

The Traveller

In consideration of the Insured Traveller having paid or agreed to pay the premium the Company agrees subject to the terms contained herein or endorsed hereon to pay compensation to the Insured Traveller upon the basis of and in accordance with the Benefits set out in the Policy.

The Proposal made by the Insured Traveller shall be the basis of the contract.

This Policy the Schedule any Memorandum and Endorsement hereon shall be read together and considered as one contract and any word or expression to which a specific meaning has been attached in any of them shall have the same meaning wherever it appears. Any word in the masculine gender shall also include the feminine gender where applicable.

DEFINITIONS

Company

Liberty Insurance Pte Ltd

Proposal

The signed proposal and declaration and any additional information supplied to the Company by or on behalf of the Insured Traveller.

Policy

The Policy and Schedule and any Memorandum or Endorsement attached or issued.

Period of Insurance

As stated in the Policy Schedule and each subsequent period for which the Policy is renewed.

Insured Traveller

The person(s) so named in the Schedule (or in the event of death their legal representatives).

Injury

Shall mean bodily injury caused by accidental means and within 24 months from the date of the accident solely and independently of any other causes result in the Insured Traveller's death or disablement.

Insured Journey

Shall commence when the Insured Traveller boards the aircraft or ship to begin his overseas journey and terminates once he steps off the aircraft or ship upon his return to Singapore or 60 days after the date of departure, whichever is the earlier. For travel from Singapore by road or rail, cover begins once the conveyance crosses into the foreign country and terminates once he enters Singapore or 60 days after the date of departure, whichever is the earlier.

Permanent Total Disablement

Shall mean disablement (other than loss of or loss of use of limbs or loss of sight, speech or hearing) which entirely prevents the Insured Traveller from attaching to any occupation or profession and having lasted for a continuous period of 24 months and beyond reasonable hope of improvement.

Total Loss of Sight

Shall mean medically certified total and permanent irrecoverable loss of the sense of sight resulting from accidental Injury.

Loss of Hearing and Loss of Speech

Shall mean medically certified total and permanent irrecoverable loss of hearing and speech resulting from accidental bodily Injury.

SECTION I : PERSONAL ACCIDENT

COVER

In the event that during the Period of Insurance the Insured Traveller sustains accidental bodily Injury whilst in the course of an Insured Journey and such Injury shall within 24 months from the date of the accident solely and independently of any other causes result in his death or disablement, the Company will pay compensation in accordance with the following Table of Benefits.

TABLE OF BENEFITS

<u>EVENT</u>	<u>COMPENSATION PAYABLE</u> <u>(Percentage of Sum Insured</u> <u>stated in schedule)</u>
1. DEATH.....	100%
2. PERMANENT DISABLEMENT resulting in:	
Loss of two limbs	100%
Loss of both hands or of all fingers and both thumbs	100%
Total loss of sight of one eye or both eyes	100%
Total paralysis	100%
Injuries resulting in being permanently bedridden	100%
Any other Injury causing Permanent Total Disablement.....	100%
Loss of one arm between or at shoulder to wrist	100%
Loss of one leg between or at hip to ankle.....	100%
Loss of sight of eye except perception of light..	50%
Loss of lens of eye.....	50%
Loss of four fingers and thumb of one hand.....	50%
Loss of four fingers.....	40%
Loss of thumb	
- both phalanges.....	25%
- one phalanx.....	10%
Loss of index finger	
- three phalanges.....	10%
- two phalanges.....	8%
- one phalanx.....	4%
Loss of middle finger	
- three phalanges.....	6%
- two phalanges.....	4%
- one phalanx.....	2%
Loss of ring finger	
- three phalanges.....	5%
- two phalanges.....	4%
- one phalanx.....	2%
Loss of little finger	
- three phalanges.....	4%
- two phalanges.....	3%
- one phalanx.....	2%

TABLE OF BENEFITS (CONTINUE)

<u>EVENT</u>	COMPENSATION PAYABLE (Percentage of Sum Insured stated in schedule)
Loss of metacarpals	- first or second (additional) 3%
	- third, fourth, or fifth (additional)..... 2%
Loss of toes	- all 15%
	- great, both phalanges..... 5%
	- great, one phalanx..... 2%
	- other than great, if more than One toe lost, each..... 1%
Loss of hearing	- both ears..... 75%
	- one ear 15%
Loss of speech 50%

Permanent total loss of use of member shall be treated as loss of member. Where the Injury is not specified above the Company will adopt a percentage of disablement which in its opinion is not inconsistent with the above provisions

The Company shall not be liable to pay in respect of items 1 and 2 together more than 100% of the Capital Sum in respect of the same accident or in any one Period of Insurance.

EXTENSIONS

1. Exposure and Disappearance

In the event the Insured Traveller is unavoidably exposed to the elements and as a result of which suffers a loss for which a benefit is otherwise payable, such a loss will be covered under the terms of this Policy. In the event the Insured Traveller's body has not been found within two years after the date of disappearance, sinking or wrecking of the aircraft or other conveyance in which the Insured Traveller was travelling in and it is reasonable to believe that the Insured Traveller has perished as a result of bodily Injury caused by an accident, the Death benefit shall become payable subject to a signed undertaking that if this belief is subsequently found to be wrong, such benefit shall be refunded to the Company.

2. Hijack

Accidental bodily Injury sustained as a direct result of unlawful seizure or wrongful exercise of control of an aircraft, vessel or public conveyance will be covered under the terms of this Policy.

3. Drowning or Suffocation

Accidental bodily Injury sustained as a result of drowning or suffocation by poisonous fumes, gas or smoke will be covered under the terms of this Policy provided that such Injury did not arise out of or in connection with the Insured Traveller's own wilful or intentional act.

4. Murder and Assault

Accidental bodily Injury sustained as a direct result of the Insured Traveller being a victim of murder or assault will be covered under the terms of this Policy provided that such Injury did not arise out of or in connection with the Insured Traveller's own participation or provocation of any such act.

5. Riot and Civil Commotion

Accidental bodily Injury sustained as a direct result of strike, riot and civil commotion will be covered under the terms of this Policy provided that the Insured Traveller is not an active or a direct participant of such activities.

6. Motorcycling

Accidental bodily Injury sustained as a direct result of the Insured sustaining Injury while engaging in motorcycling (including pillion riding) will be covered under the terms of this Policy provided that the Insured Traveller is not engaged in speed trials, competitions, pacemaking or racing of any kind.

AGE LIMITS

This Policy does not cover any person under the age of 21 years or over the age of 65.

TERRITORIAL LIMITS

Accidental bodily Injury sustained anywhere in the world, other than in the Republic of Singapore, will be covered under the terms of this Policy.

EXCLUDED OCCUPATIONS

Military personnel, law enforcement officer, fireman, diver, personnel engaging in offshore activities like oil rigging, personnel engaged in mining activities, aerial photography, handling of explosives or working at docks, air/sea cabin crew, professional sports personnel and persons engaged in manual/hazardous occupations.

SECTION II : EMERGENCY MEDICAL ASSISTANCE, EVACUATION AND REPATRIATION

COVER

1. In the event that during the Period of Insurance the Insured Traveller sustains accidental bodily Injury whilst travelling outside Singapore and as a direct result requires medical evacuation, the Company will indemnify for the expenses incurred subject to the maximum aggregate limit stated in the Policy Schedule, provided that such medical evacuation is coordinated by **Liberty Helpline** or its authorised representative.

Expenses covered are those for services provided and/or arranged by **Liberty Helpline** for the transportation, medical services and medical supplies necessarily incurred as a result of an emergency medical evacuation of the Insured Traveller following accidental bodily Injury.

2. Repatriation

In the event of death, **Liberty Helpline** will arrange for the transportation of the Insured Traveller's mortal remains from the place of death to Singapore or the preparation and local burial of the mortal remains at the place of death, subject to the maximum aggregate limit stated in the Policy Schedule.

3. Other services provided by the Liberty Helpline are:

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|-----------------------------|--|
| Travel Assistance | - Pre-Trip Information |
| | - Embassy Referral |
| | - Interpreter Referral |
| | - Lost Luggage Assistance |
| | - Lost Passport Assistance |
| | - Emergency Message Transmission |
| Overseas Medical Assistance | - Telephone Medical Advice |
| | - Medical Service Provider Referral |
| | - Arrangement of Hospital |
| | - Admission |
| | - Monitoring of Medical Condition during Hospitalisation |

These services are purely on referral and/or arrangement only. The Company will not be responsible for any expenses incurred.

EXCLUSIONS

- Any expenses for a service not approved and arranged by **Liberty Helpline** or its authorised representative.
- Any expenses already included in the cost of a scheduled trip.
- Any expenses incurred after the Insured Traveller has travelled outside Singapore for a continuous period of 60 days.

Subject to International SOS Terms and Conditions.

**GENERAL EXCLUSIONS
(Applicable to all Sections of the Policy)**

The Company will not be liable under any Section of this Policy to pay for loss or liability directly or indirectly arising as a result of :-

- 1) Declared or undeclared war, invasion, act of foreign enemy, civil war, rebellion, revolution, insurrection or military or usurped power.
- 2) Nuclear weapons material, ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel and for the purpose of this exception combustion shall include any self-sustaining process of nuclear fission.
- 3) Sickness or disease including any conditions or complications arising from or due to, whether directly or indirectly, the human immuno-deficiency virus (AIDS).
- 4) Intentional self-Injury, insanity, suicide or attempted suicide, miscarriage, pregnancy, childbirth and all complications arising therefrom.
- 5) Full-time military service with any Armed Forces of any country or international authority other than peacetime reservist training.
- 6) The Insured Traveller engaging in or taking part in aeronautics or aviation, other than as a fare-paying passenger of a properly licensed aircraft being operated by a licensed commercial air carrier.
- 7) The influence of or disablement due wholly or partly to the effects of alcohol or drugs other than drugs taken in accordance with treatment prescribed and directed by a qualified registered medical practitioner but not for the treatment of drug addiction.
- 8) The Insured Traveller engaging in professional sports or racing of any kind other than on foot, climbing or mountaineering necessitating the use of ropes or guides.
- 9) Any illegal or unlawful act by the Insured Traveller.

GENERAL CONDITIONS

(Applicable to all Sections of the Policy)

Policy Wordings

This Policy the Schedule any memorandum or Endorsement hereon and the Table of Benefits shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this Policy or Schedule or Memorandum or Endorsement or Table of Benefits shall bear such specific meaning wherever it may appear.

Observance Of Terms

The due observance and fulfilment of the terms of this Policy insofar as they relate to anything to be done or not to be done by the Insured and the truth of the statement and answers in the proposal shall be condition precedent to any liability of the Company to make any payment under this Policy.

Claims Procedure

Notice of any Injury in respect of which a claim is to be made shall be given to the Company as soon as possible but in any case within one month of the event giving rise to the Injury. All certificates, information and evidence required by the Company shall be furnished at the expense of the Insured Traveller or the legal personal representatives of the Insured Traveller and shall be in such form and of such nature as the Company may prescribe. The Insured Traveller as often as required shall submit to medical examination upon the request of the Company at its own expense in respect of any alleged Injury. The Company shall in case of death of the Insured Traveller be entitled to have a post-mortem examination at its own expense.

Changes In Circumstances

The Insured Traveller shall give notice to the Company of any change of name or residence immediately after such change. If the Insured Traveller shall engage in any other occupation scheduled in the Company's classification of occupations as being more hazardous than the occupation on which this Insurance is based without informing the Company obtaining its consent this Policy shall become void.

Renewal Procedure

Before renewing this Policy the Insured Traveller shall give written notice to the Company of any material fact affecting this Insurance

which has come to the Insured Traveller's notice during the preceding Period of Insurance including notice of any disease physical or mental defect or infirmity affecting the Insured Traveller.

Cancellation

The Company shall not be bound to send any notice of the renewal premiums becoming due nor to accept any renewal of this Policy. The Company may cancel this Policy by sending seven days' notice by registered letter to the Insured Traveller at his last known address and in such event will return to the Insured Traveller the premium paid less the pro-rata portion thereof for the period the Policy has been in force.

Qualifying Age

This Policy does not cover any person under the age of twenty-one years.

An Insured Traveller ceases to be insured under this Policy on the expiry of the Period of Insurance during which he attains the age of sixty-five years. In the event of inadvertent inclusion of such a traveller in or failure to delete him from the List of Insured Travellers, the relevant premium shall be refunded to the Insured Traveller.

Arbitration

If any difference shall arise as to the amount to be paid under this Policy (liability being otherwise admitted) such difference shall be referred to an arbitrator to be appointed by the parties in accordance with the statutory provisions for the time being in force. An award given in arbitration shall be a precedent to any right of action against the Company. Unless any such action or suit be commenced within six months of the making of an award the Company shall not be liable to make any payment in excess of the amount of the award.

Contracts (Rights of Third Parties) Act 2001

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.

Premium warranty

1. Notwithstanding anything herein contained to the contrary and subject only and without prejudice to Clause 2 hereinafter set out it is hereby declared and agreed that it is a condition precedent to liability under this Policy, Renewal Certificate, Endorsement or Cover Note that any premium due must be paid and actually received in full by the Company, the registered broker or registered agent through whom this Policy was effected :-
 - (a) when the period of insurance is 60 days or more, within **sixty** (60) days from the :-
 - (i) **Inception** date of the coverage under the Policy, Renewal Certificate or Cover Note; or
 - (ii) **Effective** date of the coverage stated on each Endorsement, if any, issued under the Policy, Renewal Certificate or Cover Note when the effective date of coverage stated on the Endorsement is on or after the issuance date of the Endorsement; or
 - (iii) **Issuance** date of each Endorsement, if any issued under the Policy, Renewal Certificate or Cover Note where the effective date or coverage under the Endorsement is before the issuance date;
 - (b) when the Period of Insurance is **less than sixty** (60) days, within the Period of Insurance specified in the Policy, Endorsement, Renewal Certificate or Cover Note.
2. In the event any of the abovementioned premium is not paid in full to the Company, registered broker or registered agent as described above in the manner and within the time stipulated above (the "premium warranty period"), the cover under the Policy, Renewal Certificate, Endorsement or Cover Note shall be deemed to have terminated from the expiry of the premium warranty period and the Company shall be discharged from all liability therefrom but without prejudice to any liability incurred before that date and the Company will be entitled to a pro-rata time on risks premium subject to a minimum of S\$25/-.

Other Insurance

This Policy does not cover loss or damage which is insured under any other policy of insurance or any claim which but for the existence of this Insurance would be recoverable under any other insurance policy, except for the excess of the amount recoverable from such other source. This condition is however not applicable to Section I – PERSONAL ACCIDENT.

War, Terrorism And Mass Destruction Exclusions

A) This Policy excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss;

(1) War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not) civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or

(2) Any act of terrorism.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public, in fear.

This policy excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to (1) and (2) above.

If the Company allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving contrary shall be upon the Insured.

In this event any portion of this policy is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

B) This policy does not cover any loss, damage, cost or expense directly or indirectly arising out of

- (1) Biological or chemical contamination
- (2) Missiles, bombs, grenades, explosives

due to any act of terrorism.

An act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

For the purpose of (a) “contamination” means the contamination, poisoning or prevention and/or limitation of the use of objects due to the effects of chemical and/or biological substances.

If the Company alleged that by reason of this exclusion, any loss, damage, cost or expenses is not covered by this insurance the burden of proving the contrary shall be upon the Insured.

C) This insurance shall exclude any loss as the sole result of the utilisation of Nuclear, Chemical or Biological weapons of mass destruction howsoever these may be distributed or combined.

For the purpose of this Clause:

1) Utilisation of Nuclear weapons of mass destruction means the use of any explosive nuclear weapon or device or the emission, discharge, dispersal, release or escape of fissile material emitting a level of radioactivity capable of causing incapacitating disablement or death amongst people or animals.

2) Utilisation of Chemical weapons of mass destruction means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing incapacitating disablement or death amongst people or animals.

3) Utilisation of Biological weapons of mass destruction means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins) which are capable of causing incapacitating disablement or death amongst people or animals.

ANY NOTICE REQUIRED TO BE SENT BY THE INSURED TRAVELLER TO THE COMPANY MUST BE IN WRITING ADDRESSED TO THE DULY APPOINTED AGENTS OR REPRESENTATIVES OF THE COMPANY.

Please examine your Policy carefully to ensure that it meets your requirements and has been prepared correctly. If any error is found, please return it immediately to the Company for correction.

This Policy shall not be in force unless it has been countersigned by an Authorised Representative of the Company.