

Endorsement

CHUBB®

Please note that this **Endorsement** will attach to and form part of the Journey Assist™ Policy Wording for policies purchased from 9 October 2020.

All terms defined and references construed in the Policy shall have the same meaning and construction in this Endorsement.

As part of this endorsement, the following clause has been added to the General Exclusions section of the Journey Assist™ Policy Wording:

Travel Advisory Exclusion

Part 3 – General Exclusions, sub-paragraph 18 shall not apply in respect of travel advice based solely on the Coronavirus Disease 2019 (COVID-19) (or any mutation or variation thereof or any related strain) and/or its outbreak. To the extent that this endorsement may be inconsistent with the Covid-19 Exclusion, the Covid-19 Exclusion shall prevail.

SIGNED for and on behalf of Chubb Insurance Singapore Limited.



Scott L. Simpson

9 October 2020

Date

Endorsement

CHUBB®

Please note that this **Endorsement** will attach to and form part of the Journey Assist™ Policy Wording for policies purchased from 19 March 2020.

All terms defined and references construed in the Policy shall have the same meaning and construction in this Endorsement.

As part of this endorsement, the following clause has been added to the General Exclusions section of the Journey Assist™ Policy Wording:

COVID-19 Exclusion

This Policy does not cover and We will not (under any sections) pay for claims of any kind directly or indirectly arising from, relating to or in any way connected with the Coronavirus Disease 2019 (COVID-19) (or any mutation or variation thereof or any related strain) and/or its outbreak.

To the extent that any term or condition in the Policy may be inconsistent with this exclusion, this exclusion shall prevail.

Except as provided above, all other terms and conditions of the Policy shall remain unchanged and continue to be binding on the Policyholder.

**SIGNED for and on behalf of Chubb
Insurance Singapore Limited.**



Scott L. Simpson

16 March 2020

Date

Journey Assist™

Policy Wording

CHUBB®

Benefit Schedule

Benefit	Coverage	Sum Insured (\$\$)
1.	Personal Accident	
	- For Insured Person between 18 years old to 70 years old	100,000
	- For Insured Person above 70 years old	50,000
	- For Insured Person between 8 days old to 17 years old	10,000
2.	Medical Expenses due to Accident & Sickness Maximum S\$750.00 for Traditional Chinese Medicine Expenses	
	- For Insured Person between 18 years old to 70 years old	Up to 100,000
	- For Insured Person above 70 years old	Up to 25,000
	- For Insured Person between 8 days old to 17 years old	Up to 10,000
3.	Continuation of Medical Treatment After Return to Singapore Maximum S\$750.00 for Traditional Chinese Medicine Expenses	
	- For Insured Person between 18 years old to 70 years old	Up to 5,000
	- For Insured Person above 70 years old	Up to 2,500
	- For Insured Person between 8 days old to 17 years old	Up to 1,000
4.	Emergency Dental Expenses due to Accident	Up to 50,000
5.	Daily Hospital In-Patient Income Amount per 24 hours - \$200 per day	4,000
6.	Medical Evacuation and Repatriation	unlimited
7.	Repatriation of Mortal Remains	Up to 20,000
8.	Compassionate Allowance	2,000
9.	Loss of Luggage & Personal Effects - Maximum \$500 per Article or set of Article	Up to 2,000
10.	Loss of Travel Documents - Maximum \$300 for Money	Up to 1,000
11.	Checked-In Luggage Delay - \$200 per 6 consecutive hours	800
12.	Travel Delay - \$150 per 6 consecutive hours	600
13.	Travel Misconnection - \$100 per 6 consecutive hours	600
14.	Hijack Inconvenience - \$100 per 6 consecutive hours	1,000
15.	Journey Cancellation	Up to 5,000
16.	Journey Curtailment	Up to 5,000
17.	Personal Liability	Up to 350,000
18.	Terrorism Extension	Yes
19.	Automatic Extension of Policy period: - Due to overseas hospital confinement - Due to Public Transport delay or Critical Medical Condition	30 days 7 days
20.	24 - Hours Travel Assistance	Included
21.	24 - Hours Medical Assistance	Included

Journey Assist™

Chubb Insurance Singapore Limited (hereinafter called the 'Company') hereby insures the Insured Person(s) named in the Certificate of Insurance if included hereunder, subject to the terms, conditions and exclusions contained herein.

In witness whereof the Company has caused this Policy to be executed on and to commence on the Effective Date as stated in the Certificate of Insurance provided that this Policy shall not be binding on the Company unless the Certificate of Insurance is signed by an authorised representative of the Company.



Authorised Representative of the Company

Part 1. Interpretation

Definitions

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

Accident means a sudden unforeseen and fortuitous event and Accidental shall have a corresponding meaning.

Act of Terrorism means any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or commission of an act dangerous to human life or property, against any individual, property or government, which the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered Act of Terrorism. Act of Terrorism shall also include any act, which is verified or recognised by the (relevant) government as an act of terrorism.

Benefit means the respective benefit, as stated in the Certificate of Insurance, payable by the Company under the terms and conditions of this Policy in respect of each event or loss covered by this Policy.

Benefit Schedule means the document the Company sends the Insured Person which contains details of the cover provided to the Insured Person by the Company which is incorporated and forms part of this Policy.

Bodily Injury means injury sustained by an Insured Person resulting solely, directly and independently of all other causes from an Accident and caused by external, violent and visible means.

Certificate of Insurance means the Certificate of Insurance which is incorporated and forms part of this Policy.

Chinese Physician means a legally

licensed Traditional Chinese Medicine practitioner (including a Chinese acupuncturist or bonesetter) duly registered and practicing within the scope of his license pursuant to the laws of the country in which such practice is maintained.

Chinese Physician shall not include the Insured Persons or any of their relatives unless otherwise approved by the Company.

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

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

Dental Expenses means reasonable and necessary charges for dental treatment, carried out by a Dentist, medically necessary to treat the Insured Person's condition, including charges for medical supplies or services, not exceeding the usual level of charges for similar treatment, supplies or medical services in the locality where the expense is incurred and does not include charges that would not have been made if no insurance existed.

Dentist means a legally licensed dentist or dental surgeon duly registered and practicing within the scope of his license pursuant to the laws of the country in which such practice is maintained. Dentist shall not include the Insured Person or any of their relatives unless otherwise approved by the Company.

Destination means anywhere outside Singapore, excluding Cuba.

Effective Date means the effective date stated in the Certificate of Insurance.

Family Member means an Insured Person's Partner, parent, parent-in-law,

grandparent, child, brother or sister.

Financial Default means the complete suspension of operations due to financial circumstances whether or not bankruptcy petition is filed; or partial suspension of operations following a filing of a bankruptcy petition.

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

- (i) operates primarily for the reception, care and medicare and treatment of sick, ailing or injured persons as in-patients;
- (ii) provides full-time nursing service by and under the supervision of a staff of Nurses;
- (iii) has a staff of one or more Physicians available at all times;
- (iv) maintains organised facilities for the medical diagnosis and treatment of such persons, and provides (where appropriate) facilities for major surgery within the confines of the establishment or in facilities controlled by the established; and
- (v) is not primarily a clinic, nursing, rest or convalescent home or similar establishment and is other than a place for alcoholics or drug addicts.

and **Hospital** shall not include the following: -

- (a) a mental institution; an institution confined primarily to the treatment of psychiatric disease including sub-normally; the psychiatric department of a hospital.
- (b) a place for the aged; a rest home; a place for drug addicts or alcoholics.
- (c) a health hydro or nature cure clinic; a special unit of

a hospital used primarily as a place for drug addicts or alcoholics, or nursing, convalescent, rehabilitation, extended-care facility or rest home.

Insured Person(s) means the person(s) named in the Certificate of Insurance who is at least eight (8) days old on the Effective Date.

Journey means a One Way Journey or a Return Journey.

Loss of Limb means total functional disablement or loss by complete and permanent physical severance of a hand at or above the wrist or a foot at or above the ankle.

Loss of Sight means the entire and permanent loss of all sight in any eye rendering the Insured Person absolutely blind in that eye and beyond remedy by surgical or other treatment.

Loss of Speech and Hearing means total and irrecoverable loss of speech and hearing which is beyond remedy by surgical or other treatment.

Medical Expenses means Usual, Reasonable and Customary Medical Expenses necessarily and reasonably incurred in the medical or surgical treatment of Bodily Injury or Sickness covered by this Policy.

Nurse means any qualified or trainee nurse or general nurse duly registered pursuant to the laws of the country in which the nurse is employed.

One Way Journey means a one way trip made by the Insured Person from Singapore on a Public Conveyance to a Destination, and shall commence three (3) hours prior to the departure of the Public Conveyance and terminate three (3) hours after the actual arrival of the Public Conveyance at the Destination.

Partner means spouse or de-facto with whom the Insured Person has been living permanently with at least three (3) months or more at the time of Bodily Injury or Sickness.

Period of Insurance means the period during which the coverage under this Policy is effective, as stated in the Certificate of Insurance.

Permanent Disablement means disablement that results solely, directly and independently of all other causes from Bodily Injury and which occurs within one hundred and eighty (180) consecutive days of the Accident in which Bodily Injury was sustained, and:

- (i) falls into one of the categories listed in the Table of Benefits in Section 1 of Part 5; or
- (ii) is a disablement which, having lasted for a continuous and uninterrupted period of at least twelve (12) consecutive months, is at the expiry of that period, irrecoverable.

Permanent Total Disablement means disablement that results solely, directly or independently of all other causes from Bodily Injury and which occurs within one hundred eighty (180) days of the Accident in which such Bodily Injury was sustained, which, having lasted for a continuous and uninterrupted period of at least twelve (12) consecutive months, will, in all probability, entirely prevent the Insured Person from engaging in gainful employment of any and every kind for the remainder of his life and which is irrecoverable.

Physician means a legally licensed physician or surgeon duly registered and practicing within the scope of his license pursuant to the laws of the country in which such practice is maintained. Physician shall not include the Insured Persons or any of their relatives unless otherwise approved by the Company.

Policy means this Policy Wording and Certificate of Insurance describing the insurance contract between the Company and the Insured Person.

Policy Wording means this document.

Pre-existing Condition means any

condition which:

- (i) the Insured Person received medical treatment, diagnosis, consultation or prescribed drugs within a twelve (12) month period preceding the commencement of a Journey, or
- (ii) medical advice or treatment was recommended by a Physician within a twelve (12) month period preceding the commencement of a Journey, or
- (iii) the Insured Person should reasonably be aware of within a twelve (12) month period preceding the commencement of a Journey.

Public Conveyance means any land sea or air conveyance operated under a license for the transportation of fare paying passengers, and which has fixed and established routes only.

Resident In-patient means an Insured Person whose Confinement is as a resident bed patient and whose confinement is due to Bodily Injury and is covered by this Policy and not merely for any form of nursing, convalescence, rehabilitation, rest or extended-care.

Return Journey means a trip made by the Insured Person from Singapore on a Public Conveyance, to a Destination, and back, and shall commence three (3) hours prior to the departure of Public Conveyance and terminate three (3) hours after the actual arrival of the Public Conveyance in Singapore.

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

Scheduled Departure Date means the date when the Insured Person is scheduled to depart on a Journey as set out in the Insured Person's travel ticket.

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

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

Traditional Chinese Medicine Expenses means the reasonable expenses for treatments of Bodily Injury or Sickness by a Chinese Physician.

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

Part 2. Scope and Limits Of Cover And Benefits

Section 1 - Commencement of Coverage

Coverage under Section 15 of Part 5 - Flight Cancellation is effective upon the issuance of the Certificate of Insurance and terminates on commencement of the planned Journey from Singapore.

For all other sections, insurance commences upon commencement of a Journey.

Section 2 - Limits Of Coverage

Any cover under this Policy in respect of an Insured Person shall terminate on the earliest of the following events:

- (i) Upon the expiry of any Period of Insurance;
- (ii) Upon the death of the Insured Person;
- (iii) With respect to Return Journey

cover, 46 days after the scheduled departure date of the Public Conveyance.

Section 3 - Policy Extension

In the event that the Insured Person, as a ticket holding passenger on a scheduled Public Conveyance, being prevented from completing the return leg of a Journey within the Period of Insurance, as a result of:

- (a) the Insured Person's Critical Medical Condition (as defined in Part 6, Section 6); or
- (b) the scheduled Public Conveyance in which the Insured Person is traveling being unavoidably delayed due to Strike or industrial actions, adverse weather conditions or mechanical breakdown/derangement of the Public Conveyance or due to grounding of an aircraft as a result of mechanical or structural defect; or
- (c) the Insured Person being Confined in a Hospital outside of Singapore at the expiry of the Period of Insurance,

the Period of Insurance shall automatically be extended without premium up to seven (7) days for event (a) and (b) and up to thirty (30) days for event (c).

Part 3. General Exclusions

This Policy does not cover, and the Company will not in any event be liable to pay any Benefits or indemnify the Insured Person in respect of, any loss which is, directly or indirectly, caused by, a consequence of, arises in connection with or is contributed to by any of the following:

1. Declared or undeclared war or any act of war, invasion, foreign enemy, civil war, rebellion, revolution, insurrection, military or usurped power.
2. Any nuclear reaction or contamination, ionising rays or radioactivity.

3. Any Nuclear, Chemical or Biological Terrorism.
4. Any willful or intentional acts of the Insured Person whether sane or insane, mental and nervous disorders, self-inflicted injury, suicide pacts or agreements or any attempts thereat, provoked homicide or assault.
5. The Insured Person acting as a law enforcement officer, emergency medical or fire service personnel, civil defense personnel or military personnel of any country or international authority, whether full-time service or as a volunteer, other than for reservist training under the Section 14 of the Enlistment Act (Cap. 93).
6. The Insured Person participating in:
 - (a) Extreme Sports and Sporting Activities;
 - (b) any professional competitions or sports in which the Insured Person receives remunerations, sponsorships or any forms of financial rewards;
 - (c) racing, other than on foot but this does not include ultra-marathons, biathlons and triathlons;
 - (d) off-piste skiing;
 - (e) white water rafting grade 4 and above;
 - (f) Mountaineering;
 - (g) trekking (including mountain trekking) above 3000 meters; or
 - (h) scuba diving unless the Insured Person holds a PADI certification (or similar recognised qualification) or when diving with a qualified instructor. In these situations, the maximum depth that this Policy covers is specified under the Insured Person's PADI certification (or similar

recognised qualification) but no deeper than thirty (30) meters and the Insured Person must not be diving alone.

7. Any condition, which is or results from or is a complication of infection with Human Immunodeficiency Virus ('HIV'), any variance including Acquired Immune Deficiency Syndrome ('AIDS'), and AIDS Related Complications ('ARC'), or any opportunistic infections and/or malignant neoplasm (tumor) found in the presence of HIV, AIDS or ARC.
8. Any condition which results from or is a complication of pregnancy, childbirth, miscarriage (except Accidental miscarriage) or abortion.
9. Intoxication by alcohol or drugs not prescribed by a Physician.
10. Illegal acts (or omissions) of the Insured Person or the Insured Person's executors, administrators, legal heirs or personal representatives, loss resulting directly or indirectly from action taken by the Government Authorities including confiscation, seizure, destruction and restriction.
11. Air travel other than as a fare-paying passenger on a fully licensed passenger carrying aircraft operated by an airline or an air charter company for the regular transportation of passengers.

Travel booked or undertaken against the advice of any Physician or for the purpose of seeking medical attention.
12. Any Pre-existing Condition.
13. Any government prohibition, regulation or intervention.
14. Any loss or expenses with respect to Cuba.
15. The Insured Person not taking all reasonable efforts to safeguard his property or to avoid any injury or minimise any claim under the

Policy.

16. The Insured Person engaging in naval, military or air force service or operation or testing of any kind of conveyance or being employed as a manual worker or whilst engaging in offshore activities like diving, oil-rigging, mining or aerial photography or handling of explosive or loss of or damage to hired or leased equipment.
17. Any condition which results from or is a complication of venereal disease.
18. Any loss or expenses which arises in connection with or is contributed by the Insured Person undertaking any Journey against the travel advice of the Ministry of Foreign Affairs of Singapore or the Ministry of Health of Singapore, in relation to the country of the Insured Person's Destination, unless the Journey had already commenced prior to the issuance of such travel advice.

Sanction Exclusions Applicable to this Policy

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the Company from providing insurance, including, but not limited to, the payment of claims. All other terms and conditions of the policy remain unchanged.

Chubb Insurance Singapore Limited is a subsidiary/branch of a US company and Chubb Limited, a NYSE listed company. Consequently, Chubb Insurance Singapore is subject to certain US laws and regulations in addition to EU, UN and Singapore sanctions restrictions which may prohibit it from providing cover or paying claims to certain individuals or entities or insuring certain types of activities related to certain countries such as Cuba.

Part 4. General Conditions

1. Payment Before Cover Warranty

It is hereby agreed and declared that the total premium due must be paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) on or before the Effective Date of the coverage under the Policy, Renewal Certificate or Cover Note.

In the event that the total premium due is not paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) on or before the Effective Date referred to above, then the Policy shall not attach and no benefits whatsoever shall be payable by the Company. Any payment received thereafter shall be of no effect whatsoever as cover never attached on the Policy.

2. Entire Contract, Changes

This Policy, the Certificate of Insurance and any amendments or endorsements shall constitute the entire contract of insurance. No change to the terms and conditions of this Policy shall be valid unless approved in writing by an authorised representative of the Company and such approval shall be endorsed hereon or attached hereto. No broker or agent has the authority to amend or to waive any of the terms and conditions of this Policy.

3. Conditions Precedent To Liability

The liability of the Company for any Benefit under this Policy is conditional upon:

- (a) the truth of the statements and information as provided to the Company by the Insured Persons; and
- (b) the due observance and fulfillment of the terms and conditions of this Policy insofar

as they relate to anything to be done or complied with by the Insured Persons.

4. Legal Action

No action shall be brought to recover on this Policy prior to the expiration of sixty (60) days after written proof of claim has been filed accordance with the provisions of this Policy.

5. Misrepresentation

This Policy shall be voidable in the event of any misrepresentation, mis-description, non-disclosure or concealment of any circumstances by the Insured Persons which is material to or connected with:

- (a) the Insured Persons' risk experience and claim history;
- (b) the Insured Persons' insurance record, including previous refusals to grant insurance coverage.

6. Consequences of Breach of Duty, Fraud or Misrepresentation

The Company may refuse to pay a claim either in whole or in part, if the Insured Person:

- (a) breaches the duty of utmost good faith;
- (b) makes a misrepresentation to the Company before or at the time their Policy was entered into;
- (c) breaches a provision of their Policy
- (d) makes a fraudulent claim under any Policy of insurance; or
- (e) engages in any acts of omission which under the Insured Person's Policy they are required to notify the Company of, but did not notify the Company.

7. Due Diligence

The Insured Person will exercise due diligence and precaution in

doing all things to avoid or reduce any loss under this Policy.

8. Claims Procedure

Written notice shall be given to the Company's Claims Department at www.chubbclaims.com.sg or 138 Market Street #11-01 CapitaGreen Singapore 048946.

If the insured Person or their legal representative wants to make a claim, the Insured Person or their legal representative must:

- (a) complete a claim form (claim forms are available from the Company), and attach to the claim form:
 - (i) original receipts for any expenses incurred that are being claimed;
 - (ii) all reports that have been made with or obtained from the police, a carrier or other authorities about the accident, loss or damage; and
- (ii) any other documentary evidence required by the Company under the Insured Person's Policy.
- (b) provide the Company with the completed claim form and accompanying documents as soon as practicable, in any event within thirty (30) days of the incident taking place which gives rise to the claim; and
- (c) provide any documents or evidence required by the Company to verify the claim at the Insured Person's expense. Any medical examination required by the Company (including post-mortem examinations where it is not prohibited by law) to verify the claim will be at the Company's expense.

Failure to notify the Company within the time limit prescribed shall not invalidate the claim if it can be shown, to the Company's

satisfaction, that it was not reasonably possible to give such proof within the prescribed time limit for an otherwise legitimate claim.

9. Payment Of Claims

Any Benefits payable under this Policy shall be paid to the Insured Person's estate in the event of the Insured Person's death, except under Part 5, Section 6 - Medical Evacuation and Repatriation and Section 7 - Repatriation of Mortal Remains.

The receipt of any Benefit payable under this Policy by the Insured Person's estate in the event of the Insured Person's death, shall in all cases be deemed final and complete discharge of all the Company's liability in respect of such Benefit.

10. Termination For Non-Payment Of Premium

This Policy shall be deemed void from the intended Effective Date if the premium is not paid.

11. Right Of Recovery

In the event a fraudulent claim is made by the Insured Person or otherwise, and authorisation of payment and/or payment is made by the Company or Chubb Assistance or an authorised representative of Chubb Assistance for a claim where there is no cover under this Policy due to fraud or otherwise, the Company or Chubb Assistance or an authorised representative of Chubb Assistance reserves the right to recover from the Insured Person or the Insured Person's estate the full sum which the Company or Chubb Assistance or an authorised representative of Chubb Assistance had paid or had committed to on the Insured Person's behalf.

12. No Multiple Policies

The Insured Person can only be covered under one travel insurance policy underwritten by the

Company for the same Journey.

13. Compliance With Policy Provisions

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

14. Other Insurances and Refund or Reimbursement from any Other Source

Except as otherwise provided in this Policy, if the Insured Person has or should have any other insurance providing cover for the same loss, damage or liability, the Company shall not be liable to pay except for any excess beyond the amount which would have been payable under the Policy or Policies had this insurance not been effected.

For the avoidance of doubt, in the event the Insured Person becomes entitled to a refund or reimbursement or part of the Insured Person's loss from any other source for the events covered under this Policy, the Company will only be liable for the amount that is not recoverable from such other source.

15. Subrogation

In the event of any payment made by the Company under one or more sections of this Policy, the Company will be subrogated to all the Insured Person's rights of recovery against any person or organisation. The Insured Person shall provide the Company with reasonable assistance including but not limited to, executing and delivering any instruments and/or documents. The Insured Person shall take no actions which may prejudice the Company's subrogation rights.

16. Notice of Trust Or Assignment and Third Party Rights

The Company shall not be bound or be affected by any notice of any trust, charge, lien, assignment or other dealing with or in relation to this Policy.

A person who is not a party to this Policy contract shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of its terms.

17. Arbitration

If any dispute or disagreement arises regarding any matter pertaining to or concerning this Policy, the dispute or disagreement must be referred to arbitration in accordance with the provisions of the Arbitration Act (Cap. 10) and any statutory modification or re-enactment thereof then in force, such arbitration to be commenced within three (3) months from the day such parties are unable to settle the dispute or difference. If the Insured Person fails to commence arbitration in accordance with this clause, it is agreed that any cause of action and any right to make a claim that the Insured Person have or may have against the Company shall be extinguished completely. Where there is a dispute or disagreement, the issuance of a valid arbitration award shall also be a condition precedent to the Company's liability under this Policy. In no case shall the Insured Person seek to recover under this Policy before the expiration of sixty (60) days after written proof of claim has been submitted to the Company in accordance with the provisions of this Policy.

18. Governing Law

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

19. Interest

No amounts payable by the

Company under this Policy shall carry interest.

20. Currency

Premiums and benefits payable under this Policy shall be in Singapore dollars.

21. Clerical Error

A clerical error by the Company shall not invalidate insurance otherwise validly in force, nor continue insurance otherwise not validly in force.

22. Gender

A masculine personal pronoun as used herein includes the feminine, wherever the context requires.

23. 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 this Policy is automatic and no further action is required from the Insured Person. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact the Company or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

24. Personal Data Protection Consent

You are deemed to give consent and authorisation to Us to collect, use, disclose, and/or process Your personal data or information supplied to Us without further notification to You confidentially with Our affiliated companies, third party service providers, business partners and/or other parties, which may be sited outside Singapore, for administering policies taken out with Us, handling claims and customer services. A copy of Our Personal Data Protection Policy can be found at www.chubb.com/sg-privacy and

You are deemed to have read the same.

If You have consented for Us to contact You in order to perform marketing related activities, please be advised that You can withdraw Your consent by writing to Us to notify Us of Your instruction. Upon Your written request, We shall, without charge, cease to use Your personal information for purposes other than those directly related to Your Policy.

You may write to Our Data Protection Officer at 138 Market Street, #11-01, CapitaGreen, Singapore 048946 for any request to withdraw Your consent, access to and/or correction of any information supplied to Us and We may reserve the right to charge a reasonable fee to offset the administrative costs in complying with access requests.

25. Modification

We reserve the right to modify the terms and conditions of this Policy within the Period of Insurance by giving You prior notice of at least thirty (30) days, and such modification shall be applicable from the effective date as stated in Our written notice to Your address on file.

No modification of this Policy shall be valid unless approved in writing by Our authorised representative, and such approval shall be evidenced by way of an endorsement to this Policy issued by Us. No broker or agent has the authority to modify or to waive any of the terms and conditions of this Policy.

Part 5. Benefits

The benefits payable under the respective Sections in this Part 5 as mentioned below are mutually exclusive:

- (i) Sections 15 and 16

Section 1 - Personal Accident

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person sustains Bodily Injury which results in death and/or Permanent Disablement within one hundred and eighty (180) days after the date of the Accident, the Company will pay up to the relevant Benefit amount specified in the Table of Benefits read with the Certificate of Insurance subject to the terms and conditions of this Policy.

Table Of Benefits

Loss Events	Compensation Payable % of Capital sum stated in the Certificate of Insurance
Accidental Death	100%
Permanent Total Disablement	100%
Total and Permanent Loss of Speech and Hearing	100%
Loss of Sight in both eyes	100%
Loss of two Limbs	100%
Loss of one Limb	50%
Loss of Sight in one eye	50%
Total and Permanent Loss of lens of one Eye	50%
Total and Permanent Loss of Speech	50%
Total and Permanent Loss of Hearing in	
i) both Ears	50%
ii) one Ear	15%

The occurrence of any specific loss for which indemnity is payable under this Section shall at once terminate all insurance under the Policy, but such termination shall be without prejudice to any other claim originating from the Accident causing such loss.

No indemnity will be paid under any circumstances for more than one of the losses, the greatest for which provision is made in this Section.

No payment will be made for any loss caused by or resulting from Sickness.

Section 2 - Medical Expenses Due to Accident And Sickness

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person incurs Medical Expenses as a direct result of Bodily Injury or Sickness, the Company will indemnify the Insured Person in respect of such expenses up to the relevant Benefit amount specified in the Certificate of Insurance subject to the terms and conditions of this Policy.

ADDITIONAL CONDITIONS

Where an Insured Person has been treated by a Chinese Physician, the liability of the Company in respect of Traditional Chinese Medicine Expenses incurred shall not exceed Singapore Dollars Seven Hundred and Fifty (S\$750.00).

For the avoidance of doubt, in the event the Insured Person becomes entitled to a refund of or reimbursement of all or part of such expenses from any other source, or if there is in place any other insurance against the events covered under this Section, the Company will only be liable for the excess of the amount recoverable from such other source or insurance.

ADDITIONAL EXCLUSIONS

In addition to the General Exclusions, this Policy does not cover, and the Company will not in any event be liable in respect of any claim under this Medical Expenses due to Accident and Sickness section which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:

- Any expenses relating to any treatment for Bodily Injury or Sickness where such treatment was first sought more than sixty (60) days from the time the Bodily Injury or Sickness was first sustained.

2. Any expenses incurred for prostheses, contact lenses, spectacles, hearing aids, dentures or medical equipment unless prescribed by a Physician for the treatment of Bodily Injury or Sickness.
3. Any expenses relating to any treatment not prescribed by a Physician or a Chinese Physician.

Section 3 - Continuation of Medical Treatment After Return To Singapore

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person sustains Bodily Injury or Sickness, which result in a valid claim under Section 2 - Medical Expenses due to Accident and Sickness, and necessarily incurs Medical Expenses in Singapore within thirty-one (31) days after the end of the Journey, the Company will reimburse the Insured Person in respect of such expenses up to a maximum of the relevant Benefit Amount specified in the Certificate of Insurance subject to the terms and conditions of this Policy.

ADDITIONAL CONDITIONS

Where an Insured Person had been treated by a Chinese Physician, the liability of the Company in respect of Traditional Chinese Medicine Expenses incurred shall not exceed Singapore Dollars Seven Hundred and Fifty (\$S750.00).

For the avoidance of doubt, in the event the Insured Person becomes entitled to a refund of or reimbursement of all or part of such expenses from any other source, or if there is in place any other insurance against the events covered under this Section, the Company will only be liable for the excess of the amount recoverable from such other source or insurance.

ADDITIONAL EXCLUSIONS

In addition to the General Exclusions, this Policy does not cover, and the Company will not in any event be liable in respect of any claim under

this Follow-up Treatment in Singapore section which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:

1. Any expenses relating to any treatment for Bodily Injury or Sickness where such treatment was first sought more than sixty (60) days from the time the Bodily Injury or Sickness was first sustained.
2. Any expenses incurred for prostheses, contact lenses, spectacles, hearing aids, dentures or medical equipment unless prescribed by a Physician for the treatment of Bodily Injury or Sickness.
3. Any expenses relating to any treatment not prescribed by a Physician or a Chinese Physician.

Section 4 - Emergency Dental Expenses Due to Accident

If, during the Period of Insurance, whilst the insured Person is on a Journey, the Insured Person incurs Dental Expenses a direct result of Bodily Injury, the Company will indemnify the Insured Person in respect of such expenses up to the relevant Benefit amount specified in the Certificate of Insurance subject to the terms and conditions of this Policy.

ADDITIONAL CONDITIONS

For the avoidance of doubt, in the event the Insured Person becomes entitled to a refund of or reimbursement of all or part of such expenses from any other source, or if there is in place any other insurance against the events covered under this Section, the Company will only be liable for the excess of the amount recoverable from such other source or insurance.

ADDITIONAL EXCLUSIONS

In addition to the General Exclusions, this Policy does not cover, and the Company will not in any event be liable in respect of any claim under this Emergency Dental Expenses Due

to Accident section which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:

1. Any expenses relating to any treatment for Bodily Injury where such treatment was first sought more than sixty (60) days from the time the Bodily Injury was first sustained.
2. Any expenses relating to any treatment not prescribed by a Dentist.

Section 5 - Daily Hospital In-Patient Income

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person is necessarily Confined in a Hospital overseas as a result of Bodily Injury or Sickness, the Company will pay the Insured Person the relevant Benefit amount as specified in the Certificate of Insurance subject to the terms and conditions of this Policy.

The daily benefit amount shall be paid for each Day of Confinement from the first Day of Confinement and up to a maximum of the relevant Benefit Amount specified in the Certificate of Insurance, and for this purpose, every Day of Confinement as a result of the same event, (Bodily Injury or Sickness) shall be counted towards the total number of Days of Confinement, notwithstanding that such Days do not run consecutively. Provided further that this benefit shall be payable only if the following conditions are met:

- (i) Confinement must occur within thirty (30) days of the Accident causing the relevant Bodily Injury or Sickness.
- (ii) Confinement must be considered medically necessary by a Physician in his professional capacity.

ADDITIONAL EXCLUSIONS

In addition to the General Exclusions, this Policy does not cover, and the Company will not in any event be

liable in respect of any claim under this Daily Hospital In-Patient Income section which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:

1. Any expenses relating to any treatment or aid obtained in Singapore.
2. Any expenses relating to Confinement for any surgery or medical treatment, which in the opinion of a Physician, could reasonably have been delayed until the return of the Insured Person to Singapore.

Section 6 - Medical Evacuation and Repatriation

If, during the Period of Insurance, whilst the Insured Person is on a Journey, as a result of an Insured Person being in a **Critical Medical Condition** and in the opinion of Chubb Assistance, or an authorised representative of Chubb Assistance, it is judged medically appropriate to move the Insured Person to another location for medical treatment, or to return the Insured Person to Singapore, Chubb Assistance or its authorised representative, shall arrange for the evacuation utilising the means best suited to do so based on the medical severity of the Insured Person's condition. The Company shall pay directly to Chubb Assistance the **Covered Expenses** for such evacuation, up to the relevant Benefit amount specified in the Certificate of Insurance, subject to the terms and conditions of this Policy.

In the event the Insured Person cannot for reasons beyond his control notify Chubb Assistance, and nevertheless makes arrangements for his own evacuation, the Company shall, if satisfied that the arrangements were medically appropriate in view of the Insured Person's Critical Medical Condition at that time, indemnify the Insured Person in respect of the expenses incurred, up to an amount which would have been payable to

Chubb Assistance for services provided under the same circumstances, subject to the terms and conditions of this Policy.

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

ADDITIONAL DEFINITIONS

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

Covered Expenses means expenses for services provided and/or arranged by Chubb Assistance for the transportation, medical services and medical supplies necessarily incurred as a result of a Medical Evacuation and Repatriation of an Insured Person as described herein.

ADDITIONAL EXCLUSIONS

In addition to the General Exclusions, this Policy does not cover, and the Company will not in any event be liable in respect of any claim under this Medical Evacuation and Repatriation section which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:

1. Any expenses incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of a scheduled trip.
2. Any expenses for a service not approved and arranged by Chubb Assistance or its authorised representative, except as mentioned in paragraph two (2) of

this Section.

3. Any treatment performed or ordered by a person who is not a Physician.
4. Any expenses incurred if the Insured Person is not suffering from a Critical Medical Condition or if the treatment can be reasonably delayed until the Insured Person return to Singapore.

Section 7 - Repatriation of Mortal Remains

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person dies as a result of a Critical Medical Condition (as defined in Section 6), Chubb Assistance, or its authorised representative shall make the necessary arrangements for the return of the Insured Person's mortal remains to Singapore. The Company shall pay directly to Chubb Assistance the Covered Expenses for such repatriation up to the relevant Benefit amount specified in the Certificate of Insurance, subject to the terms and conditions of this Policy.

In addition to the transportation of the remains, the Company shall reimburse to the Insured Person's estate expenses actually incurred for services and supplies by a mortician or undertaker, including but not limited to the cost of a casket, and the embalming and cremation if so elected, to a maximum of the relevant Benefit Amount specified in the Certificate of Insurance subject to the terms and conditions of this Policy.

ADDITIONAL DEFINITIONS

Covered Expenses means expenses for services provided and/or arranged by Chubb Assistance for the transportation, medical services and medical supplies necessarily incurred as a result of the repatriation of the Insured Person's mortal remains.

ADDITIONAL EXCLUSIONS

In addition to the General Exclusions, this Policy does not cover, and the Company will not in any event be liable in respect of any claim under

this Repatriation of Mortal Remains section which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:

1. Any expenses incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of the Journey.
2. Any expenses incurred for the transportation of the Insured Person's remains not approved and arranged by Chubb Assistance or its authorised representative.

Section 8 - Compassionate Allowance

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person sustains Bodily Injury which results in Accidental Death under Section 1 - Personal Accident and no adult Family Member is with him, the Company will indemnify the Insured Person's estate for the hotel accommodation and travel (economy return air travel) expenses necessarily incurred for one

(1) relative or friend to assist in the final arrangements of the Insured Person's death, up to the relevant Benefit amount specified in the Certificate of Insurance subject to the terms and conditions of this Policy.

Section 9 - Loss of Luggage and Personal Effects

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person sustains loss of or damage to his **Luggage and Personal Effects**, the Company will indemnify the Insured Person in respect of such loss up to the relevant Benefit amount stated in the Certificate of Insurance subject to the terms and conditions of this Policy.

ADDITIONAL CONDITIONS

- (a) The Company will not pay more than Singapore Dollars five hundred (S\$500) for any one article or a pair

or a set of articles.

- (b) In respect of articles more than one year old, the Company may make payment subject to due allowance of wear and tear and depreciation or at its option reinstate or repair such articles.
- (c) The loss or damage must be reported to the police or relevant authority having jurisdiction where the loss or damage occurred within twenty-four (24) hours from the incident. Any claims for indemnity under this Section must be accompanied by a copy of a police report or a report issued by the relevant authority evidencing such loss.
- (d) For the avoidance of doubt, in the event the Insured Person becomes entitled to a refund or reimbursement of all or part of such expenses from any other source, or if there is in place any other insurance against the events covered under this section, the Company will only be liable for the excess of the amount recoverable from such other source or insurance.

ADDITIONAL DEFINITIONS

Luggage and Personal Effects means personal goods belonging to the Insured Person, which are taken by him on the Journey or acquired by him during the Journey.

Portable Computer means laptop and handheld computers.

ADDITIONAL EXCLUSIONS

In addition to the General Exclusions, this Policy does not cover, and the Company will not in any event be liable in respect of any claim under this Loss of Luggage and Personal Effects section which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:

1. loss or damage of baggage caused by wear and tear, gradual

deterioration, moths, vermin, inherent vice or damage sustained due to any process or while actually being worked upon or resulting therefrom;

2. loss or damage of baggage caused by mechanical or electrical breakdown or derangement or damage sustained due to any process initiated by an Insured Person to repair, clean or alter any baggage;
3. loss or damage of baggage resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authorities in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or customs regulations, confiscation by order of any government or public authority or risk of contraband or illegal transportation or trade;
4. loss or damage of property from confiscation or retention by customs or other officials;
5. loss or damage of property as a result of the Insured Person's failure to take due and reasonable care and precautions to safe-guard and secure such property;
6. loss or damage of property that is included in an Insured Person's checked baggage that the relevant Public Conveyance operator has indicated should not be included in checked baggage, as stated in the Public Conveyance operator's Conditions of Carriage - including but not limited to, fragile, delicate or perishable items, computers, items of special value, such as money, jewellery, precious metals, silverware, valuable documents, passports and other travel documents, personal electronic equipment, including compact discs;

7. loss or damage not reported to either the police or relevant authority having jurisdiction where the loss or damage occurred within twenty-four (24) hours of the discovery of such loss or damage;
8. loss or damage of property whilst in the custody of an airline or other carrier, unless reported immediately on discovery and, in the case of an airline, a Property Irregularity Report is obtained;
9. loss or damage to property insured under any other insurance policy, or otherwise reimbursed by a common carrier or a hotel.

Property Not Covered

The Company will not pay for damage to or loss of:

- (i) animals;
- (ii) motor vehicles, aircraft, and other conveyances or equipment or parts pertaining to such conveyances;
- (iii) artificial limbs, false teeth, any type of eyeglasses, contact lenses or corneal lenses;
- (iv) tickets, except for administrative fees required to reissue tickets;
- (v) coupons, negotiable instruments, title deeds, manuscripts, money, stamps, stocks and bonds, postal or money orders, securities of any kind;
- (vi) property shipped as freight, or shipped prior to the scheduled departure date;
- (vii) cards, including but not limited to credit cards;
- (viii) contraband;
- (ix) business goods or samples/ prototypes or equipment of any kind or any products/components meant for trade;
- (x) hired or leased equipment;
- (xi) foodstuff;
- (xii) computers (including software and accessories) other than Portable

Computers;

Section 10 - Loss Of Travel Documents

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person sustains loss of Travel Documents due to theft or by force, violence, or threat of violence, the Company will indemnify the Insured Person in respect of such loss up to the relevant Benefit amount as specified in the Certificate of Insurance subject to the terms and conditions of this Policy.

In the event the Insured Person sustains loss of Money together with the loss of Travel Documents due the theft or by force, violence, or threat of violence, the Company will indemnify the Insured Person in respect of the loss of Money up to Singapore Dollars Three Hundred (S\$300).

ADDITIONAL CONDITIONS

- (a) The loss must be reported to the police or relevant authority having jurisdiction where the loss occurred, within twenty-four (24) hours after the incident. Any claim must be accompanied by a copy of a police report or a report issued by the relevant authority evidencing such loss.
- (b) For the avoidance of doubt, in the event the Insured Person becomes entitled to a refund or reimbursement of all or part of such expenses from any other source, or if there is in place any other insurance against the events covered under this Section, the Company will only be liable for the excess of the amount recoverable from such other source or insurance.

ADDITIONAL DEFINITIONS

Travel Documents means passport, visas, travel tickets or driving license.

Money means coins, bank notes, postal money orders or travelers' cheque.

ADDITIONAL EXCLUSIONS

In addition to the General Exclusions, this Policy does not cover, and the Company will not in any event be liable in respect of any claim under Loss of Travel Documents section which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:

- (a) loss due to confiscation or detention by customs or any other authority;
- (b) loss not reported to either the police or relevant authority having jurisdiction where the loss occurred within twenty-four (24) hours of the discovery of such loss;
- (c) loss or damage of Travel Documents and/or Money as a result of the Insured Person's failure to take due and reasonable care and precautions to safe-guard and secure the Travel Documents and/or Money.

Section 11 - Checked-In Luggage Delay

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person's luggage that is accompanied and checked in on the Public Conveyance is not delivered to him within six (6) hours of the Insured Person's arrival at the scheduled destination overseas and in Singapore, the Company will pay to the Insured Person the relevant Benefit amount specified in the Certificate of Insurance for every full six (6) consecutive hours of delay, up to the maximum Benefit amount specified in the Certificate of Insurance, subject to the terms and conditions of this Policy.

Section 12 - Travel Delay

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the departure of the Public Conveyance is delayed for at least six (6) consecutive hours at any single location in the itinerary supplied to the Insured Person, due to Strike or industrial action, adverse weather

conditions or mechanical breakdown/derangement of the Public Conveyance or due to grounding of the Public Conveyance as a result of mechanical or structural defect or any event leading to airspace restriction or airport closure, the Company will pay the Insured Person the relevant Benefit amount specified in the Certificate of Insurance for every full six (6) consecutive hours of delay (the delay being calculated from the departure time of the Public Conveyance specified in the itinerary), up to the maximum Benefit amount specified in the Certificate of Insurance.

The delay must be verified in writing by the operator of the Public Conveyance or their handling agent(s) as well as the number of hours delayed and the reason for the delay.

ADDITIONAL EXCLUSIONS

In addition to the General Exclusions, this Policy does not cover, and the Company will not in any event be liable in respect of any claim under this Travel Delay section which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:

1. failure of the Insured Person to check in according to the itinerary supplied to him;
2. Strike or industrial action existing on the date the Insured Person applied for cover under this Policy;
3. late arrival of the Insured Person at the airport or port after check-in or boarding time (except if the late arrival is due to Strike or industrial action).

Section 13 – Travel Misconnection

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person's confirmed onward travel connection overseas is missed at the transfer point due to any event leading to airspace restriction or airport closure or due to the late arrival of the Insured Person's incoming confirmed connecting Scheduled Flight and no onward transportation is

available to the Insured Person within six (6) consecutive hours on his actual arrival time, the Company will pay to the Insured Person the relevant Benefit amount specified in the Certificate of Insurance for every full six (6) consecutive hours of misconnection (the misconnection being calculated from the actual arrival to the actual departure of the Insured Person) or any event leading to airspace restriction or airport closure.

The travel misconnection details must be verified in writing by the operator of the Public Conveyance or their handling agent(s) as well as the reason for the travel misconnection, the scheduled and actual time of arrival and the scheduled and actual departure time of the next available flight arrange by the operator of the Public Conveyance.

Section 14 – Hijack

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person is a victim of a hijack of a Public Conveyance or motor vehicle on which the Insured Person is traveling, the Company will pay to the Insured Person the relevant Benefit amount specified in the Certificate of Insurance, for each six (6) hours period that the Hijack continues, up to the maximum Benefit amount specified in the Certificate of Insurance subject to the terms and conditions of this Policy.

ADDITIONAL CONDITIONS

Any claims under this Hijack section must be accompanied by a police report or a report issued by the carrier confirming that the Insured Person was a victim of Hijack and the duration of such Hijack.

ADDITIONAL DEFINITIONS

Hijack means any seizure or exercise of control by force or violence or threat of force or violence and with wrongful intent of a Public Conveyance or motor vehicle.

Section 15 – Journey Cancellation

If the Insured Person is forced to

cancel any part of their Journey as the direct and necessary result of any **Specified Cause** occurring within thirty (30) days prior to the Scheduled Departure Date, the Company will reimburse the Insured Person in respect of Cancellation Expenses up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy. This coverage is effective only if this Policy is purchased before the Insured Person becomes aware of any circumstances which could lead to the disruption of their Journey.

ADDITIONAL DEFINITIONS

Specified Cause means

- (i) the Insured Person dying or becoming ill or sustaining Bodily Injury rendering the Insured Person unfit to travel in the opinion of a Physician;
- (ii) the death, of the Insured Person's Family Member or Bodily Injury or Sickness of such person necessitating him to be Confined to a Hospital;
- (iii) compulsory quarantine, jury service, subpoena or hijack of the Insured Person;
- (iv) cancellation of scheduled Public Conveyance services consequent upon Strike, Riot or Civil Commotion;
- (v) the Insured Person's residence becoming uninhabitable following fire, storm, or flood occurring such that the Insured Person's presence is required on the premises on the scheduled departure date;
- (vi) due to natural disasters (such as typhoon, earthquake, hurricane or tsunami) which prevent the Insured Person from continuing with the Journey.

Whereby, in the context of cancellation or postponement of a Journey, for paragraphs (i) to (iv), the events mentioned occur within thirty (30) days before the Scheduled Departure Date,

for paragraph (v), the event occurs within seven (7) days before the Journey and for paragraph (vi) the event occurs within seven (7) days before the Journey and must be accompanied with travel advice from relevant authority(s).

Cancellation Expenses mean loss of deposits, or charges for advance payments for travel and accommodation charges which have not been or will not be used, but which become forfeit or payable under contract.

ADDITIONAL EXCLUSIONS

In addition to the General Exclusions, this Policy does not cover, and the Company will not in any event be liable in respect of any claim under this Flight Cancellation section which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:

1. changes in plans by the Insured Person or a Family Member for any reason;
2. financial circumstances of the Insured Person or a Family Member;
3. any business or contractual obligations of the Insured Person or a Family Member;
4. Financial Default by the person, agency or tour operator, or the operator of the Schedule Flight with whom the Insured Person made his travel arrangements;
5. any loss that is covered by any other existing insurance scheme, government program or which will be paid or refunded by a hotel, carrier or travel agent or any other provider of travel and/or accommodation;
6. loss or expense incurred as the result of Bodily Injury or Sickness of an Insured Person or Family Member which manifests itself during the sixty (60) days immediately preceding and including the Effective Date. A

Sickness has manifested itself when:

- (a) medical care or treatment has been given; or
- (b) there exists symptoms which would cause a reasonably prudent person to seek diagnostic care or treatment.

Section 16 - journey Curtailment

If, during the Period of Insurance, an Insured Person is forced to curtail or alter the itinerary of any part of a planned Journey during the course of that Journey, as the direct and necessary result of any of the **Specified Cause** (as defined in Section 15), the Company will indemnify the Insured Person in respect of Curtailment Expenses incurred up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy. This coverage is effective only if this Policy is purchased before the Insured Person became aware of any circumstances which could lead to the disruption of the Insured Person's Journey.

ADDITIONAL DEFINITION

Curtailment Expenses mean:

- (a) loss of deposits, advance payments for travel and accommodation charges which have not been and will not be used but become forfeited or payable under contract; and/or
- (b) any additional administrative expenses incurred where it is possible to amend the original travel ticket; or
- (c) additional travel expenses (limited to economy return air travel) if it is not possible to amend the original air ticket as confirmed by the carrier/travel operator resulting from any Specified Cause (as defined in Section 15).

Where a claim under Section 16 - Journey Curtailment, Section 12 - Travel Delay and Section 14 - Hijack Inconvenience results from the same

occurrence, this Policy will pay for the claim under one section only.

ADDITIONAL EXCLUSIONS

In addition to the General Exclusions, this Policy does not cover, and the Company will not in any event be liable in respect of any claim under this Flight Curtailment section which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:

1. changes in plans by the Insured Person or a Family Member for any reason;
2. financial circumstances of the Insured Person or a Family Member;
3. any business or contractual obligations of the Insured Person or a Family Member;
4. Financial Default by the person, agency or tour operator, or the operator of the Public Conveyance with whom the Insured Person made his travel arrangements;
5. any loss that is covered by any other existing insurance scheme, government program or which will be paid or refunded by a hotel, carrier or travel agent or any other provider of travel and/or accommodation;
6. loss or expense incurred as the result of Bodily Injury or Sickness of an Insured Person or Family Member which manifests itself during the sixty (60) days immediately preceding and including the Effective Date. A Sickness has manifested itself when:
 - (a) medical care or treatment has been given; or
 - (b) there exist symptoms which would cause a reasonably prudent person to seek diagnostic care or treatment.

Section 17 - Personal Liability

If, during the Period of Insurance,

whilst the Insured Person is on a Journey, the Insured Person incurs legal liability to a third party, the Company will indemnify the Insured Person in respect of each occurrence or a series of occurrences giving rise to such liability arising directly or indirectly from one (1) source or original cause, up to the Benefit amount as specified in the Certificate of Insurance subject to the terms and conditions of this Policy as a result of:

- (i) Death or injury to any person; and
- (ii) Accidental **Property Damage** to property of that person.

ADDITIONAL CONDITIONS

For the avoidance of doubt, in the event the Insured Person becomes entitled to a refund or reimbursement of all or part of such expenses from any other source, or if there is in place any other insurance against the events covered under this Section, the Company will only be liable for the excess of the amount recoverable from such other source or insurance.

ADDITIONAL DEFINITIONS

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

ADDITIONAL EXCLUSIONS

In addition to the General Exclusions, this Policy does not cover, and the Company will not in any event be liable in respect of any claim under this Personal Liability section which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:

- 1. Harm and Property Damage to the property of or to any person who is the Insured Person's relative or employee or deemed by law to be his employee.
- 2. Property Damage to property which belongs to the Insured Person or is in his custody or control.
- 3. Damages relating to any liability assumed under contract.

- 4. Damages relating to the willful, malicious or unlawful act or omission on the part of the Insured Person.
- 5. The ownership, possession or use of vehicles, aircraft, firearms or animals, or arising from the negligent supervision and vicarious liability for the acts of a minor in connection with the above.
- 6. Past or present business, trade or professional activities, including the rendering of or failure to render business, trade or professional services.
- 7. Any criminal proceedings taken against the Insured Person whether he is actually convicted or not.
- 8. The transmission of communicable disease by an Insured Person.
- 9. The possession or use of any controlled substance/drugs unless prescribed by a Physician.
- 10. Sexual molestation, corporal punishment, physical or mental abuse.
- 11. Pollution which includes the alleged or potential introduction of substance which makes the environment impure or harmful.

Section 18 - Terrorism Extension

In the event of a claim arising directly from any Act of Terrorism, this Policy is extended to cover the Insured Person

whilst on a Journey under Section 1 to 17 (except Section 15 - Flight Cancellation) up to the maximum Benefit Amount specified in the Certificate of Insurance for the said sections. The terms, conditions and exclusions of this Policy shall apply.

Part 6. Chubb Assistance - Scope Of Services (Tel. No. +65 6836 2922)

The services provided under Sections A to C of this Part 6 are by way of referral and arrangement only, and all expenses actually incurred are to be

borne by the Insured Persons. Where expenses are incurred in relation to the services under Section D, these will be borne by the Company. The services under Section E are provided upon the specified terms and conditions. These services are available only when the Insured Persons are on a Journey.

Section A - Pre-Trip Assistance:

1. Visa Information Services

Chubb Assistance will provide information concerning visa requirements for foreign countries worldwide.

2. Inoculation Information Services

Chubb Assistance will provide information concerning inoculation requirements for foreign countries worldwide.

3. Weather Forecast Information Services

Chubb Assistance will provide information concerning weather and temperatures for foreign countries worldwide.

4. Foreign Exchange Rate Information Services

Chubb Assistance will provide information concerning exchange rates of major currencies against the Singapore dollar.

Section B - Travel Assistance:

1. Embassy Referral

Chubb Assistance will provide the address, telephone number and hours of opening of the nearest appropriate consulate and embassy worldwide.

2. Legal Firm Referral

Chubb Assistance will provide the address, telephone number and hours of opening of the nearest appropriate legal firm.

3. Lost Luggage Assistance

Chubb Assistance will assist the Insured Person who has lost the luggage while traveling outside Singapore by contacting the

appropriate authorities involved and providing directions for recovery.

4. Lost Passport Assistance

Chubb Assistance will assist the Insured Person who has lost a passport while traveling outside Singapore by contacting the appropriate authorities involved and providing directions for recovery.

5. Interpreter Referral

Chubb Assistance will assist the Insured Person by providing the address, telephone number and hours of operating of interpreters worldwide.

6. Emergency Reservation for Airline and Hotel

Chubb Assistance will assist the Insured Person in an emergency with travel and accommodation booking and ticketing while traveling outside Singapore.

7. Lost Reporting Assistance

Chubb Assistance will provide the relevant advice should the Insured Person lose his credit card while traveling outside Singapore.

Section C - Medical Assistance:

1. Telephone Medical Advice

Chubb Assistance will arrange for the provision of medical advice to the Insured Persons over the telephone.

2. Medical Service Provider Referral

Chubb Assistance will provide the Insured Persons with information about physicians, hospitals, clinics, dentists and dental clinics worldwide.

Section D - Medical Arrangements:

1. Arrangement of Hospital Admission

Chubb Assistance will assist the Insured Person with hospital admission if the medical condition of the Insured Person is of such

gravity as to require hospitalisation.

2. Monitoring of Medical Condition during Hospitalisation

Chubb Assistance will monitor the Insured Person's medical condition during hospitalisation.

Section E - Medical Emergencies:

1. Arrangement of Hotel Accommodation Expenses

Refer to Section 8 of Part 5.

2. Arrangement of Emergency Medical Evacuation

Refer to Section 6 of Part 5.

3. Arrangement of Repatriation of Mortal Remains

Refer to Section 7 of Part 5.

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About Chubb in Singapore

Chubb is the world's largest publicly traded property and casualty insurer. Chubb Insurance Singapore Limited, via acquisitions by its predecessor companies, has been present in Singapore since 1948. Chubb in Singapore provides underwriting and risk management expertise for all major classes of general insurance, including Property & Casualty, Marine, Liability, Financial Lines and Group Personal Accident insurance. As one of the leading providers of Accident & Health insurance through direct marketing, the company partners with financial institutions and other companies to tailor individual policies for their clients and employees. In addition, it offers a suite of customised Personal & Specialty insurance solutions to meet the needs of consumers.

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

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

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