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STARR INDIVIDUAL PROGRAM

TRAVELEAD TRAVEL INSURANCE

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

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Section 1: Policy Wording of TravelLead Travel Insurance

PART I – DESCRIPTION OF COVERAGE

SECTION 1 – ACCIDENTAL DEATH AND DISABLEMENT

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

EXPOSURE

If, during the Period of Insurance, by reason of any Accident, the Insured Person is unavoidably exposed to the elements during the course of a Trip, and as a direct and unavoidable result of such exposure, sustains death or disablement as listed in Compensation Table 1 within twelve (12) months from the date of Accident, We shall pay the Insured Person or the Insured Person's estate the Percentage of the Sum Insured as shown in Compensation Table 1 multiplied by the applicable Sum Insured shown in the Schedule.

DISAPPEARANCE

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

EXTENSION

This Policy extends to cover any Injury sustained by an Insured Person during the following periods:

- (i) When the Insured Person is travelling directly from the Insured's Person's place of residence to the immigration counter in Singapore within three (3) hours before the scheduled departure time of the Common Carrier in which he/she has arranged to travel for the purpose of starting a Trip; and
- (ii) When the Insured Person is travelling directly from the immigration counter to the Insured Person's place of residence in Singapore within three (3) hours of the actual arrival time of the Common Carrier in which he/she has arranged to travel upon completion of a Trip.

COMPENSATION TABLE 1

Benefit Event	Compensation (Percentage of Sum Insured)	
	Right Hand	Left Hand
1. Death	100%	
2. Permanent Total Disablement	100%	
3. Loss of or the Permanent Loss of Use of one or more Limbs	100%	
4. Permanent Loss of Sight of both eyes	100%	
5. Permanent Loss of Sight of one eye	100%	
6. Permanent Loss of Speech and Loss of Hearing	100%	
7. Permanent and incurable insanity	100%	
8. Permanent Loss of Hearing in:		
(a) both ears	75%	
(b) one ear	15%	
9. Permanent Loss of Speech	50%	
10. Permanent Loss of the lens of one eye	50%	
11. Loss of or the Permanent Loss of Use of four Fingers and Thumb	70%	50%
12. Loss of or the Permanent Loss of Use of four Fingers	40%	30%
13. Loss of or the Permanent Loss of Use of one Thumb		
(a) both joints	30%	20%
(b) one joint	15%	10%
14. Loss of or the Permanent Loss of Use of Fingers		
(a) three joints	10%	7.5%
(b) two joints	7.5%	5%
(c) one joint	5%	2%
15. Loss of or the Permanent Loss of Use of Toes		
(a) all – one foot		15%
(b) great toe - both joints		5%
(c) great toe – one joint		3%
16. Fractured Leg or Patella with Established Non-Union		10%
17. Shortening of leg by at least 5 cm		7.5%
18. For Permanent disablement not falling under Events 8 to 17 above, We shall in Our absolute discretion pay the Insured Person a benefit which shall be calculated by assessing the degree of disablement relative to the above Percentage of Sum Insured.		

PROVISIONS FOR SECTION 1

- (a) Benefits shall not be payable for more than one (1) Event stated in Compensation Table 1 in respect of the same Accident. Should more than one Event occur from the same Accident, the benefit payable as the result of that Accident shall be for the Event with the highest Percentage of Sum Insured.
- (b) During the Period of Insurance, in the event the accumulation of total paid-up benefits in respect of one (1) or more Events stated in Compensation Table 1 from one (1) or more Accidents of the same Insured Person is below one hundred percent (100%) of the Sum Insured, We thereafter shall only be liable for the remaining balance payable up to one hundred percent (100%) of the Sum Insured.

- (c) The Insured Person's coverage under this Policy shall terminate upon occurrence of any loss for which benefit is payable under any one of the above Events 1 to 7 shown above in Compensation Table 1.
- (d) When a limb which had been partially disabled prior to sustaining an Injury covered under this Policy becomes totally disabled as a result of such Injury, the Percentage of Sum Insured payable shall be determined by Us having regard to the extent of disablement caused by the Injury. No payment however shall be made in respect of the Loss of or the Permanent Loss of Use of a Limb which had been totally disabled prior to the Injury.
- (e) If the Insured Person is left-handed and has specifically mentioned this on the application, the Percentage of Sum Insured set out above from Events 11 to 14 shown above in Compensation Table 1 inclusive for the various disabilities of right and left hand shall be transposed.

SECTION 2 - COMPASSIONATE DEATH CASH DUE TO ACCIDENT

If during the Period of Insurance an Insured Person sustains an Injury and results in death in the course of a Trip, We shall pay the Insured Person's estate the compassionate death cash as stated in the Schedule.

SECTION 3 - MEDICAL EXPENSES

If during the Period of Insurance the Insured Person sustains Injury or suffers from Sickness in the course of a Trip which directly results in the necessity of medical treatment outside Singapore, We shall reimburse the Insured Person in respect of the reasonable and customary costs paid to a Physician or Doctor, Hospital and/or land ambulance service for medical, surgical, X-ray, hospital or nursing treatment including the cost of medical supplies and land ambulance hire.

3.1 FOLLOW-UP MEDICAL TREATMENT EXTENSION

We will reimburse the Insured Person for any necessary follow-up medical expenses paid to a Physician or Doctor, Hospital and/or ambulance service for medical, surgical, X-ray, hospital and/or nursing treatment incurred and paid for Injury sustained or Sickness suffered during the course of a Trip reasonably incurred by the Insured Person in Singapore up to the applicable Sum Insured limit shown in the Schedule. The time limit for seeking such follow-up medical treatment is as follows:

- (i) If medical treatment had already been sought overseas, the Insured Person has up to maximum thirty (30) consecutive days from the date of return to Singapore or maximum thirty (30) consecutive days after the expiry of this Policy whichever ends earlier, to continue medical treatment in Singapore; or
- (ii) If prior medical treatment has not been sought overseas, the Insured Person must seek medical treatment in Singapore within two (2) days from the date of return to Singapore.

The Insured Person has up to a:

- a. maximum of thirty (30) consecutive days from the date of first medical treatment in Singapore; or
- b. maximum thirty (30) consecutive days after the expiry of this Policy in the case of the single-trip policy, or the end of the Trip in the case of an annual trip policy,

whichever ends earlier, to continue medical treatment in Singapore.

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

We shall reimburse the Insured Person in respect of any medical expenses paid to a: (1) Chinese Medicine Practitioner; (2) Chinese Bonesetter or Acupuncturist; (3) physiotherapist; or (4) chiropractor arising from an Injury sustained or Sickness suffered in the course of a Trip which directly results in the necessity of such treatment outside Singapore, or follow-up medical expenses paid to the aforementioned parties set out in (1) to (4) of this Section 3.2 for Injury sustained or Sickness suffered during the course of a Trip reasonably incurred by the Insured Person in Singapore:

- (i) within thirty (30) consecutive days after the Insured Person's return to Singapore; or
- (ii) within thirty (30) consecutive days after the expiry of this Policy in the case of the single-trip policy, or the end of the Trip in the case of an annual trip policy,

whichever ends earlier, up to the applicable Sum Insured limit shown in the Schedule.

3.3 OVERSEAS HOSPITAL CASH

If, during the Period of Insurance, an Insured Person sustains Injury or suffers from Sickness in the course of a Trip which directly results in the necessity of a Confinement in an overseas Hospital, We shall pay the Insured Person a daily benefit for each day of Confinement which is within the Period of Insurance up to applicable Sum Insured limit shown in the Schedule.

PROVISIONS FOR SECTION 3

- (a) In no event shall all the payable amounts under this section (including follow-up medical treatment, Chinese medicine, bone-setting, acupuncture, physiotherapy and chiropractic treatment, and overseas hospital cash) exceed the maximum Sum Insured of Medical Expenses shown in the Schedule for all Injury or Sickness.
- (b) If the Insured Person is entitled to receive payment of all or part of the expenses which may be reimbursed by Us under this Section 3 (except Overseas Hospital Cash) from any other source, We will only pay the difference between what was actually incurred and paid by the Insured Person and the amount the Insured Person is entitled to receive from such other source.
- (c) The necessary and reasonable medical expenses covered are those that are medically necessary to treat the Insured Person's condition at the place the medical event occurred, unless otherwise approved in writing by Us before such medical treatment is provided.
- (d) All treatment (except Chinese medicine, bone-setting and acupuncture treatment), including specialist treatment, must be prescribed or referred by a Physician or Doctor in order for expenses to be reimbursed under this Policy and the Insured Person shall be required to produce written documentation in relation to such prescription or referral. Treatments and services including medicines must be customary for the treatment of a condition the Insured Person have and cannot be experimental or elective.

SECTION 4 - STARR GLOBAL EMERGENCY ASSISTANCE SERVICES

We have appointed an emergency assistance provider (hereinafter called "Starr Global Emergency Assistance") to provide and arrange emergency assistance services twenty-four (24) hours a day throughout the year whilst the Insured Person is travelling on a Trip during the Period of Insurance.

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

(a) ROUND-THE-CLOCK HOTLINE SERVICE

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

services:

Travel Assistance

- Inoculation information
- Consulate and embassy information
- Visa information
- Weather information
- Loss of passport information
- Currency exchange information
- Flight information
- Emergency travel service arrangements

Business Concierge

- Pre-trip information on travel destination
- Flower and gift delivery
- Golf course information
- Limousine and/or ground transportation information and arrangements

Medical Assistance

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

(b) EMERGENCY MEDICAL EVACUATION AND REPATRIATION

If, during the Period of Insurance, an Insured Person sustains Serious Injury or suffer from Serious Sickness which directly causes or results in the necessity of emergency medical evacuation during the course of a Trip, Starr Global Emergency Assistance shall arrange and pay for a medically supervised emergency evacuation of the Insured Person to the nearest available Hospital that is well equipped with adequate facilities and is capable of providing the required care or treatment needed by the Insured Person. In the event that the Insured Person's condition stabilizes, Starr Global Emergency Assistance shall arrange and pay for a medically supervised repatriation to Singapore for continuous care and proper treatment.

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

(c) HOSPITAL ADMISSION GUARANTEE

If, during the Period of Insurance, an Insured Person sustains Injury or suffers from Sickness which results in the necessity of hospitalization in the course of a Trip, Starr Global Emergency Assistance shall pay the requisite hospital admission deposit, if any, up to the applicable Sum Insured limit shown in the Schedule.

(d) COMPASSIONATE VISIT

(i) Hospitalization of Insured Person

If, during the Period of Insurance, an Insured Person sustains Injury or suffers from Sickness which results in the necessity of hospitalization for at least seven (7) consecutive days during the course of a Trip, Starr Global Emergency Assistance will arrange and pay for the cost of a round trip economy class air ticket and/or other reasonable transportation means for one of the Insured Person's relatives or friends to visit the Insured Person. We shall also reimburse the Insured Person's visitor's associated hotel accommodation expenses, excluding the costs of drinks, meals and other hotel expenses, subject to a maximum of SGD170 per night up to seven (7) consecutive nights. The maximum amount We shall pay under this Section 4(d)(i) is the applicable Sum Insured limit shown in the Schedule.

(ii) Death of Insured Person

If, during the Period of Insurance, an Insured Person sustains Injury or suffers from Sickness which results in death in the course of a Trip, Starr Global Emergency Assistance will arrange and pay for a round trip economy class air ticket and/or other reasonable transportation means for one Immediate Family Member for handling the necessary funeral arrangements, and reimburse the Immediate Family Member for his/her associated hotel accommodation expenses, excluding the costs of drinks, meals and other hotel expenses, subject to a maximum of SGD170 per night up to five (5) consecutive nights. The maximum amount We shall pay under this Section 4(d)(ii) is the applicable Sum Insured limit shown in the Schedule.

(iii) Death of Immediate Family Member

If, during the Period of Insurance, an Immediate Family Member passes away while the Insured Person is in the course of a Trip, Starr Global Emergency Assistance will arrange and pay for a round trip economy class air ticket and/or any reasonable transportation means for the Insured Person to return to Singapore to take care of the necessary arrangements. The maximum amount We shall pay under this Section 4(d)(iii) is the applicable Sum Insured limit shown in the Schedule.

(e) RETURN OF CHILD(REN)

If, during the Period of Insurance, an Insured Person sustains Injury or suffers from Sickness during the course of a Trip which results in the necessity of hospitalization overseas, leaving his/her Child(ren) who is/are on the same Trip unattended, Starr Global Emergency Assistance will arrange and pay for a single trip economy class air ticket(s) and/or other reasonable transportation means for sending the Child(ren) back to Singapore with an appropriate escort, if necessary. The maximum amount We shall pay under this Section 4(e) is the applicable Sum Insured limit shown in the Schedule.

(f) REPATRIATION OF MORTAL REMAINS

If, during the Period of Insurance, an Insured Person sustains Injury or suffers from Sickness which results in death during the course of a Trip, Starr Global Emergency Assistance

will arrange and pay for the repatriation of the remains or ashes of the Insured Person to Singapore.

(g) Emergency Telephone Charges

We shall reimburse the Insured Person the actual telephone charges for using a personal mobile phone to contact Our appointed emergency assistance provider, during medical emergency and for which a medical claim has been made under Section 3 – Medical Expenses. We shall also reimburse the Insured Person the cost of overseas prepaid phone cards used for this purpose, up to a limit of SGD50 in total. However, We shall not pay for calls made using any fixed telephone line or LAN line or public telephone using an international calling card (ICC).

PROVISIONS FOR SECTION 4

- (a) Any service rendered without the authorization and/or intervention of Starr Global Emergency Assistance is not covered, and any service rendered by another party apart from Starr Global Emergency Assistance is not covered, except that these provisions shall be waived in the event that the Insured Person cannot notify or contact Starr Global Emergency Assistance due to medical incapacity of the Insured Person or inaccessibility to any mean of communication. In any event, We reserve the right to reimburse the Insured Person only for expenses incurred in respect of services which Starr Global Emergency Assistance would otherwise have provided under the same circumstances.
- (b) We reserve the right to recover from the Insured Person any sum paid by Us or authorized by Us to be paid by Starr Global Emergency Assistance on Our behalf in excess of Our liability under the terms of this Policy, and shall be entitled to set off any such sum against any sums due from Us to the Insured Person,
- (c) Starr Global Emergency Assistance shall not be liable if it is delayed or prevented from providing any service under this Section 4 due to circumstances or events beyond its control which makes such service impossible or reasonably impracticable.

SECTION 5 – DOCUMENT LOSS

If, during the Period of Insurance, an Insured Person sustains loss of his/her Singapore Identity Card, passport, entry visa or other travel documents that are necessary for immigration clearance during the Trip which arises out of theft, robbery or burglary during the course of a Trip, We shall reimburse the Insured Person for: (i) the replacement cost of the lost document; and (ii) additional reasonable travel and hotel accommodation expenses necessarily incurred for arranging the replacement of the lost document, up to the applicable Sum Insured limit shown in the Schedule.

PROVISIONS FOR SECTION 5

- (a) The Insured Person must report the theft, robbery or burglary to the police having jurisdiction at the place where the loss occurred within twenty-four (24) hours of the occurrence, and any claims under this Section must be accompanied by written documentation from the police pertaining to the incidence of loss.
- (b) Travel expenses are limited to the cost of economy class if travelling by air or train.
- (c) Travel and hotel accommodation expenses are limited to the maximum amount per day as stated in the Schedule.
- (d) The Section does not cover loss of any travel document or visa which is not needed to complete the particular Trip during which the loss occurred.
- (e) Unexplained loss, mysterious disappearance or loss due to confiscation or detention by customs or any other authority is excluded from the scope of this Section 5.

SECTION 6 – TRAVEL DELAY

Travel Delay

If, during the Period of Insurance, either the actual departure or arrival time of the Common Carrier in which an Insured Person has arranged to travel during the course of a Trip is delayed for more than six (6) hours from the scheduled departure or arrival time respectively specified in the original itinerary due to a sudden outbreak of strike or industrial action, riot, civil commotion, hijacking, adverse weather, natural disaster or mechanical fault of the Common Carrier, We shall pay the applicable cash benefit shown in the Schedule for every six (6) consecutive hours of delay up to the applicable Sum Insured limit shown in the Schedule.

SECTION 7 – TRIP CANCELLATION

Unless otherwise stated below, if the Insured Person cancels the Trip as the direct, necessary and unavoidable result of one (1) or more of the following events occurring within sixty (60) days before the scheduled departure date for the Trip, We shall pay for the loss of and/or forfeiture of unused Travel Ticket cost and/or accommodation expenses which the Insured Person has paid in advance, for which he/she is legally liable for paying and which are not recoverable from any other source, up to the applicable Sum Insured limit shown in the Schedule:

- (a) Unanticipated death, Serious Injury, Serious Sickness, witness summons, compulsory quarantine or jury service of an Insured Person;
- (b) Unanticipated death, Serious Injury or Serious Sickness of an Immediate Family Member or travel companion;
- (c) Unanticipated outbreak of strike, riot or civil commotion, adverse weather conditions or Infectious Disease at the planned destination arising within one (1) week before the scheduled departure date of the Trip; or
- (d) Serious damage to the Insured Person's primary residence in Singapore from fire or flood within one (1) week from the scheduled departure date for the Trip which requires the Insured Person's presence in the premises on the scheduled departure date.

SECTION 8 – TRIP CURTAILMENT

We shall pay for:

- (a) any reasonable additional Travel Ticket cost and/or accommodation expenses necessarily and unavoidably incurred for a direct return trip to Singapore; and
- (b) the loss of any unused Travel Ticket cost and accommodation expenses which the Insured Person has paid or for payments which the Insured Person is legally obliged to pay (but not any such expenses which are incurred after the Insured Person becomes aware of the circumstances which could lead to the curtailment of the Trip), which are not recoverable from any other source, due to the unavoidable curtailment of the Trip after its commencement for the Insured Person to return to Singapore before the scheduled return date OR immediately as a result of one (1) or more of the following, up to the applicable Sum Insured limit shown in the Schedule:
 - (i) Unanticipated death, Serious Injury or Serious Sickness of the Insured Person or his/her Immediate Family Member or Travel Companion;
 - (ii) Unanticipated outbreak of strike, riot or civil commotion, Adverse Weather Conditions or Infectious Disease(s) at the planned destination which prevent the Insured Person from continuing with his/her Trip.

PROVISIONS FOR SECTIONS 6 TO 8

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

following:

- (i) As a result of circumstances that were in existence and/or had been announced before:
 - (1) the time of application for a single-trip policy; or
 - (2) in respect of an annual travel policy: (i) the application date; or (ii) the date stated on the receipt issued by the travel agent or Common Carrier Operator for the confirmation of payment of Travel Ticket or tour, whichever is later; or
 - (ii) Failure to notify any travel agency, tour operator, Common Carrier Operator or provider of accommodation of the need to cancel or curtail (as the case may be) the travel arrangement(s) immediately upon finding out that it is necessary to do so;
- (b) We will not compensate for any air miles or credit card points or similar reward or loyalty points used to pay (in part or in full) for the curtailed or cancelled (as the case may be) Trip.

SECTION 9 – TRAVEL POSTPONEMENT

We shall pay for the reasonable additional Travel Ticket cost to reschedule the Insured Person's Trip if it is unexpectedly and unavoidably postponed due to any of the following reasons occurring within thirty (30) days before the commencement of a Trip but after the date of arranging this Policy (whichever is later) and this Trip, up to the applicable Sum Insured limit shown in the Schedule:

- (a) Unanticipated death, Serious Injury or Serious Sickness of the Insured Person or an Immediate Family Member or travel companion for the Trip. We must receive written confirmation of the nature of the Serious Injury or Serious Sickness from a Physician or Doctor.
- (b) Compulsory quarantine of the Insured Person or their travel companion ordered by a government or local authority.
- (c) The Insured Person or their travel companion for the Trip being called as a witness in a court of law in Singapore.
- (d) The Insured Person's primary residence in Singapore becoming uninhabitable or being seriously damaged following a burglary, fire, flood, typhoon, earthquake or landslip which requires the Insured Person to stay in Singapore.
- (e) An unexpected strike, industrial action, riot, civil commotion at the planned overseas destination, which prevents the Insured Person from commencing the scheduled Trip.
- (f) Natural disasters which happen at the planned overseas destination, which prevent the Insured Person from commencing the scheduled Trip.
- (g) Epidemic or pandemic at the planned overseas destination as declared by the World Health Organisation.

The Insured Person must notify the tour, Common Carrier Operator or accommodation provider immediately upon finding out that a change or cancellation is required to the itinerary.

PROVISIONS FOR SECTION 9

- (a) We shall not be liable for any loss arising from the postponement of a Trip due to circumstance that was existent and/or announced before:
 - (1) the time of application for a single-trip policy; or
 - (2) in respect of an annual travel policy: (i) the application date; or (ii) the date stated on the receipt issued by the travel agent or Common Carrier Operator for the confirmation of payment of Travel Ticket or tour, whichever is later.
- (b) In the case of a single-trip policy, once an Insured Person postpones the Trip and a claim is made for travel postponement under this section, his/her cover will immediately end upon the Insured Person's postponement of the Trip. For the avoidance of doubt, the Policy shall continue to be in force for the other Insured Persons who continue with the Trip; or
- (c) If a claim under Section 7 – Trip Cancellation, Section 9 – Travel Postponement or Section 13 – Insolvency of Travel Agency results from the same event, we shall pay for the claim under one of the sections only.

SECTION 10 – TRAVEL MISCONNECTIONS

If, during a Trip, the Insured Person's incoming scheduled Common Carrier arrives late at the transfer point outside Singapore and they miss the onward scheduled Common Carrier which they have a confirmed reservation, We shall pay for every full six (6) hours in a row of delay. The Insured Person must get written confirmation from the Common Carrier Operator or handling agent stating the reasons and length of delay.

The period of delay is calculated from the actual arrival time of Insured Person's incoming Common Carrier at the transfer point to the actual scheduled departure time of the replacement Common Carrier.

PROVISIONS FOR SECTION 10

If a claim under Section 6 – Travel Delay, Section 8 – Trip Curtailment, Section 10 – Travel Misconnections, Section 11 – Flight Overbooked or Section 12 – Flight Diversion results from the same event, We shall pay for the claim under one of the sections only.

SECTION 11 – FLIGHT OVERBOOKED

If the Insured Person is denied boarding a scheduled flight which they have a confirmed reservation from the travel agent or airline due to overbooking, We shall pay for every full six (6) hours in a row of delay to the scheduled departure time. The Insured Person must get written confirmation from the Common Carrier Operator or handling agent stating the reasons and length of delay.

The period of delay is calculated from the scheduled departure time given by the Common Carrier in the original itinerary to the actual scheduled departure time of the replacement flight.

PROVISIONS FOR SECTION 11

If a claim under Section 6 – Travel Delay, Section 8 – Trip Curtailment, Section 10 – Travel Misconnection, Section 11 – Flight Overbooked or Section 12 – Flight Diversion results from the same event, We shall pay for the claim under one of the sections only.

SECTION 12 – FLIGHT DIVERSION

We shall pay a cash benefit for every six (6) hours of delay up to the maximum Sum Insured stated in the Schedule if, while travelling on a scheduled flight, the Insured Person's flight is diverted due to:

- (a) adverse weather conditions;
- (b) natural disasters;
- (c) emergency medical treatment for a fellow passenger; or
- (d) the mechanical breakdown of the aircraft; and

this prevents the Insured Person from continuing their Trip and they are delayed from arriving at their planned destination.

The Insured Person must get written confirmation from the Common Carrier Operator or handling agent stating the reasons and length of delay.

The period of delay is calculated from the scheduled arrival time at the planned destination given by the Common Carrier in the original itinerary to the actual arrival time of the Insured Person's flight.

PROVISIONS FOR SECTION 12

If a claim under Section 6 – Travel Delay, Section 8 – Trip Curtailment, Section 10 – Travel Misconnection, Section 11 – Flight Overbooked or Section 12 – Flight Diversion results from the same event, We shall pay for the claim under one of the sections only.

SECTION 13 – INSOLVENCY OF TRAVEL AGENCY

We shall pay for the loss of Travel Ticket cost and/or accommodation expenses, or travel deposits of such Travel Ticket and/or accommodation paid by the Insured Person which cannot be recovered from any other source, for the Trip being cancelled before the start of the Trip due to bankruptcy or insolvency of a Singapore Tourism Board (STB) registered travel agency licensed and operating in Singapore from which the Insured Person arranged the Trip, provided all the following conditions are met:

- (a) This Policy is purchased more than three (3) days before the start of the Trip.
- (b) Bankruptcy or insolvency takes place before the start of the Trip but after the date of arranging this Policy.
- (c) Petition for bankruptcy or similar petition was not filed before this Policy was purchased.

PROVISIONS FOR SECTION 13

- (a) In a single return trip policy, once the Trip is cancelled and an Insured Person makes a claim under this section, the Policy will immediately end upon the Insured Person's cancellation of the Trip.
- (b) If a claim under Section 7 – Travel Cancellation, Section 9 – Travel Postponement or Section 13 – Insolvency of Travel Agency, results from the same event, We shall pay for the claim under one of the sections only.

SECTION 14 – UNUSED ENTERTAINMENT TICKET

We shall pay for the cost of any prepaid or unused portion of the entertainment ticket which was meant to be used by the Insured Person overseas during the Trip but was prevented from doing so due to any of the following reasons occurring within thirty (30) days before the Trip or during the Trip, less any refund and/or compensation recovered or recoverable from any other source:

- (a) Death, Serious Injury or Serious Illness of the Insured Person or their Immediate Family Member or travel companion as long as We receive written confirmation of the nature of the Serious Injury or Serious Illness from a Physician or Doctor.
- (b) Compulsory quarantine of the Insured Person or their travel companion ordered by a government or local authority.
- (c) An unexpected strike, industrial action, riot, civil commotion at the planned overseas destination, which prevents the Insured Person from beginning or continuing with the scheduled Trip.
- (d) Natural disasters which happen at the planned overseas destination, which prevent the Insured Person from beginning or continuing with the scheduled Trip.
- (e) Epidemic or pandemic at the planned overseas destination as declared by the World Health Organisation.

For any claim on entertainment ticket, the Insured Person must seek cancellation refund from the relevant parties first (e.g. tour operator, event organizer). The Insured Person must submit claim with proof or denial of any cancellation refund and/or compensation from the relevant parties.

SECTION 15 – PERSONAL BAGGAGE

If, during the Period of Insurance, an Insured Person sustains accidental loss of or damage to his/her personal baggage carried during the course of a Trip, We shall indemnify the Insured Person for such loss or damage up to the applicable Sum Insured limit shown in the Schedule.

PROVISIONS FOR SECTION 15

- (a) Loss of or damage to any personal baggage due to moths, vermin, wear and tear, atmospheric or climatic conditions, gradual deterioration, mechanical or electrical failure, any process of cleaning, restoring, repairing, or alteration is not covered.
- (b) Personal baggage items that are secured, destroyed, damaged, quarantined or confiscated by any customs or other regulations or any property which is contraband or which is or has been illegally transported or traded is not covered.
- (c) Loss of or damage to any software, antiques, jewellery, money, electronic money, cash coupon, securities, tickets or documents, motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances, snow skis, contact lens, denture, prosthesis, brittle or fragile items, mobile phone (including accessories), food and beverage are not covered.
- (d) Loss or damage to hired or leased equipment or any personal baggage forwarded in advance of a Trip or separately mailed or shipped other than in the same Common Carrier carrying the Insured Person at the same time are not covered.
- (e) An Insured Person shall take all reasonable and necessary precautions for the safety of all of his/her personal baggage, any unexplained loss or damage to any personal baggage and any personal baggage left unattended in any Common Carrier or vehicle unless it is locked inside a trunk, or in any public place is not covered.
- (f) An Insured Person must report to the police having jurisdiction at the place where the theft, loss or willful damage by a third party of the personal baggage occurs, or report to the Common Carrier Operator if the loss or damage occurred in transit, within twenty-four (24) hours of the occurrence. All supporting documentation from the Common Carrier Operator or the police having jurisdiction at the place where the theft, loss or willful damage by a third party of the personal baggage occurred must be submitted when the Insured Person makes a claim.

- (g) A claim for damage to mobile phone must be submitted with repair quotation(s) and shall include at least one issued by the official manufacturer of such mobile phone as a reference.
- (h) If no proof of purchase and ownership is provided with respect to the loss or damage of an article, We may decline the claim or accept it at a reduced value.
- (i) We shall be entitled to take and keep possession of the lost or damaged personal baggage and to deal with salvage of the same at Our absolute discretion.
- (j) We will not pay, for each article or set/pair of any articles, more than the applicable Sum Insured per article shown in the Schedule. All related accessories shall be treated as part of one article.
- (k) We will not pay, for laptop computer(s) including their accessories, more than the applicable Sum Insured for such item shown in the Schedule.
- (l) We shall only be liable to indemnify the Insured Person for a reasonable proportion, as determined by Us, of the total value of the set or pair where the lost or damaged article is part of a set or a pair.
- (m) We shall make payment subject to allowance for reasonable wear, tear and depreciation.
- (n) Any loss claimed under Section 16 – Baggage Delay arising from the same cause is excluded.

SECTION 16 – BAGGAGE DELAY

If, during the Period of Insurance, an Insured Person's checked-in baggage is delayed or temporarily mislaid on delivery by the Common Carrier Operator during the course of a Trip for more than six (6) hours from the time of the Insured Person's arrival at the scheduled overseas destination, We shall indemnify the Insured Person for any reasonable expenses incurred by the Insured Person in purchasing essential replacement items of clothing and toiletries, as determined by Us for up to the applicable Sum Insured limit shown in the Schedule.

PROVISIONS FOR SECTION 16

- (a) This benefit is not applicable when an Insured Person is on his/her way back to Singapore.
- (b) The delay must be certified by the Common Carrier Operator and any claim under this Section must be accompanied by such certification.
- (c) Unexplained delay or delay due to confiscation or detention by customs or any other authority is not covered.
- (d) Delay of any personal baggage forwarded in advance of a Trip or separately mailed or shipped other than in the Common Carrier carrying the Insured Person at the same time are not covered.
- (e) Receipts must be produced by an Insured Person showing details of the expenditures when a claim arises.
- (f) Any loss claimed under Section 15 – Personal Baggage arising from the same cause is excluded.

SECTION 17 – PERSONAL MONEY

If, during the period of insurance, an Insured Person sustains loss of cash, signed traveller's cheque(s) or money order which are taken with him/her as a direct result of theft, robbery or burglary during the course of a Trip, We shall reimburse the Insured Person for such loss up to the applicable Sum Insured limit shown in the Schedule.

PROVISIONS FOR SECTION 17

- (a) An Insured Person must report the theft, robbery or burglary to the police having jurisdiction at the place where the loss occurred within twenty-four (24) hours of the occurrence.
- (b) Unexplained loss or loss due to confiscation or detention by customs or any other authority, devaluation of currency, or shortages due to errors or omissions during money exchange transactions are not covered.
- (c) This section is not applicable to any Insured Person aged ten (10) or below.

SECTION 18 – PERSONAL LIABILITY

If, during the Period of Insurance, the Insured Person is legally responsible for negligently causing, during the course of a Trip, the:

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

We will reimburse the Insured Person, up to the applicable Sum Insured limit shown in the Schedule for:

- (a) compensatory damages which the Insured Person becomes legally liable to pay; and
- (b) reasonable legal costs and expenses for settling and defending the claim made against the Insured Person as long as such costs and expenses are incurred and paid with Our prior written approval,

on condition that the Insured Person does not make any offer or promise of payment or admit any liability or fault to any other party without Our prior written approval, that the Insured Person does not become involved in any litigation without Our prior written approval, and that the Insured Person sends Us any writ, summons or other documents in connection with the claim immediately.

SPECIFIC PROVISIONS FOR SECTION 18

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

- (a) Damage to any property of, or death or injury to any person who is an Immediate Family Member of or the employer of the Insured Person or deemed by law to be the employer of the Insured Person;
- (b) Damage to any property which belongs to the Insured Person or which is in his/her care, custody or control;
- (c) Damage relating to any liability assumed by the Insured Person under contract;
- (d) Any willful, malicious, or unlawful act or omission by the Insured Person;
- (e) Any ownership, possession or use of vehicles, aircraft, watercraft, firearms or animals;
- (f) Any undertaking of any trade, business or profession by the Insured Person;
- (g) Any criminal proceedings taken against the Insured Person whether he is actually convicted or not; and
- (h) Any liability which has been admitted or settled by the Insured Person without Our written approval.

SECTION 19 – RENTAL VEHICLE EXCESS

If, during the Period of Insurance, the Insured Person hires a vehicle which is stolen, damaged or involved in a collision whilst driving or under the control of the Insured Person during the course of a Trip, We shall reimburse the Insured Person for the rental vehicle excess up to the applicable Sum Insured limit shown in the Schedule.

PROVISIONS FOR SECTION 19

- (a) The Insured Person must take comprehensive motor vehicle insurance provided by the rental organization of the rental vehicle against any loss or damage to the rental vehicle during the rental period.
- (b) The Insured Person must not violate any terms of the rental agreement or comprehensive motor vehicle insurance policy.
- (c) The Insured Person must be liable for the loss or damage of the rental vehicle in the incident.
- (d) The Insured Person must hold a valid driving license for the country in which the theft, damage or collision has occurred.
- (e) Any illegal or unlawful use of the rental vehicle by the Insured Person is excluded.
- (f) Any incident incurred while the rental vehicle is under the control of the Insured Person who is under the effects of alcohol or drugs are excluded.
- (g) This benefit shall be payable only once per Trip.

SECTION 20 – LOSS OF HOME CONTENTS DUE TO BURGLARY

We shall cover the adult Insured Person aged above the age of eighteen (18) against physical loss or damage to their home contents within their home in Singapore that was left vacant because of the Trip, caused by burglary where force and violence were used to get into the property while the Insured Person is outside Singapore during the Trip.

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

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

The sub-limit we shall pay is:

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

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

PART II – DEFINITIONS

“**Accident**” means an unforeseen and involuntary event which caused Injury.

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

“**Activities of Daily Living**” means:

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

“**Anniversary Date**” means each anniversary of the Policy's effective date stated in the Schedule.

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

“**Chinese Medicine Practitioner, Chinese Bonesetter or Acupuncturist**” means a herbalist, bonesetter or an acupuncturist who is legally registered with the relevant local medical authority at the place of treatment, but excluding the Insured Person, an Immediate Family Member or someone living in the same household as the Insured Person.

“**Civil War**” means an internecine war, or a war carried on between or among opposing citizen of the same country or nations.

“**Common Carrier**” means any mechanically propelled conveyance operated by a company or an individual licensed to carry passengers for hire.

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

“**Confined**” or “**Confinement**” means being admitted in a Hospital for medical treatment due to an Injury or Sickness upon the recommendation of a Physician or Doctor and continuously staying in the Hospital prior to his/her discharge from the Hospital. Confinement will be evidenced by the daily room and board charged by the Hospital. Successive periods of Confinement due to the same or related causes shall be considered as one Accident or Sickness unless separated by at least ninety (90) consecutive days during which the Insured Person is not Confined to a Hospital as a result of such Accident or Sickness.

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

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

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

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

“**Immediate Family Member**” means the Insured Person's spouse, parent, parent-in-law, grandparent, son, daughter, son-in-law, daughter-in-law, brother, sister, grandchild or legal guardian.

“**Infectious Diseases**” mean any kinds of infectious diseases which are publicly announced and require quarantine by the government

“**Injury**” means bodily injury which is solely caused by an Accident and independently of any other cause.

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

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

“**Loss of Hearing**” means total and irrecoverable loss of hearing.

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

“**Loss of Sight**” means the entire and irrecoverable loss of sight.

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

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

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

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

“**Percentage of Sum Insured**” means the Percentage of Sum Insured stated in Compensation Table 1 of Part I herein.

“**Period of Insurance**” means the period of insurance shown on the Schedule attached to this Policy.

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

“**Permanent Total Disablement**” means when as the result of Injury and commencing within twelve (12) consecutive months from the date of Accident, the Insured Person is totally and permanently disabled and prevented from engaging in occupation or employment for compensation or profit for which he/she is reasonably qualified by reason of his/her education, training or experience; or if he/she has no business or occupation at the time of Injury, Permanent Total Disablement means the inability to perform his/her Activities of Daily Living of like age and sex. Such disability has to continue for a period of twelve (12) consecutive months and certified by a Physician or Doctor to be total, continuous and permanent for the remainder of his/her life.

“**Physician or Doctor**” means any person qualified by degree in western medicine and legally authorized by the government with jurisdiction in the geographical area of his or her practice to render medical and surgical service, but excluding the Insured Person, an Immediate Family Member or someone living in the same household as the Insured Person.

“**Policy**” means this Policy and any other documents stated in Entire Contract of Part VII herein.

“**Policyholder**” means a person or company(ies) who is an applicant of the Policy and is named in the Schedule as Policyholder.

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

“**Schedule**” means the Schedule attached to and incorporated in this Policy.

“**Second Degree Burn**” means both the epidermis and the underlying dermis being damaged, and such damage being caused by heat, electricity, chemicals, light or radiation.

“**Serious Injury or Serious Sickness**” means injury or sickness which requires treatment by a Physician or Doctor and which results in the Insured Person being certified by that Physician or Doctor as having a life threatening condition and being unfit to travel or continue with his/her Trip. When Serious Injury or Serious Sickness is applied to the Immediate Family Member or travel companion, it means injury or sickness which requires treatments by a Physician or Doctor and which results in the Immediate Family Member, or travel companion being certified by that Physician or Doctor as having a life threatening condition which leads to the discontinuation or cancellation of the Insured Person's Trip.

“**Sickness**” means an illness or disease first contracted and suffered by the Insured Person during the Trip that requires treatment by a Physician or Doctor.

“**Sum Insured**” means the amount of sum insured stated in the Schedule.

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

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

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

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

“**Trip**” means a journey taken by the Insured Person outside Singapore subject to a maximum of: (a) one hundred and eighty (180) days for single-trip; or (b) ninety (90) days for annual policy. The journey shall be deemed to commence when the Insured Person arrives at the immigration counter in Singapore for the purpose of starting the journey; and cease when he/she returns to the immigration counter in Singapore upon completion of such journey, or upon policy expiry, whichever is earlier.

“**War**” means war (declared or undeclared) or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

“**We, Us, Our**” means Starr International Insurance (Singapore) Pte. Ltd.

PART III – GENERAL EXCLUSIONS

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

1. War, Civil War, invasion, insurrection, revolution, use of military power or usurpation of government or military power, direct participation in strike, riot and civil commotion;
2. Nuclear risks of any nature; radioactive, nuclear pollution or contamination;
3. Any prohibition or regulations by any government; confiscation, detention, destruction by customs or other authorities;
4. An Insured Person who is a Terrorist or a Member of a Terrorist Organization; any illegal or unlawful act by the Insured Person;
5. An Insured Person not taking all reasonable efforts to avoid Injury or to minimize any claim under this Policy;
6. Riding or driving in any kind of motor racing, competition, engaging in a professional capacity in any sport where an Insured Person would or could earn income or remuneration from engaging in such sport as a source of income;
7. Any loss which is connected with the effects of alcohol or drugs other than those prescribed by a Physician or Doctor;
8. Suicide or attempted suicide or intentional self-injury, or self-exposure to needless peril;
9. Any medical treatment received in the course of a Trip which was made receiving medical treatment as one of its purposes (for the avoidance of doubt, receiving medical treatment need not be the sole purpose of the Trip); or if the Trip was undertaken while the Insured Person was unfit to travel or against the advice of a Physician or Doctor;

10. Any Pre-existing Condition, cosmetic, plastic or any elective surgery; surgical or non-surgical treatment of obesity (including morbid obesity) or weight control programs, congenital or heredity disease or defect, congenital anomalies or any complications or conditions arising therefrom;
11. Health check-ups or any investigation(s) not directly related to admission diagnosis, sickness or injury, or any treatment or investigation which is not medically necessary;
12. Insured Person's expenses incurred relating to the cost of prosthesis, contact lens, hearing aids, dentures and other medical equipment; or any expenses incurred relating to dental or optical treatment unless such costs are necessarily incurred due to an Accident;
13. Psychosis, sleep disturbance disorder, mental or nervous disorders, pregnancy, miscarriage or childbirth; or any injury or sickness associated with pregnancy, miscarriage or childbirth;
14. AIDS or any Injury or Sickness suffered in the presence of a seropositive test for HIV and related diseases and/or sexually transmitted disease;
15. An Insured Person engaging in naval, military or air force service or operations; armed force service; acting as a civil defense personnel of any country or international authority, whether in full-time service or as a volunteer or during reservist training pursuant to Section 14 of the Enlistment Act, Chapter 93 of Singapore;
16. Piloting or serving as a crewmember or riding in any aircraft except as a fare paying passenger on a regularly scheduled airline; or
17. Any loss or expenses if reimbursed or paid by Us would result in Us or Our affiliates being in breach of trade or economic sanctions of the U.S. or United Nation or other such similar laws or regulations.

PART IV – TERMINATION OF COVERAGE

For Single-Trip Policy

1. This Policy shall terminate automatically in the event of the occurrence of one or more of the following:
 - (a) non-payment of any premium;
 - (b) upon payment of the benefits under the circumstances mentioned under Clause (c) of Provisions for Section 1 of Part I herein;
 - (c) fraud, material misrepresentation or non-disclosure on the part of the Policyholder, the Insured Person or its insurance broker;
 - (d) willful or reckless acts or omissions on the part of the Policyholder, the Insured Person or its insurance broker increasing the hazards insured against.
2. This Policy is non-renewable and non-cancellable.
3. Except as prescribed by the laws of Singapore or as provided for in this Policy, no premium shall be returned once the coverage has taken effect.

For Annual Travel Policy

1. We may terminate this Policy at our absolute discretion at any time during the Period of Insurance by giving thirty (30) days' prior notice in writing to the last known address of the Policyholder or its insurance broker. In the event of such termination, We shall return promptly the pro-rata premium to the Policyholder. However, no notice of termination is required from Us in the event of the occurrence of one or more of the following and this Policy shall be automatically terminated forthwith:
 - (a) non-payment of any premium;
 - (b) on the Anniversary Date when the Insured Person no longer fulfills the eligibility stated under "Eligibility of Insured Person" of Part VII herein;
 - (c) upon payment of the benefits under the circumstances mentioned under Clause (c) of Provisions for Section 1 of Part I herein;
 - (d) fraud, material misrepresentation or non-disclosure on the part of the Policyholder, the Insured Person or its insurance broker; or
 - (e) willful or reckless acts or omissions on the part of the Policyholder, the Insured Person or its insurance broker increasing the hazards insured against.
2. The Policyholder may cancel this Policy by giving Us not less than thirty (30) days' prior written notice. Upon termination by the Policyholder, premiums shall be computed in accordance with the applicable percentage indicated below, but in no event less than Our customary minimum premium. No refund of premium shall be made if there is any claim made under this Policy.

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

PART V - PREMIUM PROVISIONS

For Single-Trip Policy:

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

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

PAYMENT OF PREMIUM

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

For Annual Travel Policy:

PAYMENT OF PREMIUM
The first premium is due on the Policy's effective date. After that, premiums will be due annually on the Anniversary Date unless We agree with the Policyholder on some other method of premium payment. If any premium is not paid when due, the Policy will be cancelled as of the premium due date, except as provided in the Policy Grace Period section as described below.

POLICY GRACE PERIOD

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

PART VI – CLAIM PROVISIONS

OBLIGATION

The following clauses in this section of the Policy relating to Claims Provisions shall be deemed condition precedents to the liability of Us to make any payment under this Policy.

TIME OF NOTICE OF CLAIM

Written notice of a claim must be given to Us within thirty (30) days after occurrence of any Accident or other event that might give rise to a claim under this Policy. However in the event of accidental death, notice must be given to Us within fifteen (15) days.

FORMS FOR PROOF OF LOSS

We, upon receipt of such written notice, shall furnish to the claimant such forms as are usually furnished by Us for filing proof of loss. If such forms are not so furnished within fifteen (15) days after the receipt of such written notice, the claimant shall be deemed to have complied with the requirements of this Policy as to proof of loss upon submitting within the time fixed in this Policy for filing proof of loss, written proof covering the occurrence, character and extent of the loss for which a claim is made. All certificates, information and evidence required by Us shall be furnished at the expense of the Insured Person/claimant or his legal personal representatives and shall be in such form and of such nature as We may prescribe.

SUFFICIENCY OF NOTICE

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

CLAIMANT COOPERATION PROVISION

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

TIME FOR FILING PROOF OF LOSS

Affirmative proof of loss must be furnished to Us at Our said office in case of a claim for such loss within ninety (90) days after the termination of the period for which We are liable under this Policy. If it is shown that it was not reasonably practicable to give such notice within such time, such proof must be furnished as soon as reasonably practicable and in any event within one (1) year after the date of such loss.

LIMITATIONS CONTROLLED BY STATUTE

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

PHYSICAL EXAMINATION AND AUTOPSY

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

FRAUDULENT CLAIMS

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

RIGHT OF RECOVERY

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

SUBROGATION

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

LEGAL ACTIONS

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

PART VII – GENERAL CONDITIONS

ENTIRE CONTRACT

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

ELIGIBILITY OF INSURED PERSON

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

GEOGRAPHICAL LIMIT AND OPERATIVE TIME

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

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

FOREIGN SANCTIONS

Subject to the terms and conditions of the Policy, this Policy applies anywhere in the world unless specifically limited by Us through endorsement, or where coverage would be prohibited under any law or regulation that is applicable to Us at the inception of this Policy or becomes applicable at any time thereafter because it breaches any embargo or sanction, or because the Insured Person or any beneficiary under this Policy is designated a "Specially Designated National" (SDN) by the US Office of Foreign Assets Control (OFAC). In circumstances, where it is lawful for Us to provide coverage under the Policy, but the payment of a valid and otherwise collectable claim may breach any embargo or sanction, including but not limited to OFAC and/or the US Department of Commerce, then We will take reasonable measures to obtain the necessary authorization to make such payment. This Policy does not apply to the extent that any trade or economic sanctions laws, regulations or designations or other laws or regulations prohibit Us from offering or

providing insurance. To the extent that any such prohibitions apply, the coverage will not be made effective, no benefit will be provided, We shall have no liability whatsoever and this Policy shall be void ab initio.

RIGHTS OF THIRD PARTIES

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

TO WHOM INDEMNITIES PAYABLE

Any indemnity related to accidental death shall be payable to the Insured Person's estate. All other indemnities shall be payable to the Insured Person.

POLICY VALIDATION

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

ASSIGNMENT

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

TRIP EXTENSION (For Single-Trip Policy)

In the event the Trip is being unavoidably delayed which is outside the control of the Insured Person, the insurance cover shall be automatically extended until the Insured Person's return to Singapore subject to a maximum of seven (7) days at no additional premium.

REINSTATEMENT OF POLICY (For Annual Travel Policy)

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

RENEWAL CLAUSE (For Annual Travel Policy)

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

EXAMINATION OF RECORDS AND AUDIT

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

OTHER INSURANCE

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

DUPLICATE INSURANCE

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

GOVERNING LAW

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

CLERICAL ERROR

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

ARBITRATION

Any dispute, difference or question which may arise at any time hereafter between Us and the Policyholder and/or the Insured Person in relation to the construction of this Policy or concerning any matter arising out of this Policy or the rights or liabilities of the parties hereto shall be first referred to the Financial Industry Disputes Resolution Centre Ltd ("FIDREC"), where it falls within FIDREC's jurisdiction. If the dispute cannot be referred to or resolved by FIDREC, it shall be referred to and finally resolved by arbitration in Singapore in accordance with the Arbitration Rules of the Singapore International Arbitration Centre for the time being in force, which rules are deemed to be incorporated by reference in this clause. The Arbitration Act (Chapter 10) shall apply. The submission and reference to arbitration shall take place within three (3) months from the date which We disclaim liability to the Insured Person for any claim under this Policy, and if such claim shall not within the stated period have been submitted and referred to arbitration under this clause, then the claim shall be deemed to have been abandoned and shall not thereafter be recoverable. The Tribunal shall consist of three (3) arbitrator(s). The language of the arbitration shall be English.

PERSONAL DATA PROTECTION

The Insured Person hereby authorizes, agrees, acknowledges and consent that We, Our associated persons/organisations, Our and their third party service providers, and Our and their representatives, whether within or outside Singapore (collectively, "Starr Persons and Selected Third Parties"), may collect, use disclose, store, retain and/or possess (collectively, "Use") his/her personal data and information that had/had been provided to Starr Persons and Selected Third Parties and/or that Starr Persons and Selected Third Parties possess about him/her (whether from Us or a third party), in the manner and for the purposes described in our privacy policy ("Privacy Policy"), a copy of which can be found at www.starrinsurance.com.sg/home/starr_privacy and which the Insured Person is deemed to have read. Without prejudice to the foregoing, the Insured Person agrees to comply with the terms of the Privacy Policy, including where such Privacy Policy is amended from time to time by Us in accordance with its terms.

Where Personal Data of another person is disclosed by the Insured Person, the Insured Person represents and warrants that he/she has obtained the consent of the individual concerned, except to the extent such consent is not required under relevant laws: (i) to collect such Personal Data; (ii) to disclose such Personal Data to the Starr Persons and Selected Third Parties; and (iii) for the Starr Persons and Selected Third Parties to Use such Personal Data in the manner and for the purposes described in the Privacy Policy, and the Insured Person hereby agrees to indemnify Starr Persons and Selected Third Parties for all losses and damages that Starr Persons and Selected Third Parties may suffer in the event that he/she is in breach of any representation and warranty provided by him/her herein.

POLICY OWNERS' PROTECTION SCHEME

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

Section 2: Policy Wording of Add-ons

GOLF PROTECTION

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

(i) Golf Baggage

We shall pay the Insured Person up to the applicable Sum Insured limit as shown in the Table of Benefits for theft of or damage to any golf baggage carried by the Insured Person during the course of a Trip. If any damaged article of golf baggage is proven to be beyond economical repair, we shall deal with the claim under this section as if such article had been lost. We shall in our sole discretion make payment for or at our opinion reinstate or repair such article after taking into account wear and tear and market value.

(ii) Hired Golf Equipment

We shall reimburse the Insured Person up to the applicable Sum Insured limit as shown in the Table of Benefits for the cost of hiring golf equipment if the Insured Person's golf equipment is lost, stolen or damaged during the course of a Trip.

(iii) Loss of Green Fees

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

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

Exclusions Applicable to this Cover

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

1. Accidental breakage or damage of the golf baggage or golf equipment while in use;
2. Any loss or damage caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process initiated by the Insured Person to repair, clean or alter any golf baggage or golf equipment;
3. Any loss of or damage to hired or leased golf baggage or golf equipment;
4. Any loss of or damage to property resulting directly or indirectly from War, Civil War, invasion, insurrection, revolution, use of military power or usurpation of government or military power, direct participation in strike, riot and civil commotion, Terrorist Act or action taken by governmental authorities in hindering, combating or defending against any such occurrences above; or from action taken by any government or public authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate such property; or in respect of any property which is contraband or which is or has been illegally transported or traded;
5. Any loss or damage to property which could be recoverable from any other source including but not limited to any loss insured under any other insurance, or which could be reimbursed for by a Common Carrier, a hotel, and any service providers or otherwise;
6. Any subsequent claims for loss or damage to golf baggage or golf equipment which function normally after it has been fixed or repaired by a third party for which a claim has been made and approved under this Policy;
7. With respect to any of the Insured Person's baggage which the Insured Person either intentionally sent by a different Common Carrier than the one in which the Insured Person was traveling, or with respect to any baggage, souvenir or other items which the Insured Person mailed or shipped separately;
8. Any loss of the Insured Person's golf baggage or golf equipment when it is left unattended in a public place, or place where members of the general public have access or as a result of the Insured Person's failure to take due care and precautions for the safe guard and security of such property;
9. Any loss or damage while in the custody of a hotel or Common Carrier, unless reported immediately on discovery in writing to such hotel or Common Carrier within three (3) days and a Property Irregularity Report is obtained in the case of the event occurring while in the custody of an airline;
10. Any loss not reported to the police within twenty-four (24) hours from occurrence of the incident and such police report is not obtained at the place of loss;
11. If no proof of purchase and ownership is provided with respect to the loss or damage of an article, We may not approve the claim or accept it at a reduced value, at our absolute discretion;
12. For the same loss under Section 15 – Personal Baggage or Section 16 - Baggage Delay arising from the same cause;
13. Unexplained loss or loss by any mysterious disappearance; or
14. Where receipts submitted are not in the Insured Person's name.

CRUISE VACATION

Coverage	Sum Insured per Insured Person per Trip (SGD)
(i) Additional Trip Cancellation and Interruption	3,000
(ii) Cruise Cancellation and Interruption	6,000
(iii) Excursion Tour Cancellation	1,000
(iv) Satellite Phone Fee	200

(i) Additional Trip Cancellation and Interruption

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

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

(ii) Cruise Cancellation and Interruption

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

The reimbursement of the Insured Person for any forfeiture of payments payable under this Section (ii) - Cruise Cancellation & Interruption shall be calculated in proportion to the number of days of absence on the cruise.

Exclusions Applicable to Section (ii) - Cruise Cancellation and Interruption

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

- Any loss which could be recoverable from any other source including but not limited to any loss that is covered by any other existing insurance scheme, government program, or which will be paid or refunded by a cruise, hotel, airline, travel agent or any other provider of travel and/or accommodation;
- Where the Insured Person fails to obtain written confirmation from the Common Carrier on the number of hours of and the reason for such delay;
- Any loss arising from any event or occurrence leading up to the relevant delay that were in existence and/or announced before:
 - the time of application for a single-trip policy; or
 - in respect of an annual travel policy: (i) the application date; or (ii) the date stated on the receipt issued by the travel agent or Common Carrier Operator for the confirmation of payment of travel ticket or tour, whichever is later;
- Any loss arising from late arrival of Insured Person at the airport or port (i.e. arrival at a time later than the time required for check-in or booking-in with the exception of late arrival due to strike by the employees of the Common Carrier).
- Failure of Insured Person to get on-board the first available alternative transportation offered by the administration of the relevant Common Carrier; or
- Any loss claimed under Section 7 - Trip Cancellation arising from the same cause.

(iii) Excursion Tour Cancellation

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

Exclusion Applicable to (iii) - Excursion Tour Cancellation

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

- Any loss which could be recoverable from any other source including but not limited to any loss that is covered by any other existing insurance scheme, government program, or which will be paid or refunded by a cruise, hotel, airline, travel agent or any other provider of travel and/or accommodation.

(iv) Satellite Phone Fee

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

Exclusions applicable to Section (iv) - Satellite Phone Fee:

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

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

SCUBA DIVING

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

(i) Dive Tour

We shall pay up to the applicable Sum Insured limit shown in the Table of Benefits in respect of proportionate loss of the Insured Person's irrecoverable dive tour costs paid or contracted to be paid prior to the Trip if the Insured Person is certified by a Physician or Doctor as being unfit to dive due to Sickness or Injury suffered by the Insured Person during the course of a Trip.

If the Sickness or Injury occurred during diving, the Insured Person shall be diving:

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

Exclusions Applicable to Section (i) - Dive Tour:

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

(ii) Equipment Hire

We shall pay up to the applicable Sum Insured limit shown in the Table of Benefits in respect of the necessary costs of hiring diving equipment as a result of the accidental loss, theft of, damage to or temporary loss in transit for more than 12 hours of the Insured Person's diving equipment during the course a Trip.

Exclusions applicable to Section (ii) - Equipment Hire

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

1. The Insured Person not exercising reasonable care and safety and supervision of their own property;
2. Any loss, destruction, damage or theft of the Insured Person's diving equipment left unattended in a public place, or place where members of the general public have access or as a result of the Insured Person's failure to take due care and precautions for the safe guard and security of such property;
3. Any loss or theft of diving equipment not reported to the police within twenty-four (24) hours from occurrence of the incident and such police report is not obtained at the place of loss;
4. Unexplained loss or loss of the Insured Person's diving equipment by any mysterious disappearance; or
5. Where the Insured Person's diving equipment is lost, damaged or delayed in transit and the Insured Person fails to:
 - a. Notify the carrier (airline, shipping company etc) immediately and obtain a written carriers report (or Property Irregularity Report in case of the event occurring during the transit of an airline) or,
 - b. Follow up in writing within seven (7) days to obtain a written carriers report or Property Irregularity Report in case of the event occurring during the transit of an airline), if you are unable to obtain one immediately after the loss occurs.

SNOW SPORTS

Coverage	Sum Insured per Insured Person per Trip (SGD)
(i) Missed Booking	500
(ii) Piste Closure	850 (85 per day)
(iii) Snow Sport Equipment Hire	250
(iv) Ski Equipment	500

(i) Missed Booking

We shall pay the Insured Person up to the applicable Sum Insured limit shown in the Table of Benefits in respect of the proportionate loss of the Insured Person's non-refundable pre-paid ski lift passes, tuition fees or snow sport equipment hire costs paid or contracted to be paid prior to the commencement of the Insured Person's Trip if he/she is certified by a Physician or Doctor as being unfit to ski due to Injury or Sickness suffered by the during the course of a Trip.

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

(ii) Piste Closure

We shall pay the Insured Person SGD85 for each completed twenty-four (24) hour period up to the applicable Sum Insured limit shown in the Table of Benefits if the Insured Person is prevented from skiing at a pre-booked ski resort for more than twenty-four (24) consecutive hours during the course of a Trip because of insufficient snow or too much snow causing a total closure of the lift system and there is no other ski resort available. For the avoidance of doubt, this cover shall only be applicable where such closure was the Insured Person was made aware of or notified of such closure during the course of a Trip.

Benefits under this Section (ii) - Piste Closure only apply:

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

(iii) Snow Sport Equipment Hire

We shall pay the Insured Person up to the applicable Sum Insured limit as shown in the Table of Benefits for the necessary cost of hiring replacement snow sport equipment if the Insured Person's snow sports equipment is lost, delayed or damaged during the course of a Trip.

We shall be entitled not to pay any benefits under this section where the Insured Person is unable to furnish all receipts for the snow sports equipment that he/she hires.

(iv) Ski Equipment

We shall pay the Insured Person up to the applicable Sum Insured limit as shown in the Table of Benefits for loss of or damage to snow sports equipment owned by the Insured Person occurring during the course of a Trip. If any damaged article is proven to be beyond economical repair, a claim will be dealt as if the article had been lost. We may make payment subject to due allowance for wear, tear and depreciation (at Our absolute discretion) as follows:

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

General Exclusions Applicable to this Cover

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

- Where a medical certificate has not been obtained from a Physician or Doctor confirming that cancellation or interruption of the ski booking is medically necessary;
- For accidental breakage or damage of the snow sports equipment while in use;
- Any loss or damage caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process initiated by the Insured Person to repair, clean or alter any snow sports equipment;
- Any loss of or damage to hired or leased snow sports equipment;
- Any loss of or damage to property resulting directly or indirectly War, Civil War, invasion, insurrection, revolution, use of military power or usurpation of government or military power, direct participation in strike, riot and civil commotion, Terrorist Act or action taken by governmental authorities in hindering, combating or defending against such an occurrence; or from action taken by any government or public authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate such property; or in respect of any property which is contraband or which is or has been illegally transported or traded;
- Any loss or damage to property insured which could be recoverable from any other source including but not limited to any claims under any other insurance, or which

could be reimbursed for by a Common Carrier, a hotel, and any service providers or otherwise;

7. Any subsequent loss of or damage to snow sports equipment which functions normally after it has been fixed or repaired by a third party for which a claim has been made and approved under this Policy;
8. With respect to any of your baggage which you either intentionally send by a different common carrier than the one in which the Insured Person is traveling, or with respect to any baggage, souvenir or other items which the Insured Person mailed or shipped separately;
9. Any loss of the Insured Person's snow sports equipment when it is left unattended in a public place, or place where members of the general public have access or as a result of the Insured Person's failure to take due care and precautions for the safeguarding and security of such property unless the claim relates to skies, poles or snowboards and the Insured Person has taken all reasonable care to protect them by leaving them in a ski rack between the hours of 8am and 6pm;
10. Any loss or damage while in the custody of a hotel or Common Carrier, unless reported immediately on discovery in writing to such hotel or Common Carrier within three (3) days and a Property Irregularity Report is obtained in the case of the event occurring while in the custody of an airline;
11. Any loss not reported to the police within twenty-four (24) hours from occurrence of the incident and such police report is not obtained at the place of loss;
12. Where the Insured Person is unable to provide receipts or other reasonable proof of ownership and age for the items being claimed;
13. For the same loss under Section 15 – Personal Baggage and Section 16 - Baggage Delay arising from the same cause;
14. Unexplained loss or loss by any mysterious disappearance; or
15. Where receipts submitted are not in the Insured Person's name.

Specimen