th colspan="2">Sum Insured (SGD\$) Per Insured Person (Per Trip)</th></tr><tr><th></th><th>Essential Plan</th><th>Comprehensive Plan</th></tr><tr><td>Trip Cancellation</td><td>\$1,000</td><td>\$2,000</td></tr><tr><td>Trip Postponement</td><td>\$500</td><td>\$1,000</td></tr></table> <div>The Policy will only pay for a claim in respect of either Trip Cancellation or Trip Postponement for the same event, but not both.</div> <div>Once an Insured Person makes a claim under this benefit, the coverage immediately terminates for that Insured Person. However, the Policy continues to have force and effect with regards to other Insured Persons in the same Policy who continue with the trip as scheduled.</div>		Sum Insured (SGD\$) Per Insured Person (Per Trip)			Essential Plan	Comprehensive Plan	Trip Cancellation	\$1,000	\$2,000	Trip Postponement	\$500	\$1,000
	Sum Insured (SGD\$) Per Insured Person (Per Trip)												
	Essential Plan	Comprehensive Plan											
Trip Cancellation	\$1,000	\$2,000											
Trip Postponement	\$500	\$1,000											
What is not covered	<div>In addition to the General Exclusions (page 20) and “Exclusions applicable to all benefits under this Endorsement”, We will not pay any claims in respect of:</div> <div><div>(a) cancelling the trip after learning there are people infected with the Pandemic Illness (including Covid-19) at the planned destination;</div><div>(b) loss of vouchers, reward points or holiday points that You have used, in part or full, to pay for Your trip;</div><div>(c) purchasing the Policy less than three (3) days before the trip;</div><div>(d) any unused or additional costs incurred by You which are recoverable from the airline, hotel, travel agent or any other provider of travel and/or accommodation, including but not limited to a refund, voucher, credit or re-booking of the trip as compensation;</div><div>(e) any airport taxes and administration fees included in the cost of your flights;</div><div>(f) Your being unable to travel or choosing not to travel because the Singapore government and/or the local government authority advises against travel due to a Pandemic (including Covid-19).</div></div>												
6. TRIP CURTAILMENT OR REARRANGEMENT DUE TO A PANDEMIC (INCLUDING COVID-19)													
When We will pay	<div>If, whilst You are Overseas and You have to unavoidably Curtail any part of Your trip to return to Singapore earlier than planned or alter any part of Your trip itinerary due to any of these reasons:</div> <div><div>(a) You are diagnosed with a Pandemic Illness (including Covid-19) and certified unfit to continue with Your trip by a Doctor;</div><div>(b) Death or Hospitalisation of a Family Member due to a Pandemic Illness (including Covid-19);</div><div>(c) Cancellation of the scheduled Public Transport due to a Pandemic (including Covid-19);</div><div>(d) An outbreak of the Pandemic (including Covid-19) at the planned destination which prevents You from continuing with the trip and You have to unavoidably incur additional accommodation costs to extend Your stay;</div><div>(e) Airspace or airport closure at the planned destination due to a Pandemic (including Covid-19).</div></div>												
What We will pay	<div>We will reimburse these expenses that You have incurred:</div> <div><div>1. any irrecoverable, pre-paid and unutilized charges for Your travel fare and accommodation costs; or</div><div>2. any additional travel costs (economy air ticket and accommodation expenses but excluding cost of meals, room service) that are necessarily incurred to alter Your itinerary to return to Singapore.</div></div> <div>We will reimburse You up to the limit as specified in the table according to Your Selected Plan:</div> <table><tr><th></th><th colspan="2">Sum Insured (SGD\$) Per Insured Person (Per Trip)</th></tr><tr><th></th><th>Essential Plan</th><th>Comprehensive Plan</th></tr><tr><td>Trip Curtailment or Rearrangement</td><td>\$2,000</td><td>\$4,000</td></tr></table> <div>The Policy will only pay for a claim in respect of either Trip Curtailment or Trip Rearrangement for the same event, but not both.</div>		Sum Insured (SGD\$) Per Insured Person (Per Trip)			Essential Plan	Comprehensive Plan	Trip Curtailment or Rearrangement	\$2,000	\$4,000			
	Sum Insured (SGD\$) Per Insured Person (Per Trip)												
	Essential Plan	Comprehensive Plan											
Trip Curtailment or Rearrangement	\$2,000	\$4,000											

What is not covered	<p>In addition to the General Exclusions (page 20) and “Exclusions applicable to all benefits under this Endorsement”, We will not pay any claims in respect of:</p> <ul style="list-style-type: none"> <li>(a) Loss of vouchers, reward points or holiday points that You have used, in part or full, to pay for Your trip;</li> <li>(b) Any unused or additional costs incurred by you which are recoverable from an airline, hotel, travel agent or any other provider of travel and/or accommodation, including but not limited to a refund, voucher, credit or re-booking of the trip as compensation.</li> <li>(c) Cutting your trip short after learning there are people infected with the Pandemic Illness (including Covid-19) at the planned destination.</li> <li>(d) Advisory from the Singapore government to Curtail Your trip and return to Singapore due to a Pandemic (including Covid-19);</li> <li>(e) Purchasing the Policy less than three (3) days before the trip;</li> <li>(f) Any airport taxes and administration fees included in the cost of your flights.</li> </ul>
---------------------	--

### **Exclusions applicable to all benefits under this Endorsement:**

In addition to the General Exclusions (page 20), We will also not pay any claim in respect of:

1. You, Your Family Member, Your Travelling Companion or the family that You will be staying with during the trip is diagnosed (or suspected of being infected) with a Pandemic Illness (including Covid-19) at the point of purchase of this Policy or trip.
2. Circumstances known to you before You purchased the policy or booked the trip which could reasonably have been expected to lead to a claim on the Policy.
3. Any reason not listed in the 'When We will Pay' section of the benefits.
4. Any medical treatment or medical care that cannot be attributed to a Pandemic Illness, including Covid-19.
5. Your travel to a country, specific area or event when the Singapore government or regulatory authority in a country to/from which you are travelling has advised against travelling.
6. Loss caused directly or indirectly by government regulations or control including closure of borders of the country.
7. Your failure to obtain any mandatory vaccines, inoculations or prescribed medications prior to your trip.
8. Costs of mandatory COVID-19 diagnostic tests that are required to take for the Trip or cancellation/curtailment claims arising from your failure to take these tests in a timely manner.
9. Your disinclination to travel, change of mind or fear of travelling due to the Pandemic (including Covid-19).
10. Cruises are excluded from coverage under this Endorsement. By cruises, We mean travels on a cruise ship or cruise liner which lasts the period of time outlined in Your holiday package to visit multiple destinations.
11. Any medical treatment or medical care that are paid for by the local government authority.
12. One-way trips.
13. Loss recoverable from any other source.

# SmartTraveller Policy Wordings

(effective from 1 February 2021)

## **Thank you for choosing AXA to protect Your travel plans.**

Having received and accepted Your first premium, and any subsequent premiums, We will insure You based on the plan stated on Your Policy Schedule or Certificate of Insurance.

Before You go on Your trip, We would like to take a few moments to share with You some important information.

### **1. What Your Policy consist**

Your SmartTraveller Policy is a contract between You and AXA, and it consists of:

- this Policy Wordings;
- the Policy Schedule, which has details of all Insured Persons, the Plan and the Period of Insurance;
- any Endorsements; and
- Your application, declaration and any other information given.

If You have any questions after reading these documents, please contact Your intermediary or AXA Customer Care.

### **2. Check Your Policy**

You have 14 days from the issuance of this Policy or before Your trip starts (whichever is earlier) to check and inform Us if You find any of the Insured Persons' particulars and/or chosen plan(s) incorrect. Incorrect details can result in a claim being denied.



If We do not hear from You at the end of the above-mentioned period, We will take it that the information is complete and correct.

### **3. What You and all Insured Persons must do**

Every Insured Person is individually and jointly responsible for the completeness and accuracy of the information given by any of You to Us.

For the cover under this Policy to be effective, You and all Insured Persons must follow all the conditions of this Policy.




# Contents

<b>CLAIMS PROCEDURE .....</b>	<b>8</b>
How to submit claims and who to contact for claims advice.	
<b>24-HOUR EMERGENCY ASSISTANCE .....</b>	<b>9</b>
AXA Assistance contact details for pre-trip information and Overseas Emergency assistance.	
<b>DEFINITIONS .....</b>	<b>10</b>
Words in this Policy that contain special meanings.	
<b>SUMMARY OF BENEFITS.....</b>	<b>13</b>
A quick overview of all the benefits and the Sum Insured you are covered for.	
<b>ELIGIBILITY &amp; SCOPE OF COVER .....</b>	<b>17</b>
Who can be covered and the countries You can travel to.	
<b>GENERAL CONDITIONS .....</b>	<b>18</b>
How this Policy works and what You must do for your coverage to be valid.	
<b>GENERAL EXCLUSIONS .....</b>	<b>21</b>
What this Policy does not cover.	
<b>DESCRIPTION OF BENEFITS .....</b>	<b>23</b>
Description of every benefit with details on When We will pay, What will We pay, What is not covered and What You must do.	
<b>For your easy reference, the most commonly claimed benefits are marked with </b>	
<b>PERSONAL ACCIDENT</b>	
SECTION 1 – DOUBLE PUBLIC TRANSPORT COVERAGE .....	23
SECTION 2 – ACCIDENTAL DEATH & PERMANENT DISABLEMENT .....	23
SECTION 3 – COMPASSIONATE VISIT BENEFIT .....	23
SECTION 4 – SPECIAL GRANT .....	24
SECTION 5 – CHILD EDUCATION GRANT .....	24
<b>MEDICAL (OVERSEAS)</b>	
SECTION 6 – OVERSEAS MEDICAL EXPENSES .....	24
SECTION 7 – PREGNANCY-RELATED EXPENSES.....	24
SECTION 8 – HOSPITAL VISIT BENEFIT .....	24
SECTION 9 – CHILD CARE BENEFIT .....	25
SECTION 10 – OVERSEAS HOSPITALISATION ALLOWANCE .....	25
SECTION 11 – OVERSEAS QUARANTINE ALLOWANCE FOR INFECTIOUS DISEASES .....	25
<b>MEDICAL (POST-TRIP)</b>	
 SECTION 12 – POST-TRIP MEDICAL EXPENSES .....	25
SECTION 13 – HOSPITALISATION ALLOWANCE IN SINGAPORE .....	26
SECTION 14 – QUARANTINE ALLOWANCE FOR INFECTIOUS DISEASE (IN SINGAPORE) .....	26



**EMERGENCY ASSISTANCE**

SECTION 15 – EMERGENCY MEDICAL EVACUATION .....	26
SECTION 16 – EMERGENCY MEDICAL REPATRIATION .....	27
SECTION 17 – REPATRIATION OF MORTAL REMAINS BACK TO SINGAPORE .....	27
SECTION 18 – EMERGENCY PERSONAL MOBILE PHONE CHARGES .....	27

**TRAVEL INCONVENIENCE**

 SECTION 19 – TRIP CANCELLATION .....	28
SECTION 20 – TRIP POSTPONEMENT .....	28
SECTION 21 – REPLACEMENT OF TRAVELLER.....	29
SECTION 22 – FINANCIAL COLLAPSE OF TRAVEL AGENCY .....	29
 SECTION 23 – TRIP CURTAILMENT .....	29
 SECTION 24 – TRAVEL DELAY / ALTERNATIVE TRAVEL ARRANGEMENT .....	30
SECTION 25 – TRAVEL DIVERSION.....	31
SECTION 26 – OVERBOOKED FLIGHT .....	31
SECTION 27 – TRAVEL MISCONNECTION .....	31

**PERSONAL BELONGINGS**

 SECTION 28 – BAGGAGE DELAY .....	31
 SECTION 29 – LOSS/DAMAGE TO BAGGAGE AND PERSONAL BELONGINGS .....	32
SECTION 30 – LAPTOP, WIRELESS HANDHELD DEVICE AND MOBILE PHONE .....	33
SECTION 31 – PURCHASE OF ESSENTIAL ITEMS DUE TO BAGGAGE THEFT .....	33
SECTION 32 – PERSONAL MONEY AND TRAVEL DOCUMENTS .....	33
SECTION 33 – FRADULENT USE OF LOST CREDIT CARD .....	34

**TRAVEL SECURITY**

SECTION 34 – PERSONAL LIABILITY .....	34
SECTION 35 – ADVENTURE COVER .....	34
SECTION 36 – FULL TERRORISM COVER .....	35

**ADD-ONS**

SECTION 37 – GOLF EQUIPMENT .....	36
SECTION 38 –SPORTS EQUIPMENT .....	36
SECTION 39 – PET CARE .....	37
SECTION 40 – RENTAL VEHICLE EXCESS .....	37
SECTION 41 – SAFETY .....	37

<b>CARING FOR YOU .....</b>	<b>39</b>
-----------------------------	-----------

What you can do and who to contact if our service falls below Your expectation.

# CLAIMS PROCEDURE

## 1. Claims Submission

Submit your claims through either of these methods:

**Website**  
  
[www.axa.com.sg](http://www.axa.com.sg)  
Go to "File a claim" section

**Mobile**  
  
Available for Android and iOS

---

Need claims advice? We are here to help you.

**Claims Service Hotline**  
**(65) 6880 4888**  
9.00am – 5.00pm on Monday – Friday

**Claims Service Email**  
**cst@axa.com.sg**

## 2. 30-Day Claims Notification

We can deny Your claim if it is submitted after the 30 days notification period. If unfortunately that happens, but You can reasonably prove to Us that You were unable to notify Us earlier due to reasons beyond Your control, We will consider to assess Your claim. If You anticipate that You would not be able to submit Your claim within 30 days of its happening, please call Us or write to Us so that We can advise You further.

## 3. Fraudulent Claims

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

## 4. Supporting Documents

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

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

## 5. Payment of claims

We will pay all benefit of this Policy to You or, in the event of Your death, to Your estate. Once We have paid Your claim, it means We are released from Our obligations and liabilities under this Policy.

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

## 6. Age

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

## 7. Interest

We do not pay any interest on any benefit that is paid from this Policy.



## 24-HOUR EMERGENCY ASSISTANCE



### AXA Assistance Singapore (AAS) Hotline

(65) 63222566

Please have the following information ready when You call:

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

## EMERGENCY ASSISTANCE

If You require emergency assistance while Overseas, the following benefits are available via the above hotline:

- Emergency Medical Evacuation
- Emergency Medical Repatriation
- Repatriation of Mortal Remains back to Singapore

## REFERRAL AND ADVISORY SERVICE

You may also contact AXA Assistance for the referral /advisory services listed below. The costs of referred services are not covered by this Policy and are payable at Your own expense.

### 1. Pre-trip Information

Up-to-date travel related information such as airport tax, custom regulations, visa requirements, immunisation, vaccination and embassy locations.

### 2. Travel Assistance

- (a) Lost Baggage Assistance
  - Retrieval and redirecting Your baggage that is lost whilst Overseas
- (b) Lost Travel Documents
  - Advice on recovery or assisting to obtain a replacement passport that is lost whilst Overseas.
- (c) Referral to Interpreter Services
  - Referral to an interpreter in an Emergency situation
- (d) Legal Assistance
  - Referral to a lawyer for legal advice on the laws of the country

### 3. Medical Assistance

- (a) Medical Advice
  - Phone advice and assessment from AAS' medical team
- (b) Referral to medical or dental facilities
  - Information on available medical and dental facilities
  - Assistance to booking a medical appointment

## WE PROMISE OUR BEST EFFORT TO HELP YOU

Whenever You are in need, AXA and AAS will extend our services on best effort basis. However, AXA and AAS are not liable if we are delayed or prevented, from providing the agreed services due to circumstances or events beyond our control such as strikes, riots, civil commotion, and restriction to free circulation/access, sabotage, terrorist attacks, civil or foreign war, and any consequences of a source of radioactivity or Natural Disasters.

## DEFINITIONS

The words listed below have these special meanings when they appear in this Policy with the first letter capitalised.

WORDS	MEANING
<b>AXA Assistance Singapore or AAS</b>	The service provider appointed by Us to provide You with travel assistance and medical emergency services as specified in this Policy.
<b>Accident or Accidental</b>	A sudden and unforeseen event that solely and independently results in Injury, disablement or death and which is not caused by any illness or medical condition suffered by You; or loss of or damage to property, whichever applies.
<b>Child(ren)</b>	An unmarried and unemployed person who is below 18 years of age or up to 25 years of age if enrolled or still studying full-time in a recognized institution of higher learning.
<b>Chinese Physician</b>	A registered practitioner in Chinese medicine who is licensed and practicing within the scope of his license according to the laws of the country in which such practice is maintained. The Chinese Physician cannot be You, Your business partner or agent, Your employer or employee, Your Partner, Travel Companion or a person related to You by blood, marriage or adoption.
<b>Chiropractor</b>	A registered practitioner in chiropractic medicine who is licensed and practicing within the scope of his license according to the laws of the country in which such practice is maintained. The Chiropractor cannot be You, Your business partner or agent, Your employer or employee, Your Partner, Travel Companion or a person related to You by blood, marriage or adoption.
<b>Country of Residence</b>	Your normal place of residence in which you hold a valid resident status (excluding Singapore), not necessarily Your country of citizenship.
<b>Dental Treatment</b>	A treatment that is medically necessary to restore sound and natural teeth due solely to an Accident and is carried out by a qualified and licensed dentist. This does not include dental treatment due to tooth or gum or oral diseases, or from normal wearing of Your teeth.
<b>Doctor</b>	A registered practitioner qualified by a medical degree in western medicine who is licensed and practicing within the scope of his license according to the laws of the country in which such practice is maintained. The Doctor cannot be You, Your business partner or agent, Your employer or employee, Your Partner, Travel Companion or a person related to You by blood, marriage or adoption.  Any reference to "Doctor" in this Policy shall mean, wherever appropriate, a general practitioner and/or specialist.
<b>Family Member</b>	Your Partner, Child, son-in-law, daughter-in-law, parent, parent-in-law, grandparent, grandparent-in-law, grandchild, siblings, brother-in-law, sister-in-law.
<b>Emergency</b>	The sudden onset of a medical condition manifesting itself by acute symptoms of sufficient severity (including severe pain) such that the absence of immediate medical attention could reasonably be expected to result in placing Your health in serious jeopardy.
<b>Endorsement</b>	An authorised amendment to the terms of Your Policy.
<b>Golf Equipment</b>	Golf clubs and/or golf bags.
<b>Home Country</b>	The country to which you are granted rights of citizenship or permanent residence with unrestricted rights of re-entry by the respective government authorities excluding Singapore.
<b>Hospital</b>	An establishment duly constituted and licensed as a medical institution for the treatment of sick and injured persons as bed-paying patients, and that: (a) Provides facilities for diagnosis, treatment and minor or major surgery; and (b) Provides twenty-four (24) hours nursing services by registered graduate nurses; and (c) Is supervised by full-time staff of Doctors at all times; and (d) Is not primarily a clinic, a mental institution, a place for custodial care or facility for alcoholics or drug addicts, a spa, or hydroclinic or a nursing or convalescent home or a home for the aged, or such similar establishments.
<b>Hospitalised or Hospitalisation</b>	Being confined in a Hospital as a registered in-patient under the care of a Doctor because of medical necessity (and not merely for any form of nursing, convalescence, rehabilitation or extended care). One day of Hospitalisation shall mean a continuous 24-hour period and for which room and board has been charged.
<b>Illness</b>	Worsening physical health not caused by an Accident, for which You need medical treatment by a Doctor, commencing and manifesting itself whilst Overseas and within the Period of Insurance and shall exclude any Pre-Existing Medical Condition.

<b>Injury</b>	Damage or harm caused to the body by an external force sustained during the Period of Insurance and is caused solely by an Accident.
<b>Loss of Fingers</b>	Complete severance of, or irrecoverable loss of use of, finger(s) at or above the metacarpophalangeal or metatarsophalangeal joints.
<b>Loss of Hearing</b>	Total and irrecoverable loss of hearing which is beyond the remedy by surgical or other treatment.
<b>Loss of Limb</b>	Complete severance of, or irrecoverable loss of use of, hand at or above the wrist or a foot at or above the ankle.
<b>Loss of Sight</b>	Total and irrecoverable loss of sight beyond remedy by surgical or other treatment.
<b>Loss of Speech</b>	The disability in articulating any three of the four sounds which contribute to the speech such as the labial sounds, the alveolobial sounds, the palatal sounds and the velar sounds or total loss of vocal cord or damage of speech center in the brain resulting in aphasia.
<b>Medical Expenses</b>	<p>(a) Expenses necessarily and reasonably incurred for medical treatment of bodily Injury or Illness covered under this Policy.</p> <p>(b) Any treatment by a specialist must be referred by the attending Doctor and shall not exceed the usual level of charges for similar treatment or medical supplies in the location where the expenses are incurred had this insurance not existed.</p> <p>(c) Medical equipment and aids (such as prostheses, crutches), prescribed by the attending Doctor.</p>
<b>Mobile Device</b>	Laptop computers with the standard accessories, mobile phones, PDAs or other wireless handheld devices, excluding software and gaming devices.
<b>Money</b>	Legal tender currency notes.
<b>Natural Disaster</b>	Any event or force of nature such as avalanche, earthquake, flood, forest fire, hurricane, tornado, tsunami or volcanic eruption that have catastrophic consequences.
<b>One-Way Trip</b>	<p>Overseas journey departing from Singapore that:</p> <p>(a) commences from the time You leave Your permanent place of residence or work in Singapore, but not more than three (3) hours prior to Your scheduled time of departure to the intended Overseas destination; and</p> <p>(b) ceases two (2) hours upon Your arrival and after immigration clearance at the intended Overseas destination, or at 23:59 Singapore Time on the expiry date of the Period of Insurance, whichever is earlier (except for benefits provided under Section 6).</p>
<b>Overseas</b>	The countries outside of Singapore and which are in the Travel Region that You or Your representative has chosen at the time of application.
<b>Pandemic or Pandemic Illness</b>	<p>An infectious disease, including Covid-19, that is declared by the World Health Organisation and/or the Singapore government as a Pandemic. The infectious disease is referred to as a Pandemic Illness.</p> <p>For the avoidance of doubt, Covid-19 is defined as an infectious disease named by the World Health Organisation as "COVID-19" and caused by the severe acute respiratory syndrome SARS-COV-2 and falls within the above definition of a Pandemic.</p>
<b>Partner</b>	<p>Your partner, who can be:</p> <p>(a) legal spouse; or</p> <p>(b) fiancé or fiancée; or</p> <p>(c) someone whom You have a relationship with as a couple and who is currently residing with You for at least six (6) months at the point this Policy is inception.</p>
<b>Period of Insurance</b>	The period during which the Cover under this Policy is effective, as specified in the Policy Schedule or Certificate of Insurance.
<b>Permanent Disablement</b>	<p>Injury which:</p> <p>(a) falls into one of the Injuries listed in the Scale of Compensation table under Section 2; and</p> <p>(b) having lasted for a continuous period of 365 days from the date of the Accident, with no hope of improvement at the end of that period.</p>
<b>Permanent Total Disablement</b>	<p>Injury which:</p> <p>(a) totally prevents You from working in any occupation or attending to any business whatsoever or if You have no business or occupation, from attending to Your usual duties; and</p> <p>(b) having lasted for a continuous period of 365 days from the date of the Accident, with no hope of improvement at the end of that period.</p>
<b>Pre-Existing Medical Condition</b>	<p>Any Injury or Illness which:</p> <p>(a) You have received medical treatment, diagnosis, consultation or prescribed drugs within 182 days prior to the commencement of Your trip; or</p> <p>(b) symptoms or manifestations have existed, whether treatment was actually received within 182 days prior to the commencement of Your trip; or</p> <p>(c) a reasonable person in the circumstances would be expected to be aware of within 182 days prior to the commencement of Your trip.</p> <p>Under an Annual Multi-Trip Plan, the term Pre-Existing Medical Condition also includes a medical condition which You have made a claim for on a previous trip. The medical condition will be considered as a pre-existing medical condition in future trips unless you have fully recovered before the start of Your trip.</p>

<b>Public Place</b>	Any place to which the public has access to (e.g. shops, airports, airport check-in area, trains stations, bus stations, streets, hotel foyers and grounds, restaurants, beaches and public toilets).
<b>Public Transport</b>	Any land, sea, rail or air conveyance (such as bus, ferry, hovercraft, hydrofoil, ship, train, tram or underground train) that has fixed and established routes only and is operated under license by the respective country for the transportation of fare paying passengers.  This excludes rental vehicles, taxis and all modes of transportation that are chartered or arranged as part of a tour, even if the services are regularly scheduled.
<b>Serious Injury or Serious Illness</b>	(a) When applied to You refers to any Injury or Illness that results in You being certified by a Doctor as unfit to continue with Your trip. (b) When applied to a Family Member or Travel Companion, it refers to any injury or illness that is certified as being life threatening and requires immediate medical treatment by a Doctor.
<b>Specified Causes</b>	(a) death, Serious Injury or Serious Illness occurring to You, Your Family Member or Travel Companion; (b) unexpected outbreak of Strike, Riot or Civil Commotion at the planned destination resulting in cancellation of scheduled Public Transport services; (c) compulsory quarantine or witness summons that are not made known to You before the trip was booked; (d) serious damage to Your residence in Singapore from fire or flood occurring within one (1) week before Your trip such that Your presence is required on the premises on the date of departure; (e) Natural Disaster at the planned destination; (f) Adverse weather condition (including haze that contains volcanic dust and gases) that is supported by the travel advisory from the local relevant authority of the country You are travelling to; (g) any event leading to airspace or airport closure;
<b>Sports Equipment</b>	Articles that are used (e.g. balls, goals, sticks for hockey and lacrosse, wickets and bails for cricket, racquets and nets for tennis, bicycle) during participation in a recognised physical sport, but excluding the clothing and accessories used (e.g. leotards for gymnastics, football boots, gloves for cricket) for that sports activity. The Sports Equipment must be owned by You and not hired by, loaned or entrusted to You. This definition excludes any electronic or motorised equipment.
<b>Stolen or Theft</b>	Dishonestly and illegally taken from You against Your will, whether by stealth, by force or threat of force or by coercion. This excludes theft committed by Your Family Member, relatives, friends, Travel Companion, someone employed by You or staying with You.
<b>Strike, Riot or Civil Commotion</b>	Disturbance of public peace with the presence of violence or threats of violence created by a gathering of civilians (organized or unorganized) usually against a governing body or the policies thereof and including any action of the local government authority to suppress such gathering.
<b>Sum Insured</b>	The maximum limit that the relevant Section will pay as stated under the Summary of Benefits, based on the selected Plan shown on Your Policy Schedule or Certificate of Insurance.
<b>Travel Companion</b>	The person who has a travel reservation or confirmation to accompany You on the entire trip. This excludes a tour leader who is travelling together as part of a tour group and receiving remuneration in payment or in kind.
<b>Valuables</b>	Gold, silver or other precious metals, jewellery, watches, furs and including precious and semi-precious gems, stamp, coin or medal collections, pictures and other works of art.
<b>We/Our/Us/AXA</b>	AXA Insurance Pte Ltd.
<b>You/Your/Insured Person</b>	The person(s) insured and named in the Policy Schedule or Certificate of Insurance.

## SUMMARY OF BENEFITS

### Important Notes:

The benefits provided herein will not (under any sections) pay for claims of any kind directly or indirectly arising from, relating to or in any way connected with a Pandemic (including Covid-19).

The following provides an overview of all the benefits and their Sum Insured. For details on how each benefit pays, refer to Description of Benefits.

### Legend:

Pre-Trip	Refers to the period before You leave for Your trip.
During Trip	Refers to the period You are travelling during the trip.
Post-Trip	Refers to the period after You have completed Your trip.
✓	Means You are covered for the period indicated (Pre-Trip, During Trip or Post-Trip).
✓ <sub>SG</sub>	Means You are covered while Overseas and in Singapore during Your trip.

CORE BENEFITS		Sum Insured (SGD\$) Per Insured Person (Per Trip)		When the benefit pays		
		Essential	Comprehensive	Pre-Trip	During Trip (Overseas)	Post-Trip
<b>PERSONAL ACCIDENT</b>						
1	Double Public Transport Coverage Adult up to 70 years old Adult above 70 years old Child	\$400,000 \$150,000 \$150,000	\$700,000 \$200,000 \$200,000		✓	
2	Accidental Death & Permanent Disablement Adult up to 70 years old Adult above 70 years old Child	\$200,000 \$75,000 \$75,000	\$350,000 \$100,000 \$100,000		✓ <sub>SG</sub>	
3	Compassionate Visit Benefit	\$5,000	\$10,000		✓	
4	Special Grant	\$4,000	\$8,000		✓	
5	Child Education Grant Benefit per Child	\$16,000 \$4,000	\$32,000 \$8,000		✓ <sub>SG</sub>	
<b>MEDICAL EXPENSES</b>						
6	Overseas Medical Expenses Adult up to 70 years old Adult above 70 years old Child	\$300,000 \$50,000 \$250,000	\$600,000 \$100,000 \$500,000		✓	
7	Pregnancy Related Expenses	\$4,000	\$8,000		✓	
8	Hospital Visit Benefit	\$5,000	\$10,000		✓	
9	Child Care Benefit	\$5,000	\$10,000		✓	
10	Overseas Hospitalisation Allowance Pays for each day of Hospitalisation	\$20,000 \$200	\$40,000 \$200		✓	
11	Quarantine Allowance for Infectious Disease (Overseas) Pays for each full day of quarantine	\$350 \$50	\$700 \$50		✓	
12	Post-Trip Medical Expenses Adult up to 70 years old Adult above 70 years old Child	\$30,000 \$3,000 \$10,000	\$60,000 \$6,000 \$20,000			✓
13	Hospitalisation Allowance in Singapore Pays for each day of Hospitalisation	\$500 \$100	\$1,000 \$100			✓
14	Quarantine Allowance for Infectious Disease (in Singapore)	\$350	\$700			✓

	Pays for each full day of quarantine	\$50	\$50		
--	--------------------------------------	------	------	--	--

CORE BENEFITS		Sum Insured (SGD\$) Per Insured Person (Per Trip)		When the benefit pays		
		Essential	Comprehensive			
24-HOUR EMERGENCY ASSISTANCE				Pre-Trip	During Trip (Overseas)	Post-Trip
15	Emergency Medical Evacuation	Covered	Covered		✓	
16	Emergency Medical Repatriation	Covered	Covered		✓	
17	Repatriation of Mortal Remains Back to Singapore	Covered	Covered		✓	
18	Emergency Personal Mobile Phone Charges Limit per day	\$150 \$50	\$300 \$50		✓	
TRAVEL INCONVENIENCES				Pre-Trip	During Trip (Overseas)	Post-Trip
19	Trip Cancellation	\$6,000	\$12,000	✓		
20	Trip Postponement	\$800	\$1,600	✓		
21	Replacement of Travellers	\$500	\$1,000	✓		
22	Financial Collapse of Travel Agency	\$3,000	\$6,000	✓	✓ <sub>SG</sub>	
23	Trip Curtailment	\$10,000	\$20,000		✓	
24	(A) Travel Delay	\$1,000	\$2,000	✓	✓ <sub>SG</sub>	
	(B) Alternative Travel Arrangement					
	Benefit limit for every 6 hours of delay (Overseas)	\$100	\$100			
	Benefit limit after 6 hours of delay (in Singapore)	\$100	\$100			
25	Travel Diversion Pays for every 6 hours of delay (Overseas)	\$1,000 \$100	\$2,000 \$100		✓	
26	Overbooked Flight	\$200	\$400		✓ <sub>SG</sub>	
27	Travel Misconnection	\$100	\$200		✓	
PERSONAL BELONGINGS				Pre-Trip	During Trip (Overseas)	Post-Trip
28	Baggage Delay Pays for every 6 hours of delay (Overseas) Maximum limit (in Singapore)	\$1,200 \$150 \$150	\$1,800 \$150 \$150		✓ <sub>SG</sub>	
29	Loss/Damage to Baggage and Personal Belongings Limit per article Maximum total limit for all Valuables	\$5,000 \$500 \$800	\$10,000 \$500 \$800		✓	
30	Laptops, Wireless Handheld Device and Mobile Phone Limit per article	\$2,000 \$750	\$2,000 \$750		✓	
31	Purchase of Essential Items Limit per article	\$250 \$50	\$500 \$50		✓	
32	Personal Money and Travel Documents Maximum limit for Money	\$2,500 \$200	\$5,000 \$300		✓	
33	Fraudulent Use of Lost Credit Card	\$1,500	\$3,000		✓	

CORE BENEFITS		Sum Insured (SGD\$) Per Insured Person (Per Trip)		When the benefit pays		
		Essential	Comprehensive			
TRAVEL SECURITY				Pre-Trip	During Trip (Overseas)	Post-Trip
34	Personal Liability	\$500,000	\$1,000,000		✓	
35	Adventure Cover	Covered	Covered		✓	
36	Full Terrorism Cover	Covered	Covered	✓	✓ <sub>SG</sub>	✓

ADD-ONS		Sum Insured (SGD\$) Per Insured Person (Per Trip)		When the benefit pays		
				Pre-Trip	During Trip (Overseas)	Post-Trip
37	Golf Equipment					
	(a) Loss / Damage to Golf Equipment	\$2,500				
	Limit per article	\$300			✓	
	(b) Hired Golf Equipment	\$500				
	Limit per day	\$50				
	(c) Hole-in-One Celebration	\$500				
38	Sports Equipment	\$3,000			✓	
	Limit per article	\$750				
39	Pet Care	\$1,500			✓	
	Pays for every 8 hours of delay	\$50				
40	Rental Car Excess	\$2,000			✓	
41	Safety					
	(a) Hijacking	\$5,000				
	Pays for every 6 hours of detention	\$500			✓	
	(b) Kidnap & Hostage	\$10,000				
	Pays for each full day of detention	\$500				
	(c) Home Care Benefit	\$10,000				
	Limit per article	\$500				



## ELIGIBILITY & SCOPE OF COVER

1. You are eligible for cover under this Policy if You hold a valid Singapore identification document such as Birth Certificate (for Child), Singapore NRIC, Employment Pass, Work Permit, Long Term Visit Pass, Dependent Pass or Student Pass.
2. For Adult Cover, You have to be at least 18 years old on the effective date of the Policy.
3. Child Cover
  - (a) For Child Cover,
    - You have to be unmarried, unemployed; and
    - below 18 years old, or up to 25 years old if studying full-time in a recognized institution of higher learning; and
    - the application must be made in the name of Your parent or an adult authorized by Your parent. The benefit limits under 'Child Cover' will apply.
  - (b) If a Child satisfies the eligibility requirements at the start of the Period of Insurance and becomes ineligible during the Period of Insurance, this Policy shall extend to cover him/her under Child benefits till the end of that Period of Insurance.
4. Addition of Insured Person  
Before a trip starts, if You wish to include additional persons to this Policy, You must provide Us with their particulars and pay Us any additional premiums. Cover for the additional persons will only be recognised after We issue a written endorsement to this Policy.

### Single Trip Plan:

1. You can apply cover for up to 20 Adults and 9 Children who are travelling together on the same dates and to the same destination under one (1) Policy.
2. The Adults and Children need not be related to one another.
3. On the date of departure of Your trip, coverage commences three (3) consecutive hours before leaving Singapore and ceases whichever occurs first:
  - (a) Upon expiry of one hundred and eighty-two days (182) consecutive days after the commencement of the trip;
  - (b) The expiry of the Period of Insurance;
  - (c) Within three (3) hours of arrival in Singapore or Country of Residence if based outside Singapore.

### Annual Multi-Trip Plan:

1. You can apply cover for up to 2 Adult Family Members and 9 Children under one (1) Policy.
2. The Children must belong to either one of the insured Adults covered under the same Policy.
3. You and the other Adult Family Member who are insured under the same Policy can travel separately. However, the Children who travel must always be accompanied by either one (1) of the Adults insured under this Policy.
4. You can make unlimited trips to the selected region as long as each trip does not exceed 92 days.
5. Any special terms that are imposed on Your existing Policy at renewal shall apply to the replacement policy that You subsequently buy.
6. On the date of departure of Your trip, coverage commences three (3) consecutive hours before leaving Singapore and ceases whichever occurs first:
  - (a) Upon expiry of ninety-two days (92) consecutive days after the commencement of the trip;
  - (b) The expiry of the Period of Insurance;
  - (c) Within three (3) hours of arrival in Singapore or Country of Residence if based outside Singapore.

### For this Policy to be effective:

1. You must purchase the Policy in Singapore and must have fully paid Your premium before You leave Singapore for Your trip.
2. The original point of departure of Your trip must be from Singapore.

If You do not fulfil any of the above eligibility conditions, feel free to contact Us through our website or call us at 1800 880 4888 during office hours. We will check if there are alternative solutions for You.

### Automatic Extensions

Your insurance cover will automatically be extended without additional premium for:

- (a) up to 30 days if You are Hospitalised (or placed under compulsory quarantine) while Overseas upon the written advice of a Doctor or the local government authority in the case of a Quarantine Order; or
- (b) up to 72 hours if You are unable to complete Your trip as planned due to Public Transport delays that are not Your fault.

### Travel Region

REGIONAL	Australia, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, South Korea, Laos, Macau, Malaysia, Mongolia, Myanmar, New Zealand, Sri Lanka, Taiwan, The Philippines, Thailand, Timor-Leste and Vietnam.
GLOBAL	Worldwide including Nepal and Tibet, excluding Afghanistan, Belarus, Crimea including Sevastopol, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, North Korea, Russia, Somalia, Sudan, Syria, Ukraine, Venezuela and Zimbabwe.

## GENERAL CONDITIONS

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

### 1. Policy Contract

This Policy is a contract between You and Us, and contains this Policy Wordings, the Policy Schedule, also known as the Certificate of Insurance, and any Endorsements.

We reserve the right to make changes to the Policy's terms and conditions by giving You a written notice of at least 30 days. We will mail You the details of the change and when they will take effect on Your Policy, to the address You have provided Us.

No intermediary has the authority to make changes to the terms and conditions of this Policy. Any changes to the terms and conditions of this Policy is only valid if We have given our approval in writing, and issue You Our official Endorsement(s).

### 2. Reasonable Care

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

### 3. Fit for Travel

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

### 4. Be Truthful

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

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

If You are unsure, let Us have the details and We will advise whether this Policy grants You cover.

### 5. Incorrect or Change in Information

If at any point in time, You become aware that any information declared to Us is incorrect, You must notify Us immediately since this can affect whether Your Policy is valid. We will assess the new details provided and may do the following:

- (a) If the Policy has not yet been issued to You, We may offer cover on different terms or decline cover; or
- (b) If the Policy has been issued to You, We may cancel the Policy, decline the renewal or offer to renew the Policy on different terms.

### 6. Known Circumstances or Events

Your insurance is only valid if You purchase this Policy or book the trip (in the case of an Annual Multi-Trip Policy) before You become aware of any possible situations that may lead to any claim on this Policy (e.g. Hospitalisation of a Family Member, having received a terminal prognosis of a Family Member or any risk related to the travel destination).

'Known circumstances or events' shall mean riot, strike, civil commotion, natural disasters or situations which threaten Your health or disrupt Your trip that were made known to You by the transport or accommodation provider, publicised or reported by the media or through travel advisory issued by an authority (local or foreign) before the policy was taken up (in the case of a Single Trip Policy) or before You made the booking for Your trip (in the case of an Annual Multi-trip Policy).

### 7. Currency

All premiums and benefits payable under this Policy are in Singapore Dollars unless otherwise endorsed in the Policy Schedule. For claims incurred in foreign currency, the exchange rate will be determined by Us based on the date of loss.

### 8. Payment Before Cover Warranty (If the Policyholder is an individual)

This Policy or Endorsement and its relevant cover is not valid and We will not pay any benefits if We do not receive Your payment of all premiums due to Us before the Policy or Endorsement inception (start) date.

#### Premium Payment Warranty (If the Policyholder is a business establishment)

If We do not receive Your payment of all premiums due to Us within 60 days after the Policy or Endorsement inception (start) date:

- (a) this Policy or Endorsement and its relevant cover will be automatically terminated; and
- (b) We will also not be liable for any claims under this Policy; and
- (c) We shall be entitled to a pro-rata time-on-risk premium subject to a minimum premium of S\$25.

**9. Aggregate Limit**

If an Accident involves more than one (1) Insured Person, the total compensation We will pay under one (1) Policy is \$25,000,000 per event. In the event compensation exceeds \$25,000,000, the amount shall be apportioned among all the affected Insured Persons, subject to the maximum of the sum insured of each Insured Person.

**10. Duplication of Cover**

If You have more than one (1) travel insurance with Us insuring the same trip, We will only pay You from the Policy which has the highest benefit.

**11. Compensation from Other Sources**

If You receive compensation in any form from other sources, such as other insurance policies or the service provider for the same loss that You are insured with Us, We will only pay in excess of the compensation You receive from others, up to the Sum Insured and We reserve the right to recover any settlement amount from you if there is any compensation from the service providers.

**12. Right of Recovery**

In the event authorisation for payment is made by Us or AXA Assistance Singapore (AAS) or an authorised representative of AAS for a medical claim for which Policy liability is not engaged, We or AAS or an authorised representative of AAS reserves the right to recover against You for the full sum which We or AAS or an authorised representative of AAS is liable to the medical institution to which You were admitted.

**13. Subrogation**

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

**14. Governing Law**

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

**15. Dealing with Disputes**

If there is any dispute on Your Policy that we cannot reach an agreement, it must be referred to Financial Industry Disputes Resolution Centre Ltd (FIDREC) for mediation.

If the dispute cannot be resolved through FIDREC, it must be referred to the Singapore International Arbitration Centre (SIAC) through legal proceedings using SIAC Rules that are applicable to period that Your Policy is in force.

**16. Cancellation and Refunds**

- (a) We may cancel the Policy by giving You seven (7) days' notice by registered letter to Your last known address. We will return any proportionate part of the premium due to You provided no claim has been paid prior to the cancellation of this Policy.
- (b) You may also cancel the Policy at any time by giving seven (7) days' written notice to Us provided no claim has been paid during the current Period of Insurance. In the event of such cancellation, We will apply a premium refund as follows:

Single Trip Policy

You may at any time prior to commencement of Period of Insurance cancel the Policy by giving written notice of cancellation to Us. We will grant a full refund of the premium provided the amount to be refunded is at least \$25 and no claim has been paid prior to the cancellation of this Policy. There will be no refund for cancellation after the Period of Insurance has commenced.

Annual Multi-Trip Policy

We will grant a short rate refund of the premium paid corresponding to the unexpired Period of Insurance provided the amount to be refunded is at least \$25 and no claim has been paid prior to the cancellation of this Policy:

Percentage of Unexpired Period of Insurance	Refundable Premium (if refunded premium is \$25 or more)
100%	100%
90% to less than 100%	75%
80% to less than 90%	65%
70% to less than 80%	55%
60% to less than 70%	45%
50% to less than 60%	35%
40% to less than 50%	25%
30% to less than 40%	15%
20% to less than 30%	5%
Less than 20%	No refund

**17. Sanction Clause**

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

**18. Illegality Clause**

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

**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 Your Policy is automatic, and no further action is required from You. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Us or visit the GIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

## GENERAL EXCLUSIONS

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

### 1. Behavioural Exclusions

- (a) When You commit any act which is illegal at the place where it occurred, or suicide, or intentional self-injury.
- (b) When You are under the influence of alcohol or medication/drugs which You consume without taking precautions and as prescribed by Your Doctor.
- (c) If You suffer from any mental or nervous disorder, including all forms of sleep disorders.
- (d) Any wilful or intentional act, omission, negligence, recklessness or carelessness, while sane or insane.

### 2. Medical Exclusions

- (a) Any Pre-Existing Medical Condition, including congenital conditions.
- (b) Your travelling for the purpose of getting medical treatment.
- (c) Pregnancy and all its related conditions unless covered under Section 7 - Pregnancy Related Expenses.
- (d) Any medical treatment which, in the opinion of the attending Doctor, could reasonably be delayed until You return to Singapore.
- (e) Any cosmetic treatment except to restore function after suffering an Injury.
- (f) HIV, AIDS and/or any sexually transmitted disease.
- (g) Your failure to obtain any mandatory vaccines, inoculations or prescribed medications prior to your trip.

### 3. Activity Exclusions

When You take part in the following activities unless covered under Section 35 - Adventure Cover:

- (a) Flying or other aerial activities except as a fare-paying passenger in a licensed passenger-carrying aircraft.
- (b) Any sports that are played in a professional capacity or in competition involving prize money, donations, sponsorship or reward of any kind.
- (c) Extreme Sports or underwater activities requiring the use of artificial breathing apparatus.  
'Extreme Sports' shall mean activities that present a high level of inherent danger (that is, involving exceptional speed and height, high level of expertise, exceptional physical exertion or highly specialised gear or stunts) such as big wave surfing, cliff jumping, horse jumping, potholing, ultra-marathons, biathlons, triathlons, stunt riding and the like.
- (d) Expedition to generally inaccessible and remote areas of a country or areas previously unexplored.

### 4. Travel Exclusions

- (a) When You travel in, to or through Afghanistan, Belarus, Crimea including Sevastopol, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, North Korea, Russia, Somalia, Sudan, Syria, Ukraine, Venezuela and Zimbabwe.
- (b) When You travel to any country or place which the Singapore government has advised against non-essential travel due to any war or warlike event, Strike, Riot or Civil Commotion, disease outbreak or unsafe health conditions, impending natural disasters or any other events of similar nature. This exclusion does not apply if You have already started Your trip before the issuance of such travel advisory.

### 5. Circumstantial Exclusions

- (a) War, invasion, act of foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power.
- (b) Action taken by any government authority including confiscation, seizure, destruction and restriction.
- (c) Any claim arising from a reason not listed in the 'When We will Pay' section of each benefit.
- (d) Any nuclear reaction or contamination, ionising rays or radioactivity.
- (e) With the exception of the Pandemic benefits (including Covid-19) covered under the Endorsement, this insurance does not cover any claims arising from any infectious disease which is announced as a Pandemic by the Singapore Government or the World Health Organisation (WHO). In the event of an announcement of a Pandemic by the Singapore Government only, such notification shall take precedence and shall be deemed that a Pandemic has been announced. The cover for the infectious disease shall cease from the date of such notification. This cover shall be restored on the termination date of such Pandemic on notification from AXA website.

### 6. Electronic Data Exclusion

This Policy does not insure, loss, damage, destruction, distortion, erasure, corruption or alteration of ELECTRONIC DATA from any cause whatsoever (including but not limited to COMPUTER VIRUS) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

'Electronic Data' shall mean facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software, and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.

'Computer Virus' shall mean a set of corrupting, harmful or otherwise unauthorized instructions or code including a set of maliciously introduced unauthorized instructions or code, programme or otherwise, those propagate themselves through a computer system or network of whatsoever nature. Computer Virus includes but is not limited to 'Trojan Horse' 'worms' and 'time or logic bombs'.

## **7. Professional Exclusions**

Your work involving these occupations or occupational activities:










- (a) Full-time military, airforce, navy, police or civil defence personnel;
- (b) Air crew, motor racer, entertainer or armed security guard;
- (c) Manual worker, regardless of whether machinery and tools are used. E.g. construction workers and kitchen help;
- (d) Working off-shore e.g. on board sea vessel or off-shore platform, diver or fisherman;
- (e) Working at heights above 30 feet, including but not limited to roofing activities on a scaffolding or a gondola;
- (f) Working in hazardous places. E.g. shipyard, underground in a tunnel or a quarry;
- (g) Working with explosives or hazardous substances.

## DESCRIPTION OF BENEFITS

### Important Notes:

The benefits provided herein will not (under any sections) pay for claims of any kind directly or indirectly arising from, relating to or in any way connected with a Pandemic (including Covid-19).

### PERSONAL ACCIDENT

SECTION 1 – DOUBLE PUBLIC TRANSPORT COVERAGE		Pre-Trip 	Overseas 	Post-Trip 																								
When We will pay	When You suffer death within ninety (90) days arising from an Accident Overseas while travelling as a fare-paying passenger in a Public Transport.																											
What We will pay	We will pay double the Accidental death benefit under Section 2. For the same event, We will only pay the highest claim from one of these Sections: <ul style="list-style-type: none"><li>Section 1 – Double Public Transport Coverage</li><li>Section 2 – Accidental Death &amp; Permanent Disablement</li></ul>																											
What is not covered	Refer to General Exclusions (page 20).																											
SECTION 2 – ACCIDENTAL DEATH & PERMANENT DISABLEMENT		Pre-Trip 	Overseas  SG	Post-Trip 																								
When We will pay	When an Accident happens during a trip and causes Your: (a) Death within 90 days from the date of Accident; or (b) Permanent Disablement within 365 days from the date of Accident.  If You are declared as missing because of the sinking, crashing or disappearance of the vehicle You are travelling in, We will presume that You have suffered death if Your body is not found within 365 days from the date of Accident.  This Section will cover You: (a) 3 hours before the time You depart Singapore for Your Overseas trip; and (b) ends when any one of the following happens: <ul style="list-style-type: none"><li>3 hours after You have arrived in Singapore;</li><li>You have reached Your home or place of work in Singapore;</li><li>at 23:59 Singapore Time on the expiry date that is stated on Your Policy Schedule.</li></ul>																											
What We will pay	We will pay the percentage of the Sum Insured based on the Injury described in the Scale of Compensation: <table border="1"><thead><tr><th>Scale of Compensation</th><th>% of Sum Insured under this benefit</th></tr></thead><tbody><tr><td>1. Accidental death</td><td>100%</td></tr><tr><td>2. Permanent Total Disablement</td><td>100%</td></tr><tr><td>3. Total and Permanent Disablement of:</td><td></td></tr><tr><td>    (a) Total Loss of two Limbs</td><td>100%</td></tr><tr><td>    (b) Total Loss of one Limb</td><td>50%</td></tr><tr><td>    (c) Total Loss of Sight in both eyes</td><td>100%</td></tr><tr><td>    (d) Total Loss of Sight in one eye</td><td>50%</td></tr><tr><td>    (e) Total Loss of Speech and Hearing</td><td>100%</td></tr><tr><td>    (f) Total Loss of Speech</td><td>50%</td></tr><tr><td>    (g) Total Loss of Hearing in both ears</td><td>50%</td></tr><tr><td>    (h) Total Loss of Hearing in one ear</td><td>15%</td></tr></tbody></table> For the same event, We will only pay the highest claim from one of these Sections: <ul style="list-style-type: none"><li>Section 1 – Double Public Transport Coverage</li><li>Section 2 – Accidental Death &amp; Permanent Disablement</li></ul>				Scale of Compensation	% of Sum Insured under this benefit	1. Accidental death	100%	2. Permanent Total Disablement	100%	3. Total and Permanent Disablement of:		(a) Total Loss of two Limbs	100%	(b) Total Loss of one Limb	50%	(c) Total Loss of Sight in both eyes	100%	(d) Total Loss of Sight in one eye	50%	(e) Total Loss of Speech and Hearing	100%	(f) Total Loss of Speech	50%	(g) Total Loss of Hearing in both ears	50%	(h) Total Loss of Hearing in one ear	15%
Scale of Compensation	% of Sum Insured under this benefit																											
1. Accidental death	100%																											
2. Permanent Total Disablement	100%																											
3. Total and Permanent Disablement of:																												
(a) Total Loss of two Limbs	100%																											
(b) Total Loss of one Limb	50%																											
(c) Total Loss of Sight in both eyes	100%																											
(d) Total Loss of Sight in one eye	50%																											
(e) Total Loss of Speech and Hearing	100%																											
(f) Total Loss of Speech	50%																											
(g) Total Loss of Hearing in both ears	50%																											
(h) Total Loss of Hearing in one ear	15%																											
What is not covered	Refer to General Exclusions (page 20).																											
SECTION 3 – COMPASSIONATE VISIT BENEFIT		Pre-Trip 	Overseas 	Post-Trip 																								
When We will pay	When You suffer death while Overseas and there is no adult aged 18 or older with You.																											

What We will pay	We will pay these costs up to the Sum Insured, for one (1) adult relative or friend to travel to the country that You were in to help with the burial or repatriation arrangements to Singapore: (a) direct economy air, rail or sea travel fare, excluding domestic travel fares such as taxi, bus or intra-city rail fares; (b) accommodation, excluding drinks, meals and other room services			
What is not covered	Refer to General Exclusions (page 20).			
SECTION 4 – SPECIAL GRANT		Pre-Trip ⊗	Overseas ⊙	Post-Trip ⊗
When We will pay	When You suffer death Overseas due to: (a) an Injury that happens during the trip; or (b) an Illness that happens during the trip, for which You were Hospitalised for treatment.			
What We will pay	We will pay the Sum Insured to Your family for the funeral expenses.			
What is not covered	Refer to General Exclusions (page 20).			
SECTION 5 – CHILD EDUCATION GRANT		Pre-Trip ⊗	Overseas ⊙ <sub>SG</sub>	Post-Trip ⊗
When We will pay	When We pay the Accidental death benefit under Section 2 and You have Children left behind at the time of the Accident.			
What We will pay	We will pay the Sum Insured to each of Your living Children, up to four (4) Children.			
What is not covered	Refer to General Exclusions (page 20).			

#### MEDICAL (OVERSEAS)

SECTION 6 – OVERSEAS MEDICAL EXPENSES		Pre-Trip ⊗	Overseas ⊙	Post-Trip ⊗
When We will pay	When You suffer Injury or Illness Overseas and seek medical and/or Dental Treatment Overseas.			
What We will pay	We will reimburse You up to the Sum Insured for these expenses incurred within 90 days from the date of Injury or Illness: (a) Your Medical Expenses; and (b) reasonable travel expenses up to \$100, for You to seek medical treatment.  We will only pay up to a total of \$500 per Overseas trip for treatment by Chinese Physician or Chiropractor from these Sections: <ul style="list-style-type: none"> <li>Section 6 – Overseas Medical Expenses; and</li> <li>Section 13 – Post Trip Medical Expenses</li> </ul> Overseas Medical Expenses Cover for a One-Way Trip Policy will cease 24 hours after You have cleared immigration at Your intended destination.  If You travel back to Your Home Country for a continuous period of more than 30 days, coverage under this Section is limited to <b>25%</b> of the Sum Insured, subject to terms and conditions of this Policy.			
What is not covered	Refer to General Exclusions (page 20).			
SECTION 7 – PREGNANCY RELATED EXPENSES		Pre-Trip ⊗	Overseas ⊙	Post-Trip ⊗
When We will pay	When You suffer from a pregnancy-related Illness Overseas such as nauseous or giddiness and seek Overseas medical treatment.			
What We will pay	We will reimburse Your Medical Expenses up to the Sum Insured.			
What is not covered	In addition to the General Exclusions (page 20), We will also not pay any claims relating to: <ol style="list-style-type: none"> <li>Medical Expenses incurred for a One-Way Trip.</li> <li>The first trimester of pregnancy (i.e. 0-12 weeks).</li> <li>Ectopic pregnancy or childbirth including premature childbirth or stillbirth.</li> <li>Abortion or miscarriage, except if it is due to an Accident.</li> <li>Tests or treatment relating to fertility, contraception, sterilization, birth defects or congenital Illness.</li> <li>Depressive, psychological or psychiatric Illness, including post-natal depression.</li> </ol>			
SECTION 8 – HOSPITAL VISIT BENEFIT		Pre-Trip ⊗	Overseas ⊙	Post-Trip ⊗



When We will pay	When You are Hospitalised Overseas for more than 5 continuous days because You suffered an Injury or Illness Overseas and:  (a) the attending Doctor has advised that You are not fit to travel back to Singapore for treatment; and (b) there is no adult who is at least 18 years old with You.			
What We will pay	We will pay these costs up to the Sum Insured for one (1) adult relative or friend to visit and stay with You until the attending Doctor has advised that You are fit to continue with Your trip or to return to Singapore:  (a) direct economy air, rail or sea travel fare, excluding domestic travel fares such as taxi, bus or intra-city rail fares; and (b) accommodation, excluding drinks, meals and other room services.  The benefit under this Section will not apply if the adult relative or friend is able to get a refund of all or part of such expenses from another source, including under any other insurance policy or under Section 23 – Trip Curtailment.			
What is not covered	Refer to General Exclusions (page 20).			
SECTION 9 – CHILD CARE BENEFIT		Pre-Trip ⊗	Overseas ✓	Post-Trip ⊗
When We will pay	When You are Hospitalised Overseas because You suffered an Injury or Illness Overseas, and there is no adult to care for the Children below 18 years old who are with You on the trip.			
What We will pay	We will pay these costs up to the Sum Insured for one (1) adult relative or friend to accompany the Children back to Singapore:  (a) direct economy air, rail or sea travel fare, excluding domestic travel fares such as taxi, bus or intra-city rail fares; (b) accommodation, excluding drinks, meals and other room services;  For the same event, We will only pay the highest claim from one of these Sections: <ul style="list-style-type: none"><li>• Section 3 – Compassionate Visit Benefit</li><li>• Section 9 – Child Care Benefit</li></ul>			
What is not covered	Refer to General Exclusions (page 20).			
SECTION 10 – OVERSEAS HOSPITALISATION ALLOWANCE		Pre-Trip ⊗	Overseas ✓	Post-Trip ⊗
When We will pay	When You are Hospitalised Overseas because You suffered an Injury or Illness Overseas.			
What We will pay	We will pay You \$200 for each day of Hospitalisation, up to the Sum Insured.  The benefit under this Section is payable provided the period of Hospitalisation is within the Period of Insurance.			
What is not covered	Refer to General Exclusions (page 20).			
SECTION 11 – OVERSEAS QUARANTINE ALLOWANCE FOR INFECTIOUS DISEASES		Pre-Trip ⊗	Overseas ✓	Post-Trip ⊗
When We will pay	When You are placed under compulsory quarantine whilst Overseas by the relevant health authority due to an Infectious Disease.			
What We will pay	We will pay You \$50 for each full day of quarantine, up to the Sum Insured.			
What You must do	You must get a written proof of Your quarantine order from the relevant health authorities containing details such as dates and reason(s) for Your quarantine.  In the event You are covered under more than one insurance policy underwritten by Us for a similar benefit, We will consider You insured only under the policy which provides the highest benefit level.			
What is not covered	Refer to General Exclusions (page 20).			

#### MEDICAL (POST-TRIP)

SECTION 12 – POST-TRIP MEDICAL EXPENSES		Pre-Trip (X)	Overseas (X)	Post-Trip (✓)
When We will pay	When You suffer Injury or Illness Overseas and seek medical and/or Dental Treatment upon Your return to Singapore.			

What We will pay	<p>We will reimburse You up to the Sum Insured, for Your Medical Expenses provided that the date of Your return to Singapore is within the Period of Insurance.</p> <p>The time limit for seeking medical treatment upon return to Singapore:</p> <p>(a) If treatment has been sought during the trip, the Insured Person has up to thirty (30) days from the date of return to Singapore to continue treatment; or</p> <p>(b) If prior treatment has not first been sought during the trip, the Insured Person has up to five (5) days from the date of return to Singapore or Country of Residence to seek the first treatment and up to thirty (30) days from the first treatment in Singapore to continue treatment.</p> <p>We will pay the reasonable costs of ambulance transportation under this Section.</p> <p>We will only pay up to \$500 per Overseas trip for treatment by Chinese Physician or Chiropractor from these Sections:</p> <ul style="list-style-type: none"> <li>Section 6 – Overseas Medical Expenses; and</li> <li>Section 12 – Post-Trip Medical Expenses</li> </ul>			
What is not covered	Refer to General Exclusions (page 20).			
SECTION 13 – HOSPITALISATION ALLOWANCE IN SINGAPORE		Pre-Trip (X)	Overseas (X)	Post-Trip (✓)
When We will pay	When You suffer Injury or Illness Overseas and are Hospitalised within 24 hours upon Your return to Singapore.			
What We will pay	<p>We will pay You \$100 for each day of Hospitalisation, up to the Sum Insured.</p> <p>The benefit under this Section is payable provided the date of Your return to Singapore is within the Period of Insurance.</p>			
What is not covered	Refer to General Exclusions (page 20).			
SECTION 14 – QUARANTINE ALLOWANCE FOR INFECTIOUS DISEASE (IN SINGAPORE)		Pre-Trip (X)	Overseas (X)	Post-Trip (✓)
When We will pay	When You are placed under compulsory quarantine within 24 hours upon Your return to Singapore by the Ministry of Health due to an Infectious Disease.			
What We will pay	We will pay You \$50 for each full day of quarantine, up to the Sum Insured, provided the date of Your return to Singapore is within the Period of Insurance.			
What You must do	<p>You must get a written proof of Your quarantine order from the relevant health authorities containing details such as dates and reason(s) for Your quarantine.</p> <p>In the event You are covered under more than one insurance policy underwritten by Us for the similar benefit, We will consider You insured only under the policy which provides the highest benefit level.</p> <p>For the avoidance of doubt, the Stay Home Notice (SHN) or the like as issued by the Singapore government or the local government of the country You are travelling to is not considered quarantine under this benefit.</p>			
What is not covered	Refer to General Exclusions (page 20).			

## EMERGENCY ASSISTANCE

The benefits under Section 15, 16 & 17 are available via AXA Assistance Singapore (AAS) at 6322 2566

SECTION 15 – EMERGENCY MEDICAL EVACUATION		Pre-Trip (X)	Overseas (✓)	Post-Trip (X)
When We will pay	When You suffer Injury or Illness Overseas and the AAS medical team certifies that it medically necessary to transfer You to another location for medical treatment.			
What We will pay	<p>AAS will arrange and pay for Your evacuation, including:</p> <p>(a) transportation expenses; and</p> <p>(b) medical services; and</p> <p>(c) medical supplies necessarily incurred for emergency medical evacuation.</p> <p>The mode of transportation and final destination will be decided by AAS based on medical necessity.</p> <p>Do note that the Medical Expenses incurred in Singapore after the evacuation is covered under Section 12 – Post-Trip Medical Expenses and not this Section.</p>			
What You must do	You must contact AAS to make arrangements for the services provided under Section 15, 16 & 17. If due to reasons beyond Your control, You are unable to notify AAS to make the necessary arrangements, We reserve the rights to only reimburse the expenses incurred for the services that AAS would have provided under the same circumstances.			
What is not covered	Refer to General Exclusions (page 20).			

SECTION 16 – EMERGENCY MEDICAL REPATRIATION		Pre-Trip (X)	Overseas (✓)	Post-Trip (X)
When We will pay	When AAS medical team certifies that Your medical condition allows You to be repatriated back to Singapore as a regular passenger after the medical treatment Overseas.			
What We will pay	<p>AAS will arrange and pay for:</p> <p>(a) Your repatriation under medical supervision to Singapore by a scheduled airline or an appropriate means of transport; and</p> <p>(b) any supplementary cost of transportation to and from the airport.</p> <p>Provided that:</p> <ol style="list-style-type: none"> <li>1. Your original travel ticket is not valid for such repatriation; and</li> <li>2. You surrender any unused portion of Your travel ticket to AAS;</li> </ol> <p>Any decision on Your repatriation will be exclusively and jointly made by both the attending Doctor and AAS medical team.</p> <p>Do note that the Medical Expenses incurred in Singapore after the repatriation is covered under Section 12 - Post Trip Medical Expenses and not this Section.</p>			
What You must do	Refer to “What You must do” under Section 15 - Emergency Medical Evacuation.			
What is not covered	Refer to General Exclusions (page 20).			
SECTION 17 – REPATRIATION OF MORTAL REMAINS BACK TO SINGAPORE		Pre-Trip (X)	Overseas (✓)	Post-Trip (X)
When We will pay	When You suffer death Overseas.			
What We will pay	<p>AAS will arrange and pay for:</p> <p>(a) the cost of transporting Your mortal remains to Singapore; or</p> <p>(b) the cost of transporting Your mortal remains to an alternative destination besides Singapore (at the request of Your personal representative); or</p> <p>(c) the cost of local burial in the country that You were visiting.</p> <p>Our maximum liability for (b) or (c) is the equivalent cost of transporting Your mortal remains to Singapore.</p> <p>AAS will also pay the associated reasonable cost of a basic casket, embalment and cremation, if so elected, but not for expenses related to religious ceremony or rites.</p>			
What You must do	Refer to “What You must do” under Section 15 - Emergency Medical Evacuation.			
What is not covered	In addition to the General Exclusions, We will also not pay for the cost of burial and any other related expenses incurred in Singapore.			
SECTION 18 – EMERGENCY PERSONAL MOBILE PHONE CHARGES		Pre-Trip (X)	Overseas (✓)	Post-Trip (X)
When We will pay	<p>When You incur phone call charges while Overseas to AAS, relevant service providers or government authorities to seek assistance pertaining to events or for the purposes listed below:</p> <ul style="list-style-type: none"> <li>• Death</li> <li>• Trip Curtailment</li> <li>• Overseas Medical Expenses (only for medical Emergency)</li> <li>• Emergency Medical Evacuation and Repatriation</li> <li>• Loss of Travel Documents</li> <li>• Calling Your credit card company or bank to report unauthorised transactions, loss or theft of Your payment cards.</li> </ul>			
What We will pay	<p>We will reimburse You these expenses, up to the Sum Insured:</p> <p>(a) Overseas phone call charges under Your or a third party's mobile phone or standard LAN line, up to \$50 per day;</p> <p>(b) If You have purchased an Overseas Pre-paid phone card for the purpose of contacting AAS, service providers or government authorities, relating to events claimable under the listed Sections or purpose, We will reimburse You up to maximum limit of S\$10.</p>			
What You must do	<p>You must get the following supporting documents:</p> <p>(a) the original bill from the telecommunications provider that details the date, time and charges for calls to AAS, service providers or government authorities.</p> <p>(b) the original receipt for the purchase of Your Overseas pre-paid phone card.</p> <p>(c) written notice issued by bank showing the record of unauthorised use of credit card, including date and time of notification of loss.</p>			
What is not covered	Refer to General Exclusions (page 20).			

## TRAVEL INCONVENIENCES

SECTION 19 – TRIP CANCELLATION		Pre-Trip ✓	Overseas ✗	Post-Trip ✗
When We will pay	When You have to unavoidably cancel any part of Your trip due to any Specified Causes occurring within 30 days prior to the commencement of the trip.			
What We will pay	<p>We will reimburse You up to the Sum Insured for these pre-paid expenses, less any refund in any form You receive:</p> <p>(a) Your travel (air or sea fare and visa) and accommodation expenses (but not including residential homes of family or friends that You will be staying with during the trip or prebooked tent or caravan pitch); and</p> <p>(b) any charges for Your Entertainment Tickets.</p> <p>‘Entertainment Tickets’ shall mean admission tickets to theme parks, theatre performances and musicals, concerts, sports events or non-refundable deposits made for reservations at restaurants paid for in advance by You but excluding events such as wedding photoshoots or related events.</p> <p>For the same event, We will only pay the highest claim from one of these Sections:</p> <ul style="list-style-type: none"> <li>• Section 19 – Trip Cancellation</li> <li>• Section 20 – Trip Postponement</li> <li>• Section 21 – Replacement of Traveller</li> <li>• Section 22 – Financial Collapse of Travel Agency</li> </ul>			
What You must do	<p>You must seek refund of any prepaid expenses from the transport, accommodation and entertainment providers first. In the event You become entitled to a refund of or reimbursement of all or part of Your loss from any other source for the events covered under this Policy, We will only be liable for the amount that is not recoverable from such other source.</p> <p>You must obtain confirmation from service providers on the cancellation and the expenses that are refundable and/or non-refundable. If you choose to reject the compensation or refund (in any form) from any of the service providers, You must obtain proofs of non-compensation or non-refund from the service providers.</p>			
What is not covered	<p>In addition to the General Exclusions (page 20), We will also not pay any claims in respect of:</p> <ol style="list-style-type: none"> <li>1. loss of Frequent Flyer Points or holiday vouchers that You have used, in part or full, to pay for any part of the trip.</li> <li>2. this Policy was purchased less than three (3) days before the commencement of the trip.</li> <li>3. Any charges associated with timeshares and similar arrangements.</li> <li>4. Any claim for refund of any costs for persons not named in this policy.</li> <li>5. airport taxes and administration fees included in the cost of your flights.</li> <li>6. the person whose condition gives rise to the claim was receiving in-patient treatment in a Hospital or had received a terminal prognosis at the time of the application of this insurance.</li> </ol> <p>‘Frequent Flyer Points’ shall mean loyalty or reward points that are accorded to You as a registered member of a Frequent Flyer Program or similar reward program by any commercial airline company.</p>			
SECTION 20 – TRIP POSTPONEMENT		Pre-Trip ✓	Overseas ✗	Post-Trip ✗
When We will pay	When You have to unavoidably postpone Your trip due to any of the Specified Causes occurring within thirty (30) days prior to the commencement of the trip.			
What We will pay	<p>We will reimburse You the resulting administrative charges to postpone the trip, for which the irrecoverable, pre-paid travel fare and hotel accommodation expenses that You have paid for and legally liable for.</p> <p>For the same event, We will only pay the highest claim from one of these Sections:</p> <ul style="list-style-type: none"> <li>• Section 19 – Trip Cancellation</li> <li>• Section 20 – Trip Postponement</li> <li>• Section 21 – Replacement of Traveller</li> <li>• Section 22 – Financial Collapse of Travel Agency</li> </ul>			

What is not covered	<p>In addition to the General Exclusions (page 20), We will also not pay any claims in respect of:</p> <ol style="list-style-type: none"> <li>for loss of frequent flyer reward points or holiday points that You have used, in part or full, to pay for any part of the trip.</li> <li>if this Policy was purchased less than three (3) days before the commencement of the trip. This does not apply if You, Your Family Member or Your Travel Companion suffer death or life-threatening injury, due to an Accident occurring after You have purchased this Policy.</li> <li>Any charges associated with timeshares and similar arrangements.</li> <li>Any claim for refund of any costs for persons not named in this policy.</li> <li>being airport taxes and administration fees included in the cost of your flights</li> </ol> <p>‘Frequent Flyer Points’ shall mean loyalty or reward points that are accorded to You as a registered member of a Frequent Flyer Program or similar reward program by any commercial airline company.</p>			
SECTION 21 – REPLACEMENT OF TRAVELLER		Pre-Trip ✓	Overseas ✗	Post-Trip ✗
When We will pay	When You cannot proceed with the trip because You or Your Family Member are Hospitalised within seven (7) days before the trip begins.			
What We will pay	<p>We will reimburse You for these expenses to make a one-time change of traveller so another person can go as Your replacement up to the Sum Insured, less any refund You receive:</p> <ol style="list-style-type: none"> <li>administrative charges;</li> <li>additional economy class travel fare and standard room expenses, not exceeding the original cost of the replaced travel ticket and replaced accommodation (but not including residential homes of family or friends that You will be staying with during the trip or prebooked tent or caravan pitch);</li> </ol> <p>For the same event, We will only pay the highest claim from one of these Sections:</p> <ul style="list-style-type: none"> <li>Section 19 – Trip Cancellation</li> <li>Section 20 – Trip Postponement</li> <li>Section 21 – Replacement of Traveller</li> <li>Section 22 – Financial Collapse of Travel Agency</li> </ul>			
What is not covered	<p>In addition to the General Exclusions (page 20), We will also not pay any claims in respect of:</p> <ol style="list-style-type: none"> <li>loss of frequent flyer reward points or holiday points that You have used, in part or full, to pay for any part of the trip.</li> <li>this Policy was purchased less than three (3) days before the commencement of the trip. This does not apply if You, Your Family Member or Your Travel Companion suffer death or life-threatening injury, due to Accident occurring after You purchase this Policy.</li> </ol>			
SECTION 22 – FINANCIAL COLLAPSE OF TRAVEL AGENCY		Pre-Trip ✓	Overseas ✓ <sub>SG</sub>	Post-Trip ✗
When We will pay	<p>When any part of Your trip is cancelled because the Travel Agency which You have made payment to has become Insolvent.</p> <p>‘Insolvent’ shall mean the inability of the entity to pay its debts when due and is deemed to occur upon a winding up petition being filed against it in any competent court of law.</p> <p>‘Travel Agent’ shall mean a travel agent, including its subsidiaries that is registered in Singapore and licensed member of the Singapore Tourism Board (STB).</p>			
What We will pay	<p>We will reimburse You for any irrecoverable travel deposits or travel fares paid in advance, up to the Sum Insured.</p> <p>For the same event, We will only pay the highest claim from one of these Sections:</p> <ul style="list-style-type: none"> <li>Section 19 – Trip Cancellation</li> <li>Section 20 – Trip Postponement</li> <li>Section 21 – Replacement of Traveller</li> <li>Section 22 – Financial Collapse of Travel Agency</li> </ul>			
What is not covered	<p>In addition to the General Exclusions (page 20), We will also not pay any claims in respect of:</p> <ol style="list-style-type: none"> <li>any frequent flyer reward points or holiday points that You have used, in part or full, to pay for any part of the trip.</li> <li>this Policy which was purchased less than seven (7) days before the commencement of the trip.</li> </ol>			
SECTION 23 – TRIP CURTAILMENT		Pre-Trip ✗	Overseas ✓	Post-Trip ✗

When We will pay	<p>When You have to unavoidably Curtail Your trip to return to Singapore or alter the itinerary of the trip after it has started due to any of the Specified Causes.</p> <p>‘Curtail/Curtailment’ shall mean abandonment of the trip as shown on the booking invoice and/or shortening of the trip and returning to Singapore.</p>
What We will pay	<p>We will reimburse You up to the Sum Insured for:</p> <ol style="list-style-type: none"> <li>any irrecoverable, pre-paid and unutilized charges for Your travel fare, accommodation costs and other charges (such as tickets to theatre shows, theme parks, concerts and sports activities/events). The reimbursement will be pro-rated for each complete day of the unused trip; or</li> <li>any additional charges for Your accommodation (excluding cost of meals, room service or residential homes of family or friends that You will be staying with during the trip or prebooked tent or caravan pitch) and direct economy fare for air, rail or sea travel that are necessarily incurred to extend Your stay at the same or alternative location.</li> </ol> <p>For the same event, We will only pay the highest claim from one of these Sections:</p> <ul style="list-style-type: none"> <li>Section 23 – Trip Curtailment</li> <li>Section 24 – Travel Delay / Alternative Travel Arrangement</li> <li>Section 25 – Travel Diversion</li> </ul>
What You must do	<ol style="list-style-type: none"> <li>You must notify the tour operator or provider of transport or accommodation immediately upon finding it necessary to alter the itinerary.</li> <li>You must ensure that the additional/replacement transport or accommodation booked is not of a higher category from that in Your original itinerary. For example, changing flight from budget airline to full-service airline.</li> <li>You must ensure that any alteration to Your itinerary is within the Travel Region chosen for Your Policy.</li> </ol>
What is not covered	<p>In addition to the General Exclusions (page 20), We will also not pay any claims in respect of:</p> <ol style="list-style-type: none"> <li>loss of frequent flyer reward points or holiday points that You have used, in part or full, to pay for any part of the trip.</li> <li>this Policy was purchased less than three (3) days before the commencement of the trip. This does not apply if You, Your Family Member or Your Travel Companion suffer death or life-threatening injury, due to Accident occurring after You purchase this Policy.</li> </ol>
SECTION 24 – TRAVEL DELAY / ALTERNATIVE TRAVEL ARRANGEMENT	
<div> <div>Pre-Trip</div> <div>Overseas</div> <div>Post-Trip</div> </div>	
When We will pay	<p>When You are notified within three (3) days before the departure date of Your trip that Your scheduled Public Transport is delayed for more than six (6) hours and it was not caused by You.</p>
What We will pay	<p><b>(a) Travel Delay</b></p> <p>We will pay You the following Delay Benefit up to the Sum Insured:</p> <ol style="list-style-type: none"> <li>\$100 for every six (6) continuous hours if the delay occurs while Overseas; or</li> <li>a lump sum of \$100 if the delay is at least six (6) hours in Singapore.</li> </ol> <p>The duration of Travel Delay is calculated from the original departure time of Your Public Transport to one of the following:</p> <ol style="list-style-type: none"> <li>the next available re-scheduled departure time offered by the same Public Transport provider which You travel in; or</li> <li>the departure time of the alternative scheduled Public Transport which You arrange and travel in, provided it departs earlier than the next available re-scheduled departure time offered by the original Public Transport provider.</li> </ol> <p>We will pay you the delay benefit based on the next available re-scheduled departure time offered by the original Public Transport provider if the alternative Public Transport You arrange departs later.</p> <p><b>(b) Alternative Travel Arrangement</b></p> <p>If You book an alternative mode of transport or travel routing to continue with Your planned trip and it departs earlier than the next available re-scheduled departure time offered by the original Public Transport provider, We will reimburse You for these expenses incurred:</p> <ol style="list-style-type: none"> <li>administrative charges; and</li> <li>additional economy fare for air, land or sea travel.</li> </ol> <p>The maximum amount that We will reimburse You shall not exceed the Delay Benefit payable, calculated from the original scheduled departure time to the next available re-scheduled departure time offered by the same Public Transport provider, less the following:</p> <ol style="list-style-type: none"> <li>any benefit You receive from Travel Delay; and</li> <li>any refund You receive from the original Public Transport provider.</li> </ol> <p>For the same event, We will only pay the highest claim from one of these Sections:</p>

	<ul style="list-style-type: none"><li>• Section 23 – Trip Curtailment</li><li>• Section 24 – Travel Delay / Alternative Travel Arrangement</li><li>• Section 25 – Travel Diversion</li></ul>			
What You must do	You must get or retain the following: <ul style="list-style-type: none"><li>• written proof containing the reason and duration of delay from the Public Transport operator;</li><li>• the itinerary for Your alternative travel arrangement;</li><li>• Your boarding pass for the actual transportation taken.</li></ul>			
What is not covered	Refer to General Exclusions (page 20).			
SECTION 25 – TRAVEL DIVERSION		Pre-Trip ⊗	Overseas ✓	Post-Trip ⊗
When We will pay	When the Public Transport which You are travelling in is diverted, causing You to arrive later at the planned destination.			
What We will pay	We will pay You \$100 for every six (6) continuous hours of delay from the original scheduled arrival time up to the Sum Insured, provided that the delay is not caused by You.  For the same event, We will only pay the highest claim from one of these Sections: <ul style="list-style-type: none"><li>• Section 23 – Trip Curtailment</li><li>• Section 24 – Travel Delay / Alternative Travel Arrangement</li><li>• Section 25 – Travel Diversion</li></ul>			
What You must do	You must get a written proof containing the diversion reason and duration of delay from the Public Transport provider.			
What is not covered	Refer to General Exclusions (page 20).			
SECTION 26 – OVERBOOKED FLIGHT		Pre-Trip ⊗	Overseas ✓ <sub>SG</sub>	Post-Trip ⊗
When We will pay	When You are denied boarding the scheduled flight of which You have a confirmed reservation due to overbooking of the flight, and You cannot get an alternative transportation which departs within four (4) hours of the original scheduled time.			
What We will pay	We will pay You the Sum Insured.			
What You must do	You must get a written proof containing details of the overbooking and alternative transportation from the Public Transport provider.			
What is not covered	Refer to General Exclusions (page 20).			
SECTION 27 – TRAVEL MISCONNECTION		Pre-Trip ⊗	Overseas ✓	Post-Trip ⊗
When We will pay	When the scheduled Public Transport which You are travelling in arrives late at the point of transfer, causing You to miss the connecting scheduled Public Transport which You have a confirmed booking, and You cannot get an alternative transportation which departs within four (4) hours of Your arrival at the connecting point.			
What We will pay	We will pay You the Sum Insured.			
What You must do	You must get a written proof containing details of Your travel misconnection and alternative transportation from the Public Transport provider.			
What is not covered	Refer to General Exclusions (page 20).			

#### PERSONAL BELONGINGS

SECTION 28 – BAGGAGE DELAY		Pre-Trip (X)	Overseas (✓) <sub>SG</sub>	Post-Trip (X)
When We will pay	When Your checked-in baggage is delayed by the Public Transport at the scheduled Overseas destination or upon return to Singapore.			

What We will pay	<p>We will pay You up to the Sum Insured:</p> <p>(a) \$150 for every six (6) continuous hours if the delay occurs Overseas; or  (b) a lump sum of \$150 if the delay is at least six (6) hours in Singapore.</p> <p>For the avoidance of doubt, the amount of \$150 is based on each claim and not on each piece of baggage.</p> <p>For the same event, We will only pay claim from one of these Sections:</p> <ul style="list-style-type: none"> <li>• Section 28 – Baggage Delay</li> <li>• Section 29 – Loss/Damage to Baggage and Personal Belongings</li> <li>• Section 30 – Laptop, Wireless Handheld Device and Mobile Phone</li> </ul>			
What You must do	You must get written proof containing details of Your baggage delay (including the duration) from the Public Transport provider.			
What is not covered	Refer to General Exclusions (page 20).			
SECTION 29 – LOSS/DAMAGE TO BAGGAGE AND PERSONAL BELONGINGS			Pre-Trip ⊗	Overseas ✓
When We will pay	When Your baggage and/or personal belongings are lost or damaged Overseas.			
What We will pay	<p>We will reimburse You up to the Sum Insured to :</p> <p>(a) repair or replace the damaged article; or  (b) replace the lost article</p> <p>provided the article is owned by You or entrusted to You.</p> <p>Our compensation to You is subject to:</p> <p>(a) deductions for wear and tear and depreciation;  (b) our discretion on whether to repair or replace the article;  (c) a maximum limit of \$500 for any one (1) article or pair or set of articles; and  (d) a maximum limit of \$800 in total for all Valuables.</p> <p>For any item that forms part of a pair or set, We will pay a proportionate part of the value of the pair or set.</p> <p>A pair or set of items is treated as one (1) article (e.g. a pair of shoes, a camera and its accompanying lens and any accessories, a set of diving gear and any accessories even if purchased separately and are of different brands).</p> <p>We may make payment subject to due allowance of wear and tear and depreciation or at Our option replace or repair such articles.</p> <p>For the same event, We will only pay claim from one of these Sections:</p> <ul style="list-style-type: none"> <li>• Section 28 – Baggage Delay</li> <li>• Section 29 – Loss/Damage to Baggage and Personal Belongings</li> </ul>			
What You must do	<ol style="list-style-type: none"> <li>1. You must not leave any item unattended in a Public Place, including in any locked vehicle unless kept in the locked glove compartment or rear boot of the vehicle and not visible from the outside of the vehicle.</li> <li>2. You must take all reasonable steps to recover missing property.</li> <li>3. For Valuables (including watches), photographic equipment and Mobile Device(s), You must: <ol style="list-style-type: none"> <li>(a) hand-carry and not check-in these items with the Public Transport provider.</li> <li>(b) keep them in locked safe / luggage if left in your accommodation. but not prebooked tent or caravan pitch.</li> </ol> </li> <li>4. Reporting the loss or damage <ol style="list-style-type: none"> <li>(a) You must report the loss or damage to the police or relevant authority/establishment, (e.g. hotel, airline, transport provider) having jurisdiction where the loss or damage occurred within 24 hours of the incident.</li> <li>(b) A police report is required for lost property or when You are victim of a suspected or actual crime (e.g. Theft, burglary).</li> </ol> </li> <li>5. You must seek compensation from transport /service provider first if Your baggage and/or personal belongings was lost or damaged when held by them. We will pay claims in excess of any compensation You have received. Any claim must be accompanied with written proof of compensation or denial from the relevant transport / service provider.</li> <li>6. For the loss or damage of each article, You must provide proof of purchase e.g. receipts or credit card statements. If no proof of purchase is provided, We may decline the claim or accept it at a reduced value.</li> </ol>			
What is not covered	<p>In addition to the General Exclusions (page 20), We will also not pay any claims in respect of:</p> <ol style="list-style-type: none"> <li>1. unexplained and mysterious disappearance of Your baggage or personal belongings.</li> <li>2. baggage or personal belongings that is sent in advance, mailed or shipped separately.</li> <li>3. normal wear and tear (including scratches, discoloration, stains, tears or dents to the surface of the item which does not affect how it works).</li> <li>4. prohibition imposed by transportation / service providers or government authorities.</li> <li>5. the following classes of property are excluded from coverage: <ol style="list-style-type: none"> <li>(a) business goods or samples of any kind;</li> </ol> </li> </ol>			



	(b) animals; perishables, consumables (e.g. food, beverage, medicine); (c) fragile articles (e.g. chinaware, glassware), amulets (or lucky charms), antiques, artefacts, documents or manuscripts, paintings; (d) contact or corneal lenses or hearing aids or dentures; (e) musical instruments; any Sports or Golf Equipment; (f) Money, securities, debit or credit cards or any cards or vouchers with a stored/monetary value; (g) identity card, passport, driver's license, employment passes or any type of passes; (h) any motorized vehicle including the accessories or remote-controlled motorized devices; (i) information stored in tapes, cards, discs or other storage devices; (j) computers including software and accessories and Mobile Device(s).			
SECTION 30 – LAPTOP, WIRELESS HANDHELD DEVICE AND MOBILE PHONE		Pre-Trip ⊗	Overseas ✓	Post-Trip ⊗
When We will pay	When Your Mobile Device is lost or damaged Overseas.			
What We will pay	We will reimburse You up to the Sum Insured to : (a) repair or replace the damaged article; or (b) replace the lost article. Our compensation to You is subject to: (a) deductions for wear and tear and depreciation; (b) our discretion on whether to repair or replace the article; (c) a maximum limit of \$750 for any one (1) article or pair or set of articles. For any item that forms part of a pair or set, We will pay a proportionate part of the value of the pair or set. For the same event, We will only pay claim from one of these Sections: <ul style="list-style-type: none"> <li>• Section 28 – Baggage Delay</li> <li>• Section 29 – Loss/Damage to Baggage and Personal Belongings</li> <li>• Section 30 – Laptop, Wireless Handheld Device and Mobile Phone</li> </ul>			
What You must do	Refer to “What You must do” under Section 29 - Loss/Damage to Baggage and Personal Belongings.			
What is not covered	In addition to the General Exclusions (page 20), We will also not pay any claims for: 1. unexplained and mysterious disappearance of Your Mobile Device. 2. Mobile Device that is sent in advance, mailed or shipped separately. 3. normal wear and tear (including scratches, discoloration, stains, tears or dents to the surface of the item which does not affect how it works). 4. prohibition imposed by transportation / service providers or government authorities. 5. the following classes of property are excluded from coverage: (a) business goods or samples of any kind; (b) information stored in tapes, cards, discs or other storage devices; (c) any motorized vehicle including the accessories or remote-controlled motorized devices; (d) computers, including software and accessories other than Mobile Device.			
SECTION 31 – PURCHASE OF ESSENTIAL ITEMS DUE TO BAGGAGE THEFT		Pre-Trip ⊗	Overseas ✓	Post-Trip ⊗
When We will pay	When Your baggage is Stolen Overseas.			
What We will pay	We will reimburse You up to Sum Insured, for reasonable costs of essential items (e.g. toiletries and basic wear) necessarily incurred to get You through the period of loss. Our maximum liability is \$50 for any one (1) article or pair or set of articles.			
What You must do	You must get receipts for Your purchases.			
What is not covered	Refer to General Exclusions (page 20).			
SECTION 32 – PERSONAL MONEY AND TRAVEL DOCUMENTS		Pre-Trip ⊗	Overseas ✓	Post-Trip ⊗
When We will pay	When You are Overseas and suffer loss of Travel Documents and personal Money that are in Your custody due to Theft or Natural Disaster.			

What We will pay	<p>We will pay You up to Sum Insured for:</p> <p>(a) the costs of getting Your replacement Travel Documents Overseas, including any reasonable travel and accommodation expenses, and mobile phone charges incurred to await the issuance of the documents. If You are getting the replacement passport in Singapore, We will only pay for the cost of the new replacement passport; and</p> <p>(b) the loss of personal Money carried on You or with You up to \$300.</p> <p>For the avoidance of doubt, Travel Documents under this Section shall mean passport, visa, Document of Identity (DOI) and passport photographs.</p>			
What You must do	<ol style="list-style-type: none"> <li>1. You must not leave any item that is covered under this Section unattended in a Public Place, including in any locked vehicle or locked luggage.</li> <li>2. You must report the loss to the police or relevant authority where the loss occurred within 24 hours of the incident. Any claims under this section must be accompanied by a copy of a police report or a report issued by the relevant authority evidencing such loss.</li> <li>3. You must get receipts for claimable expenses.</li> </ol>			
What is not covered	Refer to General Exclusions (page 20).			
SECTION 33 – FRAUDULENT USE OF LOST CREDIT CARD			Pre-Trip (X)	Overseas (✓)
When We will pay	When You suffer financial loss due to unauthorised charges made to Your lost or Stolen credit, charge or bank card while Overseas.			
What We will pay	We will reimburse You up to the Sum Insured for the unauthorized charges which You are made liable for, excluding any cash withdrawals made from ATM.			
What You must do	<ol style="list-style-type: none"> <li>1. You must report the loss within 24 hours to the credit card company and police where the loss occurred.</li> <li>2. You must get a copy of the police report and/or a report issued by the credit card company which details Your loss.</li> </ol>			
What is not covered	Refer to General Exclusions (page 20).			

#### TRAVEL SECURITY

SECTION 34 – PERSONAL LIABILITY			Pre-Trip (X)	Overseas (✓)	Post-Trip (X)
When We will pay	<p>When You are legally liable to a third party because You have directly caused:</p> <p>(a) Injury or Accidental death to the third party while Overseas; or</p> <p>(b) Accidental physical damage to the third party's property while Overseas.</p>				
What We will pay	<p>We will pay up to the Sum Insured for:</p> <p>(a) the legal costs and expenses for representing or defending You; and</p> <p>(b) the amount awarded against You by a court of competent jurisdiction.</p>				
What You must do	<ol style="list-style-type: none"> <li>1. You must not admit, deny or make any offer or promise or indemnity without Our written consent.</li> <li>2. You must send Us any writ, summons or other documents in connection with the claim immediately.</li> </ol>				
What is not covered	<p>In addition to the General Exclusions (page 20), We will also not pay any claims in respect of:</p> <ol style="list-style-type: none"> <li>1. anyone who has caught any illness or disease from You.</li> <li>2. property under Your care or control.</li> <li>3. death, Injury, Property Damage or legal liability to Your family, relatives, Partner, Travel Companion or people who work for or with You.</li> <li>4. legal liability that You have under a contract or relating to Your employment, trade, business or profession.</li> <li>5. Your ownership or occupation of any land or buildings other than Your authorised stay at a temporary residence.</li> <li>6. You owning, holding or using firearms, animals, motorized vehicles, air or water crafts, remote controlled motorized devices or bicycles.</li> <li>7. judgments not delivered by a court of competent jurisdiction within Singapore.</li> <li>8. punitive, aggravated or exemplary damages.</li> <li>9. legal costs resulting from any criminal proceedings.</li> <li>10. You participating in mountaineering.</li> </ol>				
SECTION 35 – ADVENTURE COVER			Pre-Trip (X)	Overseas (✓)	Post-Trip (X)

When We will pay	<p>When You suffer Injury or Accidental death while Overseas from participating in Adventurous Activities for leisure and non-competitive purpose and done with a licensed operator.</p> <p>'Adventurous Activities' refers to the following:</p> <ul style="list-style-type: none"> <li>(a) Bungee jumping;</li> <li>(b) Flying / hot air balloon rides for sightseeing;</li> <li>(c) Hiking or trekking up to 3500 meters above sea level;</li> <li>(d) Mountaineering that ordinarily does not require the use of specific climbing equipment and ropes;</li> <li>(e) Rock climbing;</li> <li>(f) Parachuting, sky-diving, hang-gliding;</li> <li>(g) Ice Sports; Snow sports within approved areas of the ski resort;</li> <li>(h) White water rafting up to grade 3;</li> <li>(i) Scuba Diving provided: <ul style="list-style-type: none"> <li>• You are diving no deeper than 30 meters under the supervision of a qualified diving instructor; or</li> <li>• You dive within the certified depth under Your PADI certification (or equivalent qualification) and You are diving with a buddy who holds the same or higher PADI certification (or equivalent qualification);</li> </ul> </li> <li>(j) Any other sporting activities that are open to the general public without restriction (other than height or general health or fitness warnings).</li> </ul>			
What We will pay	We will pay benefits relating to Your Injury or Accidental death from the relevant Sections of the Policy.			
What is not covered	Refer to General Exclusions (page 20).			
SECTION 36 – FULL TERRORISM COVER			Pre-Trip ✓	Overseas ✓ <sub>SG</sub>
When We will pay	When You suffer any losses that are covered under Sections 1 to 35 and Sections 37 to 41 arising directly from a Terrorism event.			
What We will pay	<p>We will pay You benefits from the relevant Sections, up to their Sum Insureds.</p> <p>'Terrorism' shall mean use of force of violence, including the use of nuclear, chemical and biological substances, causing damage, Injury or disruption or commission of an act dangerous to human life or property, against any individual, property or government with the objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Terrorism also includes any act that is verified or recognized by the (relevant) government as an act of Terrorism.</p> <p>Robberies or other criminal acts primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) will not be considered Terrorism.</p>			
What is not covered	<p>In addition to the General Exclusion (page 20), We will also not pay for the consequences of an act of Terrorism if:</p> <ol style="list-style-type: none"> <li>1. the event is compensated by any government authority; or</li> <li>2. it leads fear of travelling.</li> </ol>			

## ADD-ONS

SECTION 37 – GOLF EQUIPMENT		Pre-Trip ⊗	Overseas ✓	Post-Trip ⊗
<b>(A) LOSS/DAMAGE TO GOLF EQUIPMENT</b>				
When We will pay	When You suffer loss or damage to Your Golf Equipment while Overseas due to: (a) Theft or Natural Disaster; or (b) Accidental damage in a Public Place			
What We will pay	We will reimburse You up to the Sum Insured to : (a) repair or replace the damaged article; or (b) replace the lost article.  Our compensation to You is subject to: (a) deductions for wear and tear and depreciation; (b) our discretion on whether to repair or replace the article; (c) a maximum limit of \$300 for any one (1) article or pair or set of articles.  Our liability is the value of the Golf Equipment that is lost or damaged and would not extend to the replacement of the whole Golf Equipment.			
What You must do	1. You must not leave any item unattended in a Public Place, including in any locked vehicle unless kept in the rear boot of the vehicle and not visible from the outside of the vehicle.  2. Reporting the loss or damage (a) You must report the loss or damage to the police or relevant authority/establishment, (e.g. hotel, airline, transport provider) having jurisdiction where the loss or damage occurred within 24 hours of the incident. (b) A police report is required for lost property or when You are victim of a suspected or actual crime (e.g. Theft, burglary).  3. For the loss or damage of each article, You must: (a) provide proof of purchase (e.g. receipts or credit card statements); (b) bring any damaged article back to Singapore for Our inspection (if applicable).			
What is not covered	In addition to the General Exclusions (page 20), We will also not pay any claims in respect of: 1. Articles that are sent in advance, mailed or shipped separately. 2. Normal wear and tear to Your Golf Equipment (including scratches, discoloration, stains, tears or dents to the surface of the item which does not affect how it works).			
<b>(B) HIRED GOLF EQUIPMENT</b>				
When We will pay	When Your Golf Equipment is lost or damaged and claimable under Section 37A, and You incur cost to hire the replacement Golf Equipment while Overseas.			
What We will pay	We will reimburse You up to \$50 per day for the hired Golf Equipment, up to the Sum Insured.			
What You must do	You must get receipts for the hired Golf Equipment.			
What is not covered	Refer to General Exclusions (page 20).			
<b>(C) HOLE-IN-ONE CELEBRATION</b>				
When We will pay	When You achieve a hole-in-one in an organized 18-hole golf event while Overseas.			
What We will pay	We will reimburse You up to the Sum Insured, for one (1) round of drinks to celebrate Your achievement.			
What You must do	1. You must get a written verification of Your hole-in-one achievement from the golf club that organised the golf event. 2. You must get the receipt for the celebratory drinks.			
What is not covered	Refer to General Exclusions (page 20).			
SECTION 38 – SPORTS EQUIPMENT		Pre-Trip ⊗	Overseas ✓	Post-Trip ⊗
When We will pay	When You suffer loss or damage to Your Sports Equipment while Overseas due to the following: (a) Theft or Natural Disaster; (b) Accident Damage in a Public Place			

What We will pay	We will reimburse You up to the Sum Insured to : (a) repair or replace the damaged article; or (b) replace the lost article.  Our compensation to You is subject to: (a) deductions for wear and tear and depreciation; (b) our discretion on whether to repair or replace the article; (c) a maximum limit of \$750 for any one (1) article or pair or set of articles.			
What You must do	Refer to "What You must do" under Section 37A - Loss / Damage to Golf Equipment.			
What is not covered	In addition to the General Exclusions (page 20), We will also not pay any claims in respect of:  1. articles that are sent in advance, mailed or shipped separately; 2. normal wear and tear to Your Sports Equipment (including scratches, discoloration, stains, tears or dents to the surface of the item which does not affect how it works); and 3. Golf Equipment and fishing equipment.			
SECTION 39 – PET CARE		Pre-Trip ⊗	Overseas ✓	Post-Trip ⊗
When We will pay	When You are delayed in returning to Singapore as scheduled, causing You to incur additional kennel or cattery fees for Your Pet, and You have a claim relating to Your delay under any other Section of the Policy.			
What We will pay	We will pay You \$50 for every 8 continuous hours of delay, up to the Sum Insured.			
What You must do	You must get written proof showing the original and actual pet pick-up dates from the kennel or cattery.			
What is not covered	Refer to General Exclusions (page 20).			
SECTION 40 – RENTAL VEHICLE EXCESS		Pre-Trip ⊗	Overseas ✓	Post-Trip ⊗
When We will pay	When Your Rental Vehicle is lost or damaged due to an Accident Overseas, of which You are named driver or co-driver, and You become liable for the damage excess.  'Rental Vehicle' shall mean any motor-driven four-wheeled passenger vehicle that You hire from a licensed car rental company and is in Your care and custody, for the purpose of private and leisure use and not for practise or speed trial.			
What We will pay	We will reimburse You up to the Sum Insured for the damage excess which You are liable for.			
What You must do	1. You must hold a valid license to drive the Rental Vehicle. 2. You must comply with all terms of the hiring agreement, the laws of the country where You are using the vehicle, and take up a comprehensive motor insurance against loss of or damage to the Rental Vehicle during the rental period as part of the car rental agreement.			
What is not covered	In addition to the General Exclusions (page 20), We will also not pay any claims if the Rental Vehicle is driven by anyone else other than You when the Accident occurred.			
SECTION 41 – SAFETY		Pre-Trip ⊗	Overseas ✓	Post-Trip ⊗
(A) HIJACKING				
When We will pay	When the Public Transport You are travelling in while Overseas is being hijacked.  'Hijacking/Hijacked' shall mean any unlawful seizure or the exercise of control by force of a Public Transport.			
What We will pay	We will pay You \$500 for every six (6) continuous hours of detention up to the Sum Insured.			
What You must do	1. You must report the Hijacking within 24 hours of Your release to the police having jurisdiction at the place. 2. You must get a copy of the police report that contains details of the incident.			
What is not covered	Refer to General Exclusions (page 20).			
(B) KIDNAP & HOSTAGE				
When We will pay	When You are Kidnapped and held hostage Overseas.  'Kidnap' shall mean You being seized by force or fraud by another person(s) against Your will for the purpose of demanding a ransom. This does not include kidnapping ordered or carried out by You partner, Travel Companion, business partner or agent, Your employer or employee or any person related to You by blood, marriage or adoption.			

What We will pay	We will pay You \$500 for every 24 continuous hours that You are being held captive by the kidnapper, up to the Sum Insured.
What You must do	<ol style="list-style-type: none"> <li>1. You must report the kidnapping within 24 hours of Your release to the police having jurisdiction at the place.</li> <li>2. You must get a copy of the police report that contains details of the incident.</li> </ol>
What is not covered	In addition to the General Exclusions (page 20), We will also not pay any claims for kidnapping occurring in a country located in Central or South America, Africa or any country in which United Nation security forces are present and active.
(C) HOME CARE BENEFIT	
When We will pay	When Your Household Contents and/or Valuables within Your usual place of residence is lost or damaged due to fire or Theft by violent and forcible entry while You are Overseas.
What We will pay	<p>We will reimburse You up to the Sum Insured, to replace or repair the lost or damaged Household Contents and Valuables in the affected residence.</p> <p>Our compensation to You is subject to:</p> <ol style="list-style-type: none"> <li>(a) deductions for wear and tear and depreciation;</li> <li>(b) our discretion on whether to repair or replace the article;</li> <li>(c) a maximum limit of \$500 for any one (1) article or pair or set of articles.</li> </ol> <p>Our maximum liability will be a proportionate part of the value of the pair or set.</p> <p>'Household Contents' shall mean household furniture and furnishings, clothing and personal effects belonging to You or Your Family Member(s) who are permanently residing with You. This does not include motorised vehicles, its accessories, money and any kind of securities.</p>
What is not covered	Refer to General Exclusions (page 20).

## **CARING FOR YOU**

We want to ensure that You have a great experience every time You insure with Us. If in any way Our service falls below Your expectations, please let Us know so We can look into it.

### **1. Your First Contact**

Your intermediary should always be Your first point of contact. Alternatively, if You would prefer, You can email to Us at [axacares@axa.com.sg](mailto:axacares@axa.com.sg). It is important that You provide Us Your Policy Number so We can address Your case efficiently.

Rest assured that We will look into Your concern promptly as soon as We receive Your email.

Within 3 days	:	We will send You an acknowledge email while We look into Your concern.
Within 7 days	:	We will contact You if We need more information.
Within 14 days	:	You can expect to get a full reply from Us on the matter.

### **2. Dispute Resolution**

If the outcome of Your complaint is not handled to Your satisfaction, You may wish to refer the matter to the Financial Industry Disputes Resolution Centre Ltd (FIDReC) for a third party opinion. FIDReC is an independent and impartial institution specialising in the resolution of disputes between financial institutions and consumers. FIDReC's contact details are:

Financial Industry Disputes Resolution Centre Ltd  
36 Robinson Road #15-01  
City House  
Singapore 068877  
Telephone: 6327 8878  
Fax: 6327 8488  
Email: [info@fidrec.com.sg](mailto:info@fidrec.com.sg)  
Website: [www.fidrec.com.sg](http://www.fidrec.com.sg)