

TourCare Plus

Policy Wordings – Applicable
to policies effected before 1
June 2017

Please read this insurance Policy carefully to ensure that you understand the terms and conditions and that this Policy meets your requirements. If there are any changes that may affect the insurance cover provided, please notify us immediately.

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Introduction

Please read this Policy carefully to make sure You understand it. If You have any questions about this insurance, please telephone or write to Us. Contact details are shown both in this Policy and Your Policy Schedule. Please inform Us immediately of any change in Your address and of any other change affecting You which requires an alteration to the Policy. In the event where You may be entitled to receive a benefit under this Policy, please let Us know as quickly as possible. This can be done by telephone or in writing. We should point out that delays in notification would affect the speed with which We deal with Your claim.

General Provisions

1. The Contract

This Policy is evidence of the contract between You, the Policyholder and Us from the day the Policy commences. We will provide the insurance to You according to the terms set out in this Policy, provided You pay the premium when due and We agree to accept it. The General Conditions which appear in this Policy or in any Endorsement form part of the contract and must be complied with. It is important that You: read the whole Policy to make sure that You understand

- a) the protection You have just bought; and

- b) are aware of the limits on the amounts We will pay You

2. Interpretation

This Policy including Your proposal form, Schedule, Certificate of Insurance and any Endorsement and amendment shall be read together as one contract and any one word or expression to which a specific meaning has been attached, shall, unless the context otherwise requires, bear that specific meaning wherever it may appear. No change in this Policy shall be valid unless approved by Us, and evidenced by an Endorsement reflecting the amendment on the Policy by Us.

3. Duty of Disclosure

The accuracy of the information provided over the phone or in Your proposal form will form the basis of and be part of the contract. Before You enter into the insurance contract, You must tell us everything You know or could reasonably be expected to know which will affect our decision to provide cover and the terms of the insurance. If You are uncertain about whether a fact is relevant or not, You must tell us about it. We will acknowledge receipt of acceptance of material information by stating these on the Policy Schedule. If You do not provide this information to Us, We may:

- a) reduce the amount payable for the claim under this Policy; or
- b) refuse to pay the claim that may arise; or
- c) cancel Your insurance policy from inception

General Definitions

The following definitions apply to the Policy:

TERM	MEANING
1. You/Your/Insured Person(s)	Means the Policyholder and/or the Policyholder's Family Members.
2. Liberty/We/Our/Us/Company	Liberty Insurance Pte Ltd
3. Accident/Accidental	Any event or occurrence which is unintended, sudden, fortuitous and unforeseen and which occurs whilst on a Trip during the Period of Insurance.
4. Terrorism	An act, or acts, or any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public in fear. Terrorism can include, but not be limited to, the actual use of force or violence and/or the threat of such use. Furthermore the perpetrators of Terrorism can either be acting alone, or on behalf of, or in connection with any organization(s) or government(s).
5. Age	The current age. A person is considered to be of his/her current age until his/her next birthday
6. Annual Travel Policy	A policy other than a One-way Policy or a Single Trip Policy. You will be covered for each Trip You make and there is no limit on the number of Trips You make during the Period of Insurance. However, insurance coverage is limited to a maximum of ninety (90) days for any one Trip.
7. Child/Children	Your legally dependent child (including stepchild and legally adopted child) who is: <ol style="list-style-type: none"> a) traveling with You and/or Your legal spouse; and b) wholly dependent on You for financial support and not gainfully employed in any way; and c) unmarried; and d) between the age of six (6) months and twenty-one (21) years or up to twenty-five (25) years if he/she is in full-time tertiary institution
8. Chinese Physician or Chiropractor	A person, other than You or a Special Person, who is: <ol style="list-style-type: none"> a) engaging in the practice of traditional Chinese medicine and/or acupuncture (including a herbalist or bonesetter) and/or chiropractic; and b) duly licensed or registered to do so (where necessary) according to the laws and regulations applicable in the geographical area of his/her practice

TERM	MEANING
9. Commencement Date	Refers to the date stated in the Policy Schedule as the date Your Policy commences or when You begin Your Trip, whichever is the later.
10. Expiry Date	The date stated in the Policy Schedule on which Your Policy expires or when You end the Trip, whichever is earlier.
11. Extreme Sports/Activities	Refers to action and/or adventure sports/activities which in Our sole opinion presents a high degree of inherent risk or danger and involves the use of one or more of the following elements: speed, height, high level of expertise, high level of physical exertion or highly specialized gear or stunts
12. Expedition	Any journey organized for a particular purpose including but not limited to Trips to generally remote, inhospitable and/or inaccessible interiors of a country or areas previously unexplored or unchartered or Trips undertaken for scientific, research or political purpose.
13. Family Member(s)	<p>a) for Single Trip policies – Maximum of 2 adults traveling with no limit on the number of Children. The 2 adults need not be related but the Child(ren) must be related to either of the insured adults</p> <p>b) for Annual Policies – For an Insured, legal spouse and any number of Children. The Child(ren) must be accompanied by either of the insured adults for any Trips made during the Period of Insurance</p>
14. Hospital	<p>Means a hospital duly registered with the Government Authorities which:</p> <p>a) has twenty-four (24) hours a day nursing services by registered graduate nurses; and</p> <p>b) has organized facilities for diagnosis and major surgery; and</p> <p>c) is not a mental institution, or a place of rest, or a place for the aged, or a place for drug addicts, or a place for alcoholics, or a nursing home</p>
15. Home Country	Means the country of citizenship. In the event of dual nationality, You shall select one nationality.
16. Infectious Disease	Means a disease which results in the World Health Organization issuing a travel advisory discouraging travel to the affected destination.
17. Injury	Bodily injury resulting from an Accident solely and independently of any other causes and which does not result from a Sickness.
18. Medical Practitioner	<p>A person, other than You or a Special Person, who is:</p> <p>a) qualified by degree in Western medicine; and</p> <p>b) legally registered and licensed; and</p>

TERM	MEANING
	c) duly qualified to practice medicine and surgery authorized in the geographical area of his or her practice
19. Natural Disaster	Means earthquake, volcanic eruption, flood, typhoon, windstorm, fog, hurricane and the like.
20. One-way Trip Policy	A policy effected for a one-way Trip, the coverage for which commences when You leave Your place of residence or business in Singapore to begin Your planned journey and ceases upon the Expiry Date stated on the Policy Schedule or upon Your reaching Your place of residence or business at the final destination shown on the ticket, whichever is the earlier.
21. Overseas	Any place or country other than Singapore.
22. Period of Insurance	Means the period as stated in the Policy Schedule during which You are insured under this Policy: <ul style="list-style-type: none"> a) For Section 16 – Trip Cancellation, it commences within 30 days before the Commencement Date and ends when You have departed for Your destination Overseas b) For all other Sections, the Period of Insurance commences when the Policyholder leaves his place of residence or business in Singapore to begin his planned journey and ceases upon his return to his place of residence or business in Singapore or upon the expiry of the period specified in the policy, whichever occurs first
23. Policyholder	The person(s) named as Insured Person(s) under the Policy Schedule.
24. Policy Schedule	The typed sheet attaching to this Policy which forms part of and should be read in conjunction with the Policy.
25. Pre-Existing Condition	<ul style="list-style-type: none"> a) any medical or physical condition in respect of which You have been hospitalized during the twelve (12) month period immediately prior to the Commencement Date; or b) any condition that has been diagnosed or treated by a Medical Practitioner including prescribed drugs within the twelve (12) month period immediately prior to the Commencement Date; or c) any medical condition giving rise to the claim, in respect of which You have prior knowledge of before the Commencement Date
26. Serious Injury or Serious Sickness	Means an Injury or Sickness which requires You and/or Special Person to be admitted as an inpatient to the Hospital to undergo urgent treatment to avoid death or serious impairment to immediate or long-term health prospects.
27. Sickness	Any ailment or disease contracted and commencing Overseas.
28. Single Trip Policy	A Period of Insurance for a specified Trip which begins from the Commencement Date and ends on the Expiry Date.

TERM	MEANING
29. Special Person	Your spouse, Child, father, mother, father-in-law, mother-in-law, brother, sister, grandfather, grandmother, Your close business associate for the Trip, or Your travelling companion for the Trip.
30. Trip	Means the journey on which You are traveling that is insured by Us: <ul style="list-style-type: none"> a) the Trip begins when You leave Your home or usual place of employment to proceed directly to the place of embarkation in Singapore to travel to Your destination Overseas b) it ends on the earliest of the following events: <ul style="list-style-type: none"> i) You return to Your home or usual place of employment in Singapore; or ii) on the Expiry Date stated on the Policy Schedule; or iii) You return to Your place of residence or business at the final destination shown on Your ticket (applicable to One-way Policy only) c) Provided that the duration of Your Trip shall not exceed one hundred twenty (120) days under Single Trip Policy or ninety (90) days under Annual Travel Policy.
31. Unforeseen Circumstances	<ul style="list-style-type: none"> a) Your death or the death of a Special Person; or b) Injury or Sickness that requires treatment by a Medical Practitioner which results in that Medical Practitioner certifying in writing that You or a Special Person is unfit to begin or continue the Trip; or c) sudden Serious Injury or Serious Sickness suffered by a Special Person; or d) unexpected outbreak of strike or riot at the travel destination; or e) Natural Disasters at the travel destination; or f) Your residential home in Singapore being seriously damaged in a fire g) advisory from Singapore's Ministry of Foreign Affairs to defer non-essential travel to your travel destination
32. Usual Country of Residence	Means the country of permanent residence, in which You are staying for a period exceeding sixty (60) consecutive days.
33. Area of travel	<ul style="list-style-type: none"> a) "ASEAN" means travel to or through the countries of Malaysia, Brunei, Indonesia, Thailand, Laos, Myanmar, Cambodia, Vietnam and Philippines b) "Asia Pacific" means travel to or through ASEAN, China, Hong Kong, Taiwan, Korea, Japan, India, Sri Lanka, Pakistan, Mongolia, Tibet, Bhutan, Nepal, Maldives, East Timor, Bangladesh, Australia and New Zealand

TERM	MEANING
	c) “Worldwide” means travel in, to or through any destinations in the world except Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan, Syria and Lebanon

Personal Accident | 1

When we will pay

You can claim for Personal Accident benefit if You have suffered Injury or death resulting solely and directly from an Accident. You can also claim if You shall sustain Injury which solely and independently of any other causes results in death or Loss within one hundred and eighty (180) days from the date of the Accident.

If You are exposed to an element resulting in an Accident and Your body has not been found within one (1) year after the date of the disappearance, sinking or wrecking of the aircraft or other conveyance in which You were traveling in and it is reasonable to believe that You have died as a result of 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 Us.

What we will pay

The amount of Personal Accident benefit We will pay depends on the Injury You have sustained. The amount We pay for each contingency is listed below and the amount is expressed as a percentage of the maximum amount You can receive.

Contingency	Percentage of the Maximum Amount
1. Death	100%
2. Permanent Total Disablement	100%
3. Permanent Disable resulting in:	
• Loss of one or more Limbs	100%
• Total paralysis	100%

Contingency	Percentage of the Maximum Amount
• Total Loss of Sight of one eye or both eyes	100%
• Total loss of Speech and Hearing	75%
• Loss of Hearing in both ears	15%
• Loss of Hearing in one ear	50%
• Loss of Speech	

1. **“Loss”** means the complete severance or permanent functional disablement of any members.
2. **“Loss of Sight”** means total and irrecoverable loss of sight of an eye rendering You absolutely blind in that eye beyond remedy by surgical or other treatment.
3. **“Loss of Limb”** means physical severance of a hand at or above the wrist or of a foot above the ankle joint, or the total and permanent functional disablement of an entire hand, arm, foot or leg.
4. **“Permanent Disablement”** means Injury which:
 - a) falls into one of the categories in item 3 of the contingency listed above or otherwise results in Loss; or
 - b) having lasted for a continuous period of twenty-four (24) calendar months from the date of the Accident, is at the expiry of that period, beyond hope of improvement
5. **“Permanent Total Disablement”** means Injury which, having lasted for a continuous period of twenty-four (24) calendar months from the date of the Accident, entirely

prevents You from engaging in gainful employment of any and every kind and from which there is no hope of improvement.

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

7. **“Loss of Hearing”** means permanent irrecoverable loss of hearing where:
If a dB = Hearing loss at 500 Hertz
If b dB = Hearing loss at 1000 Hertz
If c dB = Hearing loss at 2000 Hertz
If d dB = Hearing loss at 4000 Hertz
 $\frac{1}{6}$ of (a+2b+2c+d) is above 80dB

If You suffer more than one of the above permanent disablement, the percentage for each disablement will be added up to calculate the benefit amount You can receive. However, the total amount We will pay is limited to 100% of the maximum amount payable under this Section. Where the injury is not specified above, We will adopt a percentage of disablement which in Our opinion is not inconsistent with the above contingencies.

For injuries arising out of the same event, You can only claim under one of the three contingency items above.

Limits on what we will pay

The maximum amount We will pay is specified in the Policy Schedule.

For Automobile/Public Conveyance Accidents, We will pay double the maximum amount specified in the Policy Schedule. This will however not apply if such Accidents are directly or indirectly due to Terrorism.

“Automobile/Public Conveyance Accidents” means Accidents arising out of or in connection with You traveling as a fare-paying passenger in a public conveyance or while You are in an automobile other than a motor cycle.

“Public Conveyance” means mass transport vehicle on land, passenger train, tram, taxi or bus.

Overseas Medical Expenses 2

When we will pay

You can only claim for Overseas medical expenses if:

1. the expenses are incurred outside Singapore; and
2. the expenses are necessary because You sustain an Injury, or suffer a Sickness, while on a Trip Overseas during the Period of Insurance

What we will pay

We will pay for:

1. medical, surgical, X-ray, Hospital or nursing treatment given or prescribed by a Medical Practitioner or a Chinese Physician or Chiropractor in his professional capacity; and
2. ambulance costs; and
3. dental fees necessarily incurred as a result of Accidental Injury to sound natural teeth

What we will not pay

We will not pay for:

1. dental crowns, implants, bridges and cosmetic dental treatments; and
2. expenses recoverable from any medical or Hospital benefit fund; and

3. expenses excluded under Exclusions

Limits on what we will pay

1. The maximum amount We will pay for treatment by Chinese Physician and Chiropractor is S\$500 per person per Trip
2. We will pay for all Overseas medical expenses necessarily incurred up to the maximum amount as specified in the Policy Schedule or up to 90 days from the date of sustaining the Injury or Sickness, whichever occurs first

Medical Expenses Incurred upon Return to Singapore 3

When we will pay

We will pay You for medical expenses necessarily incurred when You return to Singapore for:

1. For Injury or Sickness Sustained While Overseas:
 - a) follow-up treatment within thirty-one (31) days from the date of Your return for an Injury or Sickness indemnifiable under Section 2 of this Policy and occurring during the Trip
 - b) treatment within 3 days from the date of Your return where initial treatment for the Injury or Sickness was not sought Overseas up to a maximum of 31 days from date of first treatment in Singapore
2. For Infectious Disease Sustained While Overseas:

If initial treatment was not sought Overseas and the Sickness is H1N1 flu, dengue fever, Zika, Severe Acute Respiratory Syndrome (SARS) or Avian Flu which the Medical

Practitioner certifies the Sickness was sustained while Overseas but symptoms would not manifest within 3 days from the date of return to Singapore, treatment must be sought within 7 days from the date of Your return and up to a maximum of 31 days from the date of Your first treatment in Singapore.

Limits on what we will pay

1. The maximum amount We will pay for treatment by Chinese Physician and Chiropractor is S\$500 per person per Trip
2. The maximum amount We will pay for all other Medical Expenses is specified in the Policy Schedule

Overseas Hospital Visit 4

What service is provided

If You are hospitalized Overseas other than Your Home Country and/or Usual Country of Residence as a result of an Injury or Sickness for more than five (5) days while on a Trip during the Period of Insurance, We will pay for the cost of transportation to send one of Your relatives or friends to visit You.

Please note:

1. We reserve the right to judge whether the visit is necessary on medical and compassionate grounds; and
2. Our approval must be given prior to such visits

Limits on what we pay

The maximum amount we will pay is the equivalent cost of one economy class return fare, up to the limit specified in the Policy Schedule.

Additional Accommodation Expenses

5

When we will pay

We will arrange and pay for the hotel accommodation expenses necessarily and unavoidably incurred by the relative or friend who is visiting You whilst You are hospitalized Overseas for more than five (5) days other than Your Home Country and/or Usual Country of Residence.

What we will pay

We will pay the amount specified in the Policy Schedule for each twenty-four (24) hour period of hotel accommodation stay.

Please note:

1. We reserve the right to judge whether the visit is necessary on medical and compassionate grounds; and
2. Our approval must be given prior to such visits

Limits on what we will pay

The maximum amount We will pay is specified in the Policy Schedule.

Overseas Compassionate Visit

6

What service is provided

In the event of Your death as a result of an Injury or Sickness while You are on a Trip during the Period of Insurance, We will pay for the cost of transportation to send one of Your relatives or

friends to assist in the preparation expenses of the mortal remains.

Limits on what we pay

The maximum amount We will pay is the equivalent cost of one economy class return fare, up to the limit specified in the Policy Schedule.

Child Guard

7

What service is provided

If Your Child aged nineteen (19) and below is left unattended as a result of Your Injury or Sickness whilst You and Your Child are on a Trip Overseas during the Period of Insurance or whilst You are being medically evacuated, We will arrange and pay for the cost of returning Your Child to his or her Home Country or Usual Country of Residence. An escort will be provided by Us, when required, at no charge.

Please note:

1. We reserve the right to judge whether the return of Your Child to his or her Home Country or Usual Country of Residence is necessary; and
2. Our approval must be given prior to this arrangement

Limits on what we will pay

The maximum amount We will pay is the equivalent cost of one economy class one way airfare, up to the maximum specified in the Policy Schedule.

Hospital Daily Income Benefit (Overseas)

8

When we will pay

We will pay You a daily benefit amount for each and every twenty-four (24) hour period of hospital confinement if:

1. You are confined in a Hospital Overseas as a result of Accidental Injury or Sickness sustained while on a Trip Overseas during the Period of Insurance; and
2. Your confinement is considered necessary by a Medical Practitioner in his professional capacity; and
3. You are an in-patient at a Hospital Overseas for a continuous uninterrupted period of at least twenty-four (24) hours

What we will pay

We will pay the amount specified in the Policy Schedule for each twenty-four (24) hour period of Hospital confinement.

Limits on what we will pay

The maximum amount We will pay is specified in the Policy Schedule.

Hospital Daily Incomes Benefit (Singapore)

9

When we will pay

We will pay You a daily benefit amount for each and every twenty-four (24) hour period of hospital confinement if:

1. You are hospitalized upon immediate return to Singapore as a result of Accidental Injury or Sickness sustained whilst Overseas; and
2. Your confinement is considered necessary by a Medical Practitioner in his professional capacity; and
3. You are an in-patient at a local Hospital for a period of more than five (5) consecutive days

Limits on what we will pay

The maximum amount We will pay is specified in the Policy Schedule.

Medical Expenses for Pregnancy Related Sickness

10

When we will pay

We will pay for the medical expenses necessarily and unavoidably incurred while on a Trip Overseas during the Period of Insurance for pregnancy related sickness

When we will not pay

We will not pay for the pregnancy related sickness if:

1. treatment for the pregnancy related sickness occurs within the 1st trimester of pregnancy (i.e. 0 to 12 weeks); and
2. treatment for the pregnancy related sickness is only sought upon return to Singapore; and
3. the policy is for a one-way Trip cover; and
4. the Overseas Trip or the activities carried out Overseas are undertaken against medical advice from Your Medical Practitioner in Singapore

Limits on what we will pay

The maximum amount We will pay is specified in the Policy Schedule.

24-Hour Medical Assistance | 11

What service is provided

Whilst on a Trip Overseas during the Period of Insurance, You may contact Liberty Helpline for the following:

1. medical advice
2. referral to medical or dental facilities worldwide
3. arrangement of appointment with a Medical Practitioner
4. arrangement for Hospital admission; and
5. monitoring of Your medical condition during hospitalization

Our Liberty Helpline will provide:

1. medical advice to You over the telephone.
2. name, address, telephone number, office hours of Medical Practitioners, Hospitals, clinics, dentists, dental clinics
3. arrangement of appointments with Medical Practitioner
4. arrangement for Hospital admission if We consider it necessary; and
5. monitoring of Your medical condition during hospitalization

Please note that the services provided by **Liberty Helpline** under this Section are strictly on a referral or arrangement basis.

We will not be held responsible for any third party expense and any consequential loss suffered by You.

Emergency Telephone Expenses | 12

What service is provided

In the event of You engaging the services of Liberty Helpline as a result of a medical emergency while on a Trip Overseas during the Period of Insurance, We will pay for the personal mobile expenses incurred under Your Singapore registered personal mobile phone. This benefit is payable if there is an admissible claim payable under Section 2, 10 or 13.

We will also reimburse You for use of a prepaid phone card for the purpose stated above subject to a maximum reimbursable sum of S\$10 for such cards.

What we will not pay

We will not pay for telephone calls not made via Your Singapore registered personal mobile phone or made via public telephones using an International Calling Card (ICC).

Limits on what we pay

The maximum amount We will pay is specified in the Policy Schedule.

Emergency Medical Evacuation | 13

What service is provided

If You sustain an Injury, or a Sickness occurs while You are on a Trip Overseas other than Your Home

Country and/or Usual Country of Residence during the Period of Insurance, We must be contacted at the Liberty Helpline to provide the following assistance and services, subject to the limits in the Policy Schedule and the Terms and Conditions:

1. Emergency Medical Evacuation

In the event of a Serious Medical Condition, We will arrange and pay for the medically necessary expense of air and/or surface transportation, medical care during transportation, communications and all usual ancillary charges incurred in moving You to the nearest Hospital where appropriate medical care is available (and which may not necessarily be in Singapore).

“**Serious Medical Condition**” means a condition which, in Our opinion, constitutes a serious medical emergency requiring urgent remedial treatment to avoid death or serious impairment to Your immediate or long-term health prospects. The seriousness of the medical condition will be judged within the context of Your geographical location, the nature of the medical emergency and the local availability of appropriate medical care or facility.

2. Repatriation

We will arrange and pay for the medically necessary expenses unavoidably incurred in returning You to Singapore following an emergency medical evacuation where You are evacuated to a place outside Your Home Country and/or Usual Country of Residence for in-Hospital treatment.

Please note that We reserve the right to decide:

- a) whether Your Injury or Sickness is sufficiently serious to warrant emergency medical evacuation; and
- b) the place to which You will be evacuated; and

- c) the means or method by which such evacuation and/or repatriation will be carried out having regard to all the assessed facts and circumstances which We are aware of at the relevant time

Benefit Limits

The Benefit Amount payable for this benefit is specified in the Policy Schedule.

Repatriation of Mortal Remains | 14

What service is provided

In the event of Your death while Overseas within thirty (30) days of an Injury or Sickness sustained while You are on a Trip during the Period of Insurance, We must be contacted at the Liberty Helpline to arrange and pay all reasonable and unavoidable expenses for either:

1. transporting Your mortal remains from the place of death to Your Home Country or Usual Country of Residence; or
2. the cost of a local burial at the place of death as approved by Us

Benefit Limits

The Benefit Amount payable for this benefit is specified in the Policy Schedule.

Personal Liability | 15

When we will pay

We will indemnify You for Your legal liability during Your Trip Overseas if a court orders You to pay compensation, or We accept that You are legally responsible for:

1. the death of or Injury to someone else; or

2. loss of or damage to property owned or controlled by someone else

What we will pay

We will indemnify You in respect of the amount of compensation as ordered by the court as well as legal fees and expenses incurred with our written consent.

When we will not pay

We will not pay or indemnify You in respect of legal liability arising from:

1. the death of or Injury to You, a Special Person or any of Your employees; or
2. loss of or damage to any property that is owned or controlled by You, a Special Person or any of Your employees; or
3. Your business, profession or occupation; or
4. failure to perform Your duty under a contract; or
5. accepting liability without Our agreement; or
6. Your own unlawful, malicious, deliberate or intentional acts; or
7. judgments which are not delivered by or obtained from a Court of competent jurisdiction within Singapore, Malaysia or Brunei
8. legal costs resulting from any criminal proceedings
9. any fines, penalties, punitive or exemplary damages, the use of motor vehicles, watercraft, hovercraft, aircraft or
10. aircraft landing areas, aerial devices, firearms or animals; or
11. the vibration, removal or weakening of the support of any land or building; or

12. the transmission of any disease; or

13. the Workmen's Compensation Act

Limits on what we will pay

The maximum amount We will indemnify You is specified in the Policy Schedule.

Trip Cancellation/ Postponement

16

When we will pay

You can claim for cancellation/postponement of travel and accommodation expenses or Your travel agent's cancellation fee if within thirty (30) days before the Commencement Date:

1. the travel or accommodation is canceled due to any Unforeseen Circumstances which are beyond Your control; and
2. these Unforeseen Circumstances affect You or a Special Person; and
3. You are legally liable for the expenses You are claiming for; and
4. You have already paid for these expenses; and
5. You have taken all possible steps to recover the expenses; and
6. You cannot recover these expenses from anyone else

You can also claim for cancellation of travel and accommodation expenses or Your travel agent's cancellation fee if within seven (7) days before the Commencement Date:

1. the travel or accommodation is canceled due to an outbreak of Infectious Disease at the

travel destination as declared and classified by the World Health Organization (WHO); and

2. the outbreak of Infectious Disease affects You or a Special Person; and
3. You are legally liable for the expenses You are claiming for; and
4. You have already paid for these expenses; and
5. You have taken all possible steps to recover the expenses; and
6. You cannot recover these expenses from anyone else.

What we will pay

We will pay for:

1. the non-refundable portion of travel costs paid in advance for Trip Cancellation; and
2. the administrative charges charged for Trip Postponement

When we will not pay

We will not pay if the Trip is canceled because:

1. You change Your mind about going on the Trip; or
2. the travel agent is negligent or at fault; or
3. there were not enough people to go on the group travel or tour; or
4. of any immigration or government regulations; or
5. You are aware or ought to be aware of any circumstances which could lead to possible cancellation of the Trip prior to purchasing the Policy

Further, We will not pay for any loss or expenses should this insurance be purchased 3 days before

the date of departure (date of departure inclusive) (with exception of Your death or Special Person's death caused by an Accident).

Limits on what we will pay

1. The maximum amount We will pay under Section 16–Trip Cancellation/Postponement as a result of an outbreak of Infectious Disease is 20% of the maximum amount specified in the Policy Schedule.
2. The maximum amount under Section 16–Trip Cancellation is specified in the Policy Schedule.
3. The maximum amount We will pay under Section 16–Trip Postponement is payable up to a maximum of S\$500 (Standard Plan) or a maximum of S\$1,000 (Supreme Plan).

Trip Curtailment

17

When we will pay

You can claim if You have to curtail the Trip Overseas during the Period of Insurance because:

1. You are unable to complete Your intended Trip while Your ticket or tour is still valid because You or a Special Person suffers Injury or Sickness and a Medical Practitioner has certified in writing that You or a Special Person is unfit to continue the Trip; or
2. You have to return to Your home in Singapore because of the unexpected death, sudden Serious Injury or Serious Sickness of a Special Person; or
3. of Natural Disaster at the travel destination; or
4. of an unexpected outbreak of strike or riot at the travel destination You are visiting; or

5. of an outbreak of Infectious Disease at the travel destination You are visiting; or
6. of a quarantine order upon medical advice; or

What we will pay

We will pay for the pro-rata amount of the prepaid cost for each complete day of the planned Trip lost which is not recoverable from the travel agent or transport carrier.

We will also reimburse for any additional expenses of accommodation of up to a 3-star hotel class, land, sea, and air transportation charges equivalent to an economy class, administrative charges imposed by the airline, and/or travel agent incurred as a result of this trip curtailment.

When we will not pay

We will not pay if the Trip is curtailed because:

1. You change Your mind about continuing the Trip; or
2. of the negligence or fault of the travel agent; or
3. You are aware or ought to be aware of any circumstances which could lead to possible curtailment of the Trip prior to embarking on the Trip

Limits on what we will pay

1. The maximum amount We will pay under Section 17–Trip Curtailment as a result of an outbreak of Infectious Disease is 20% of the maximum amount specified in the Policy Schedule
2. The maximum amount under Section 17–Trip Curtailment is specified in the Policy Schedule

You cannot claim under both Sections 17 and 18 in respect of the same event.

Alternative Trip Arrangement

18

When we will pay

Whilst on a Trip Overseas during the Period of Insurance, Your scheduled transport is canceled or delayed for more than twenty-four (24) hours directly caused by the following reasons:

1. strike, riot or civil commotion; or
2. adverse weather condition; or
3. Natural Disaster; or
4. mechanical breakdown or derangement or structural defect of the conveyance You have arranged to travel on; and You arrange an alternative mode of transport or make alternative travel routing to continue the planned Trip

You can only claim if:

1. You have already embarked on the planned Trip; and
2. You give us written proof of the cancellation or delay from the transport provider stating reason(s) and the numbers of hours of delay; and
3. Your claim is not excluded under General Exclusions

What we will pay

We will reimburse You for the additional travel cost (including administrative costs) incurred up to the limit as specified in the Policy Schedule for the Alternative Trip Arrangement.

What we will not pay

We will not pay for Alternative Trip Arrangement if You are aware or ought to be aware of any circumstances which could lead to possible

alternative arrangement of the Trip prior to the departure of Your Trip.

This section does not apply to a One-way Trip Policy.

You cannot claim under Section 17, 20, 21 or 22 and this Section in respect of the same event.

Trip Disruption 19

When we will pay

You can claim for disruption of the Trip if You or the Special Person who is also insured by Us is hospitalized in an Overseas Hospital for more than five (5) consecutive days.

What we will pay

We will pay for the pro-rata amount of the prepaid cost for each complete day of the planned Trip lost which is not recoverable from the travel agent or transport carrier.

We will also reimburse for any additional expenses of accommodation of up to a 3-star hotel class, land, sea, and air transportation charges equivalent to an economy class, administrative charges imposed by the airline, and/or travel agent incurred as a result of this trip disruption.

Limits on what we will pay

The maximum amount We will pay is specified in the Policy Schedule.

You cannot claim under both Sections 17 and 19 in respect of the same event.

Travel/Flight Misconnection 20

When we will pay

We will pay if:

1. You miss Your confirmed and connecting onward scheduled conveyance at the transfer point as a result of the late arrival of Your confirmed and incoming scheduled conveyance; and
2. there is no alternative onward conveyance available to You within six (6) consecutive hours upon Your arrival

You can only claim if:

1. You give us written proof of the delay from the transport provider stating reason(s) and the numbers of hours of delay; and
2. Your claim is not excluded under General Exclusions

What we will pay

We will pay the amount as specified in the Policy Schedule for each six (6) hour period of delay.

What we will not pay

We will not pay if the cause of the traveling/flight misconnection is due to:

1. Your failure to check in on time according to Your itinerary; or
2. the negligence or fault of the travel agent

Limits on what we will pay

The maximum amount We will pay is specified in the Policy Schedule.

You cannot claim under both Sections 20 and 21, and Sections 18 and 20 in respect of the same event.

When we will pay

We will pay if:

1. Your scheduled transport departure is delayed for each full six (6) consecutive hours or more while You are Overseas or departing from Singapore; and
2. the cause of the delay is due to Natural Disaster at the travel destination, adverse weather condition, mechanical breakdown or derangement or structural defect of the conveyance You have arranged to travel on, or strike or other job action by the employees of the transport provider

You can only claim for Travel Delay if:

1. You give us written proof of the delay from the transport provider stating the hours of delay and the reasons for such delay; and
2. Your claim is not excluded under Exclusions

What we will pay

If Your scheduled transport departure is delayed at Your scheduled destination Overseas or in Singapore, We will pay the amount as specified in Policy Schedule for each full six (6) consecutive hour period of delay.

What we will not pay

We will not pay if the cause of delay is due to:

1. Your failure to check in on time according to Your itinerary; or
2. the negligence or fault of the travel agent

Limits on what we will pay

The maximum amount We will pay is specified in the Policy Schedule.

The maximum amount We will pay for delay in Singapore is S\$150 per person.

You cannot claim under both Sections 20 and 21, and Sections 18 and 21 in respect of the same event.

When we will pay

If the scheduled flight in which You are traveling in is diverted due to:

1. adverse weather conditions; or
2. mechanical breakdown or derangement or structural defect of the air conveyance

which prevents You from continuing Your Trip as scheduled and You are delayed from arriving at Your planned destination by at least six (6) consecutive hours.

You can only claim if You give us written proof of the Flight Diversion from the transport provider stating reason(s) and the numbers of hours of delay.

What we will pay

We will pay the amount as specified in the Policy Schedule for each full six (6) consecutive hours of delay at Your planned destination.

Limits on what we will pay

The maximum amount We will pay is specified in the Policy Schedule.

You cannot claim under Section 21 and 22, and Sections 18 and 22 in respect of the same event.

Travel Overbooking | 23

When we will pay

We will pay for accommodation, meal and travel expenses while You are Overseas if:

1. You cannot board Your intended scheduled flight due to overbooking; and
2. You have a confirmed air ticket

You can only claim for these expenses if:

1. they are not recoverable from the transport provider or travel agent; and
2. they are necessarily incurred while on a Trip during the Period of Insurance; and
3. You provide us with written proof from the transport provider; and
4. You provide us with official receipts of the expenses

What we will pay

We will reimburse You for the reasonable accommodation, meal and travel expenses.

What we will not pay

We will not pay if the flight overbooking is due to the negligence or fault of the travel agent.

Limits on what we will pay

The maximum amount We will pay is specified in the Policy Schedule.

Emergency Purchases | 24

When we will pay

We will pay for the emergency purchase of essential personal items needed if while on a Trip Overseas during the Period of Insurance:

1. Your baggage is stolen or it has been declared by the transport provider that Your baggage is permanently lost; and
2. You cannot recover the expenses incurred from anyone else

You can only make a claim if:

1. You provide us with written proof of the loss from the Police or Local Government Authority or the transport provider that Your baggage is lost while in transit; and
2. You give us official receipts for the purchases You have made

What we will pay

We will only pay for the necessary and reasonable purchases of personal items.

Limits on what we will pay

The maximum amount We will pay is specified in the Policy Schedule.

You cannot claim under both Sections 24 and 25 in respect of the same event.

Baggage Delay 25

When we will pay

We will pay for the amount as specified in the Policy Schedule if Your checked-in baggage has been delayed, misdirected or temporarily misplaced by the transport provider while You are on a Trip during the Period of Insurance or upon Your return to Singapore at the end of the Trip.

You can only claim for these costs if:

1. Your baggage is delayed while Overseas; and
2. Your baggage is not returned to You within six (6) consecutive hours upon Your arrival at the airport, seaport, transport terminal of the scheduled destination of the Trip; or
3. Your baggage is delayed upon return to Singapore; and
4. Your baggage is not returned to You within six (6) consecutive hours upon arrival at the Singapore Airport

You can only make a claim if You give us written proof of the delay from the transport provider stating the hours of delay.

What we will pay

If Your baggage is delayed at Your scheduled destination Overseas or upon Your return to Singapore, We will pay up to the amount as specified in the Policy Schedule for each full six (6) consecutive hour period of delay.

Limits on what we will pay

The maximum amount We will pay is specified in the Policy Schedule.

The maximum amount We will pay for delay in Singapore is S\$200 per person.

You cannot claim under both Sections 24 and 25, and Sections 25 and 29 in respect of the same event.

24-hour Travel Assistance 26

What service is provided

Whilst on a Trip Overseas during the Period of Insurance, You may contact **Liberty Helpline** for the following:

1. inoculation and visa requirement information
2. embassy referral
3. weather information assistance
4. exchange rate information assistance
5. lost luggage assistance
6. lost passport assistance; and
7. emergency message transmission

Our Liberty Helpline will provide

1. providing information concerning visa or inoculation requirements for foreign countries
2. the address, telephone number and hours of opening of the nearest appropriate consulate or embassy in the country You require
3. temperatures of major cities of foreign countries
4. exchange rate of major currencies against the Singapore Dollar
5. providing directions for recovery if You have lost Your baggage

6. referring You to the appropriate authorities if You lose Your passport while traveling outside Your Home Country or Your Usual Country of Residence; and
7. keeping Your family members informed in the event of an emergency of a Hospital confinement

Please note that the services provided by **Liberty Helpline** under this Section are strictly on a referral or arrangement basis.

We will not be held responsible for any third party expense and any consequential loss suffered by You.

Loss of Personal Money 27

When we will pay

We will pay for Your loss of cash, bank or currency notes and travelers' checks while You are on a Trip Overseas during the Period of Insurance if:

1. they were stolen; or
2. they were taken from You by force, by violent means, or by threat of violence; or
3. due to Natural Disaster at the travel destination

You can only make a claim if:

1. You make a report to the Police or Local Government Authority within twenty four (24) hours of becoming aware of the loss or theft; and
2. You provide us with a written report from the Police or Local Government Authority; and

3. You have taken all reasonable precautions to prevent the loss or theft; and
4. You have taken all reasonable steps to minimize Your loss

What we will pay

We will pay for:

1. Your loss of cash, bank or currency notes; and
2. the cost of replacing Your travelers' checks

What we will not pay

We will not pay for loss or damage to cash cards, stored value cards, or cards of similar nature.

Limits on what we will pay

The maximum amount We will pay is specified in the Policy Schedule.

Loss of Travel Documents 28

When we will pay

We will pay for Your loss of personal travel documents while on a Trip Overseas during the Period of Insurance if:

1. they were stolen; or
2. they were taken from You by force, by violent means, or by threats of violence; or
3. due to Natural Disaster at the travel destination

You can only make a claim if:

1. You make a report to the Police or Local Government Authority or nearest Singapore Embassy within twenty four (24) hours of becoming aware of the loss or theft; and

2. You provide us with a written report from the Police or Local Government Authority or nearest Singapore Embassy; and
3. You have taken all reasonable precautions to prevent the loss or theft; and
4. You have taken all reasonable steps to minimize Your loss

What we will pay

We will pay for the cost of replacing Your travel documents including the additional travel and hotel accommodation expenses necessarily incurred to replace lost travel documents.

What we will not pay

We will not pay for negligence on Your part to take proper care of Your travel documents.

Limits on what we will pay

The maximum amount We will pay is specified in the Policy Schedule.

Loss of or Damage to Baggage & Personal Effects (including golfing equipment & laptop computer) 29

When we will pay

We will pay You if Your baggage and personal effects that You:

1. take with You on Your Trip; and/or
2. buy on Your Trip Overseas are lost, damaged or stolen

You can only claim for loss of or damage to Your baggage and personal effects if:

1. the loss or damage is caused by an Accident; and
2. the loss or damage occurs while You are on a Trip Overseas during the Period of Insurance; and
3. You have made a report to the Police or Local Government Authority or a responsible officer of the transport provider within twenty four (24) hours of a loss becoming known to You; and
4. You provide Us with a written copy of that report; and
5. You give Us official receipts for the purchases You have made

Claims arising from loss or damage to Your baggage or personal effects whilst in the custody and care of the transport and/or service provider must be made to the transport and/or service provider first. Any payment under this Policy shall only be made upon proof of compensation received from the transport or service provider or where such compensation is denied, proof of such denial.

What we will pay

Repair

If We agree to pay Your claim under this Section, We will pay for the cost of repairing those items which can be Economically Repaired.

“Economically Repaired” means that it costs less to repair the item than to replace it.

Replacement

If the item cannot be Economically Repaired, We may choose to either:

1. get You a replacement item; or

2. pay You the amount it would cost Us to replace the item on a depreciated basis. Any Depreciation We apply will be based on the age and condition of the item. We will not apply Depreciation to items which are less than twelve (12) months old.

“Depreciation” means the accounting process We use to work out the reduction in the value of Your property because of its age and condition.

Items which form part of a set

Where the item forms part of a set or pair, We will only pay the replacement value of the item that is lost, damaged or stolen. We will not pay for the cost of replacing the entire set or pair.

“Golfing Equipment” shall include Golf Clubs and Golf Bags.

“Lap-top Computer” shall mean laptop or notebook. Any hand held computers are excluded from this category.

What we will not pay

We will not pay for loss of or damage to Your baggage and personal effects due to:

1. wear and tear or gradual deterioration or depreciation; or
2. insects, moths or vermin; or
3. mechanical or electrical breakdown or derangement; or
4. defective materials or craftsmanship; or
5. any process of alteration, cleaning or restoration; or
6. confiscation, nationalization, requisition or willful destruction by any government, public, municipal, local or customs authority

Further, We will not pay for loss of or damage to the following property:

1. cash, bank or currency notes, cash cards, credit cards, debit cards, stored value cards or checks of any kind; or
2. jewellery and watches not carried in Your hand baggage or not under Your personal supervision or the supervision of Your traveling companion; or
3. contact or corneal lenses; or
4. stamps of any kind, manuscripts and documents of any description, medals, coins, bonds, securities, travelers' samples or camping equipment; or
5. works of art, antiques, curios, or musical instruments; or
6. any glassware, fragile or brittle items; or
7. household furniture, sporting equipment such as diving apparatus, skiing apparatus, etc; or
8. crockery, china, manuscripts or documents of any description, or data recorded on tapes, discs or otherwise; or
9. motor vehicles including their accessories, motorcycles, bicycles and their accessories, boats, motors, or any other mode of conveyance; or
10. animals, or
11. items that were sent in advance, or mailed or shipped separately

Exclusions applicable to Golfing Equipment

We shall not be liable for:

1. loss of or damage to golf balls and clubs whilst actually in the course of play or practice; or

2. loss or damage due to wear and tear or damage due to any process of repair or while being worked upon resulting there-from

Limits on what we will pay

1. The maximum amount We will pay for each item, or set or pair of items is S\$500
2. The maximum limit for Lap-top Computer is S\$1,000 and subject to only one Laptop Computer per policy
3. The maximum amount We will pay under this Section is specified in the Policy Schedule

You cannot claim under both Sections 25 and 29 in respect of the same event.

Rental Vehicle Excess Cover 30

When we will pay

You can claim for the excess or deductible which You may become legally liable to pay in respect of loss of or damage to rental vehicle by an Accident or theft during the rental period whilst on the Trip Overseas during the Period of Insurance if:

1. the rental vehicle is rented from a licensed rental agency
2. as part of the hiring arrangement You must take up comprehensive motor insurance against loss of or damage to the rental vehicle
3. You comply with all requirements of the rental organization under the hiring agreement and the insurer of the rental vehicle as well as the laws, rules and regulations of the country
4. the rental vehicle is driven by You or any other person authorized by You, provided You or Your authorized driver is permitted in

accordance with the licensing or other laws or regulations to drive the rental vehicle and You or Your authorized driver is not disqualified by order of the Court of Law or by reason of any enactment or regulation from driving the rental vehicle

5. You produce documentary evidence of the excess or deductible that You have borne in respect of the Accident or theft

Limits of what we will pay

The maximum amount We will pay is specified in the Policy Schedule.

Closure of Travel Agent 31

When we will pay

You can claim for loss of travel related expenses paid in advance as a result of financial collapse or default of the travel agent in Singapore who had made Your travel arrangements if such financial collapse or default takes place within sixty (60) days before the Commencement Date of Your Trip Overseas.

What we will not pay

We will not pay for any loss recoverable from any other source including any government programs, insurance schemes, airlines and travel agencies.

We will not pay for any loss or expenses if this insurance was purchased only 3 days before the date of departure (date of departure inclusive).

Limits of what we will pay

The maximum amount We will pay is specified in the Policy Schedule.

When we will pay

You can claim for physical loss of or damage to the Contents, Valuables and/or stamp collections, works of art based in Your residence in Singapore that was left vacant because of Your Trip caused by fire during the Period of Insurance but only after You have legally left Singapore.

“Contents” means household furniture and furnishing, clothing and personal effects belonging to You or to members of Your family or domestic servants permanently residing with You and fixtures and fittings You own (or for which You are responsible) not being landlord’s fixtures and fittings but excluding deeds, bonds, bills of exchange, promissory notes, checks, travelers’ checks, money, documents of any kind, cash and currency notes.

“Valuables” means articles of gold, silver or other precious metal, jewellery, furs, watches and precious and semi-precious gems.

What we will pay**Repair**

If We agree to pay Your claim under this Section, We will pay for the cost of repairing those items which can be Economically Repaired.

“Economically Repaired” means that it costs less to repair the item than to replace it.

Replacement

If the item cannot be Economically Repaired, We may choose to either:

1. get You a replacement item; or
2. pay You the amount it would cost Us to replace the item on a depreciated basis

Any Depreciation We apply will be based on the age and condition of the item. We will not apply

Depreciation to items which are less than twelve (12) months old.

“Depreciation” means the accounting process We use to work out the reduction in the value of Your property because of its age and condition.

Items which form part of a set

Where the item forms part of a set or pair, We will only pay the replacement value of the item that is lost, damaged or stolen. We will not pay for the cost of replacing the entire set or pair.

What we will not pay

We will not pay for:

1. wear, tear, depreciation, the process of cleaning, dyeing, repairing or restoring any article, the action of light or atmospheric conditions, moth, insects, vermin or any other gradual operating cause
2. any loss or damage occasioned through Your wilful act or with Your connivance
3. loss (whether temporary or permanent) of the insured property or any part thereof by reason of confiscation, requisition, detention or legal or illegal occupation of such property or of any premises, vehicle or thing containing the same by any government authorities
4. electrical or mechanical breakdown or derangement
5. consequential loss or damage of any kind
6. business or professional use in respect of photographic and sporting equipment and accessories and musical instruments
7. motor vehicles, boats, livestock, bicycles and any equipment or accessories relating thereto

Limits on what we will pay

The maximum amount We will pay is specified in the Policy Schedule.

Hijack Benefit

33

When we will pay

We will pay You if:

1. the aircraft You are traveling on while on a Trip during the Period of Insurance is Hijacked; and
2. the Hijack continues uninterrupted for at least twelve (12) hours

You can only make a claim if You give us written proof of the Hijack from the transport provider stating the number of hours of the Hijack.

What we will pay

We will pay You an allowance specified in the Policy Schedule for each twelve (12) hour period of Hijack.

Limits on what we will pay

The maximum amount We will pay is specified in the Policy Schedule.

“Hijack” means any seizure, or exercise of control by force or violence by threat of force or violence and with wrongful intent.

Automatic Extension

34

If You are unable to return to Singapore while on a Trip Overseas within the Period of Insurance, because:

1. a Medical Practitioner advises You in writing to suspend Your Trip due to an Accident or a medical condition; or
2. the transport on which You are booked to travel to Singapore is delayed as a result of

circumstances outside Your control; We will extend the Period of Insurance of Your Trip for a period of seven (7) days that is reasonably necessary to allow You to complete Your Trip. No additional premium will be charged for this extension

Disruption/ Withdrawal of Hotel Services

35

When we will pay

We will pay You a daily benefit amount for inconveniences resulting from disruption and withdrawal of services at the hotel in which You are staying as a result of strike or riot while You are on a Trip during the Period of Insurance.

Limits on what we will pay

The maximum amount We will pay is specified in the Policy Schedule.

Kidnap Benefit

36

When we will pay

In the event that You are kidnapped while You are on a Trip during the Period of Insurance, We will pay a benefit amount for each and every twenty-four (24) hour that You are held hostage.

What we will not pay

We will not pay if the kidnap is by one of the Policyholder(s) or any others related to the Policyholder(s) whether acting alone or in collusion with others.

Limits on what we will pay

The maximum amount We will pay is specified in the Policy Schedule.

Terrorism Extensions

37

Notwithstanding any provision to the contrary within this Policy or endorsement thereto, it is hereby noted and agreed that this policy is extended to cover death or bodily injury, loss, damage, cost or expenses as a result of or in connection with Terrorism including the use of Nuclear, Chemical and/or Biological weapons.

Definitions:

“Terrorism” means an act, or acts, or any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public in fear. Terrorism can include, but not be limited to, the actual use of force or violence and/or the threat of such use. Furthermore the perpetrators of Terrorism can either be acting alone, or on behalf of, or in connection with any organization(s) or government(s).

“Nuclear, Chemical, Biological Terrorism” which is also covered hereunder shall mean the use of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous Chemical agent and/or Biological agent during the period of his reinsurance by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious or ideological purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

“Chemical” agent shall mean any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property.

“Biological” agent shall mean any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesized toxins) which cause illness and/or death in humans, animals or plants.

Quarantine Following Infectious Diseases

38

When we will pay

We will pay when You are placed under quarantine by the government or relevant health authority(ies) as a result of close contact with confirmed cases of an infectious disease which requires quarantine whilst on a Trip Overseas or within 7 days upon returning to Singapore.

What we will pay

We will pay a daily allowance for each complete day of quarantine as certified by the government or relevant health authority, up to a maximum amount as specified in the Policy Schedule.

Exclusions

Please remember that these general exclusions apply to all Sections of this Policy.

We will not pay claims arising from any loss, Injury, damage or legal liability arising directly or indirectly from:

1. any Pre-Existing Condition suffered by You; or
2. treatment arising from stress, anxiety, depression, nervous, emotional, psychiatric and mental conditions or disorder; or

3. intentional self-injury, suicide or attempted suicide while sane or insane, wilful exposure to danger (other than in an attempt to save human life); or
4. the use of alcohol or drugs not prescribed by a Medical Practitioner; or
5. sexually transmitted diseases, HIV (Human Immunodeficiency Virus) or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) or any mutant derivative or variations or their complications; or
6. contraceptions, childbirth, pregnancy, miscarriage, abortion or any complications following therefrom; or
7. any expenses in respect of treatment or operation undertaken as a preventive measure e.g. vaccination, circumcision, inoculations and the like; or
8. You proceeding with the Trip despite being certified by a Medical Practitioner to be unfit for travel; or
9. travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan, Syria and Lebanon; or
10. any event including strike, riot or civil commotion, health threatening situations, Natural Disasters that were publicized by the mass media or through travel advisory issued by any authority unless the Policy was taken up prior to date of publication or advisory; or
11. any event that occurs during any period of Your Trip in which You do paid work unless the paid work is for Your usual employer in Singapore and that such paid work is engaged in professional, administrative, managerial, clerical and non-manual work solely in offices or similar non-hazardous places; or
12. any event that occurs during any period of Your Trip in which You are engaged in the following activities related to:
 - a) manual or hazardous work of any nature
 - b) testing or repair of any kind of conveyance
 - c) offshore activities like diving, oil-rigging or mining
 - d) aerial photography activities
 - e) handling of explosives, ammunition or firearms; or
13. declared or undeclared war, invasion, act of foreign enemy, hostilities or war-like 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 theft of property as a result of any of these; or
14. any claim(s) in any way caused or contributed to by Terrorism involving the use or release or the threat of any Nuclear weapon or device or Chemical or Biological agent—Applicable to only Section 13, 14 & 15; or
15. radioactivity or the use, existence or escape of any nuclear fuel, nuclear material, nuclear weapon or nuclear waste; or
16. any of Your illegal or unlawful acts or confiscation, detention, destruction by customs or other authorities; or
17. any of Your physical impairments or deformities; or

18. any prohibition or regulations of any government; or
19. Your engagement or involvement in naval, military or air force service or operations; or
20. Your participation in Extreme Sports/ Activities including but not limited to deep sea diving utilizing hard helmet with air hose attachments, canoeing/kayaking/white water rafting grade 4 or above, hunting, caving, potholing, off-piste skiing, bungee jumping, outdoor rock climbing, mountaineering or climbing necessitating the use of climbing equipment, guides or ropes; or
21. Expeditions, trekking/hiking above 3,000 meters; or
22. scuba diving unless
 - a) You hold a PADI (or similar recognized qualification) and diving up to the depth as specified under Your PADI certificate but no deeper than thirty (30) meter and not alone or
 - b) You are diving with a qualified scuba diving instructor up to the depth no deeper than thirty (30) meters; or
23. motor rallies, any kind of speed contest, trials or racing other than on foot; or
24. motorcycling unless You hold a motorcycle license recognized by the country You are traveling in and provided that You wear a helmet at all times whilst motorcycling and abide by all applicable road laws of that country, but always excluding motorcycle racing; or
25. Your participation in any professional sports or any sporting activities where You would or could earn or receive remuneration, donation, sponsorship, award, certificate or financial rewards of any kind; or
26. Your failure to take all reasonable efforts to safeguard Your property or to avoid Injury or minimize any loss under the Policy; or
27. You flying and taking part in aerial activities as an aircrew or cabin crew or for the purpose of any trade or technical operation in or on the aircraft except as a fare-paying passenger in a properly licensed aircraft operated by a licensed commercial air carrier or recognized charter company; or
28. any unexplained loss or mysterious disappearance

We will also not pay claims:

1. for medical expenses incurred for continuing treatment including medication You began taking before You bought this insurance; or
2. for medical expenses incurred for the purpose of seeking treatment overseas; or
3. for medical, Hospital or dental expenses incurred after You return to Your home in Singapore (except those recoverable under Section 3) or for any Injury or Sickness that recurs after Your Policy expires; or
4. for consequential loss of any kind including loss or enjoyment or any financial loss not specifically covered by this Policy

Cancelation and Refund

Single Trip Policy

No refund of premium is allowed once the Policy is issued.

Annual Policy

1. If You cancel Your Policy at any time, We will refund You the premium You paid subject to the following short period rates below.

Cancelation of Policy	Refund
Within 1 to 6 months	50%
Between 7 to 9 months	15%
After 9 months	0%

2. If We cancel Your Policy at any time by written notice to the address shown in the Policy, We will refund You a pro-rata portion of the premium for the days the Policy has been effective.

If You cancel Your Policy and We have agreed to pay any claim under the Policy or there has been an occurrence of any event for which may be payable under the Policy, there will be no refund of the premium You have paid.

Making a Claim

Upon the happening of any event giving rise or likely to give rise to a claim under this Policy, You or Your legal personal representative shall as soon as possible after Your return to Singapore or within thirty (30) days of the end of Your Trip:

1. render us a fully completed claim form; and
2. make available to us at Your expense all relevant information We ask for (this may include official receipts, reports, certificates and other written or photographic evidence We may require to help prove Your claim); and
3. You or Your legal personal representative must not admit, deny or negotiate any possible claim without Our written consent

In the event of death, We reserve the right to arrange for a post mortem examination where this is not forbidden by law or religious belief. We shall bear the expenses incurred for such examinations, unless the claim is proved to be invalid, in which case We shall be entitled to recover all the expenses so incurred from You.

Under Sections 24, 27, 28 and 29, You must report the loss to the relevant authority such as the Police or Local Government Authority or the Transport Provider or Singapore Embassy overseas and furnish Us with a written statement or report from such authority when available. If You fail to obtain the statement or report due to circumstances beyond Your control, You must notify Us or call our **Liberty Helpline** immediately and within twenty-four (24) hours of reaching Singapore, You must make a Police report of the loss and provide us with that report.

When we may refuse to pay a claim

We may refuse to pay a claim if:

1. You fail to advise Us of anything that is expected under Your duty of disclosure; or
2. You make any untruthful statement intentionally; or
3. You commit a fraud; or
4. You do not take reasonable precautions to protect Your property; or
5. You fail to make available to Us the documents and information We need to help Us decide on any amount We may pay You; or
6. You make any offer of settlement or payment, or in any other way admit liability without Our agreement

Conditions

1. Terms and Conditions

Payment of any Section under this Policy is subject to the definitions, exclusions and all other terms and conditions of this Policy. In addition, please be aware that:

- a) You must be a Singapore Citizen, Permanent Resident of Singapore or foreigners with valid Employment Pass, Work Permit, Dependent Pass or Student Pass permanently residing in Singapore; and
- b) You must not be over the age of eighty five (85) at the time when You take up the Policy or during the Period of Insurance; and
- c) the insurance coverage is limited to a maximum of ninety (90) days for any one Trip under Annual Travel Policy or one hundred twenty (120) days under Single Trip Policy; and
- d) You are only insured if the Policy You buy covers You for the country in which the claim occurs unless You provide Us with evidence to show You are in that country solely for the purpose of transit and You remain within the transit area of the airports; and
- e) there are limits on the amounts We will pay You in the event of a claim and these limits are specified in the Policy Schedule; and
- f) We will not pay You for claims which arise out of or in connection with items which are listed under Exclusions; and
- g) payment in the event of the Policyholder's death shall be to the

Policyholder's legal personal representatives, while all other benefits are payable to the and the receipt of the Policyholder or his or her personal representatives shall be a valid discharge to Us; and

- h) if You are insured under more than one travel insurance policy, with the exception of BizTraveler insurance, underwritten by Us for the same Trip, We will only be liable for the policy which provides the highest benefit level. It is further noted that Our maximum liability for Accidental Death or Permanent Disablement shall not exceed S\$1 million per life regardless of the number of travel policies insured with Us including BizTraveler; and
- i) if any claim made under this Policy is covered by any other policy of insurance, medical or health scheme or Act of Parliament, We shall not be liable to pay under this Policy except for the excess beyond the amount payable under such other policy of insurance, medical or health scheme or Act of Parliament. This condition shall not apply to Section 1 where the benefit shall be paid in addition to any other insurance benefits for which You are entitled to

2. Governing Law

This Policy shall be governed by and be interpreted in accordance with the laws of Singapore, Malaysia or Brunei and subject to the jurisdiction of the courts of these countries in the event of any dispute.

3. Fraud

If any claim under this Policy shall be in any respect fraudulent or if any fraudulent means or devices are used by You or on Your behalf to obtain any benefit under this Policy, all benefits shall be forfeited.

4. Exaggerated and/or Inflated Claims

We will have no liability to pay any benefits under this Policy if You make any claim that is fraudulent or exaggerated or make any false declaration or statement in support of a claim. The Company reserves the right to recover from You any amounts that may have already been paid out.

5. Notice of Trust or Assignment

We will not accept or be affected by notice of any trust assignment or the like which relates to this Policy.

6. Interest

The benefit amounts payable is non-interest bearing.

7. Arbitration

Any dispute or difference arising between Us and the policyholder as to the amount payable by Us upon the happening of any event shall be referred for Arbitration to a sole Arbitrator by the concurrence of the parties, and in the event of non-concurrence, each party shall respectively appoint an Arbitrator and the Arbitrators shall be at liberty to appoint an Umpire, provided always that the terms of reference shall be entered into in writing, and the making of an award pursuant to the arbitration shall be a condition precedent to any right of action against Us under this Policy.

8. Subrogation

We are entitled to take over and conduct the defence or settlement of any third party claims at Our discretion. We are also entitled to use Your name to enforce rights against any other person after cover has been effected and a claim has been made.

9. Right to Review, Reinstate or Cancel Policy

For the Annual Travel Policy, We reserve the right to reduce the limits, increase premium or

eliminate coverage and decline renewal of this Policy with a thirty (30) days' prior written notice, mailed or delivered to the Insured Person at the address shown in the Policy. For changes made to the Policy, We will deem it to be accepted by the Insured Person if no correspondence is received within this notice period.

10. Breach of Premium Warranty

It is a condition precedent that this insurance Policy is issued on the basis that the named insured has never had any insurance (for the risk insured) canceled due solely or in part to a breach of premium payment warranty in the last 12 months.

11. Premium Payment Warranty (Corporate)

- a) Notwithstanding anything herein contained but subject to clause (b) hereof, it is hereby agreed and declared that if the Period of Insurance must be paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) within 60 days of the:
 - i) Inception date of coverage under the Policy, Renewal Certificate or Cover Notes;
 - ii) Effective date of each Endorsement, if any issued under the Policy, Renewal, Certificate or Cover Note

- b) In the event that any premium due is not paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) within the 60 day period referred to above, then:
 - i) The cover under the Policy, Renewal Certificate Cover Note or Endorsement is automatically terminated immediately after the expiry of the said 60-day period
 - ii) The automatic termination of the cover shall be without prejudice to

any liability incurred within the said 60-day period; and

iii) The Company shall be entitled to a pr-rata time on risk premium subject to a minimum of S\$25.00

c) If the Period of Insurance is less than 60 days, any premium due must be paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) within the Period of Insurance.

12. Contracts (Rights of Third Parties) Act 2001

A person or company who is not a party to this Policy has no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any terms of this Policy but this does not affect any right or remedy of a third party which exists or is available apart from that Act.