Alpha
Consulting Engineers Pte Ltd

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Our Ref: OM-OA/115

13 April 2026

MEMORANDUM

To : Members of the Staff

From : Choong Choon Guan

Subject : Company Trip to Busan, South Korea

……

We are pleased to announce that this year's company trip will be a **5-day, 3-night trip to Busan, South Korea**, organised as part of our team-building efforts. The trip is **open to staff only**, and all employees are encouraged to participate.

Details of the trip are as follows:

1. Flight details

Day & Date	Flight No.	Flight Route	Departure Time	Arrival Time
5 November 2026 (Thursday)	SQ 616	Singapore – Busan (direct)	2330 hrs	0645 hrs (Friday 6 November 2026)
9 November 2026 (Monday)	SQ 615	Busan - Singapore (direct)	0745 hrs	1335 hrs

2. Itinerary Details

Please refer to the attached tentative programme from the travel agent which may be subjected to changes.

3. Trip Cost

The Company will pay for the following items related to the trip:

- Airfare and airport taxes.
- Accommodation based on twin sharing, land transport, and guided tours.
- Meals
- Tips and gratuities for the tour guide
- Travel insurance
- Visa application cost, where required

SOCOTEC ISO 9001 ISO 14001 CERTIFIED
SAC Accredited Certification Body QS-1999-05 ES-2018-07

Please note that **cancellation charges will be borne by you** if you withdraw after confirming your participation, unless such costs are covered under the travel insurance policy. A detailed schedule of cancellation charges will be provided by the appointed travel agent at a later stage.

4. Day Off from Work

Participants will not be required to take leave on 6 November 2026 (Friday).

Participants are encouraged to leave the office by 1730 hrs on 5 November 2026 (Thursday) to make it on time for departure at 2330 hrs.

5. Meals & Room Selections

Information on staff dietary restrictions and room types which the FUN Team had collected previously has been provided to the Travel Agent and will be arranged accordingly.

6. Passports

All participants are to ensure that their passports are valid for at least six (6) months from the date of departure from Singapore.

7. Visas

The Company will cover the following costs for visa applications:

(a) For Indian and Myanmar passport holders

Visa fee of SGD 110.00 per application. The Travel Agent will assist with these applications.

(b) For Malaysian passport holders

The K-ETA (Korea Electronic Travel Authorisation) is a mandatory online travel authorization, and the application fee is approximately 10,000 KRW (excluding 3% processing fee).

Staff is required to 'self-apply' via https://www.k-eta.go.kr/portal/newapply/index.do or the mobile app at least 72 hours before travelling date, and seek reimbursement for the application fee from the Company via Deltek.

8. Travel Insurance

The travel insurance for each participant purchased by the Company is the Deluxe Plan from Etiqa Travel Insurance (Travel Takaful). The insurance will be bought 2 months before the departure date.

3…

Please refer to the attached brochure for the coverage details. Staff requiring additional insurance coverage including pre-existing medical conditions shall purchase the additional insurance coverage at their own cost.

Please confirm your participation by emailing to Julaila on or before 15 April 2026, 12 noon, for us to confirm the total number of participants and hotel accommodation with the travel agent.

We look forward to your participation and a rewarding and enjoyable trip together.



CHOONG CHOON GUAN
MANAGING DIRECTOR

cc Memo File

CCG/ji

CHAN BROTHERS
GROUP OF COMPANIES

8 April 2026

Alpha Consulting Engineers Pte Ltd
2 Bukit Merah Central #16-01
Singapore 159835

Dear Noraini,

RE: Proposal for 5 Days 3 Nights Company Retreat (5-9 Nov 2026)
Busan, South Korea

Thank you for your kind interest in the above stated package. We are pleased to submit the quotation and itinerary contained in the following pages.

Our proposed quotation is offered without any prior reservation of air seats, and is subjected to currency fluctuation.

We hope that our proposal would be able to meet the discerning needs of your esteemed organization. Should you have any further queries, please do not hesitate to contact us and we will be happy to assist you.

Once again, thank you and we look forward to organizing a successful holiday for you and your organization.

Yours Sincerely
Chan's World Holidays Pte Ltd

Jessie

Jessie Ang (Ms)
Mobile: 96287470
Email: jessie_ang@chanbrothers.com.sg

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5 DAYS 3 NIGHTS BUSAN, SOUTH KOREA







Date	Itinerary	Meals
DAY 1 05-Nov (THURS)	SIN > BUSAN Depart for your flight to Busan	
DAY 2 06-Nov (FRI)	Upon arrival , meet and greet by local guide Gamcheon Culture Village Oryukdo Skywalk BIFF Square & Kkkangtong Traditional Market Seomyeon Shopping Street Note: We will visit Haeunde market during the daytime as our hotel will be in city center area. Kkangtong night market is more popular .	LUNCH DINNER
DAY 3 07-Nov (SAT)	Early breakfast at hotel Haeunda Blueluine Park (Sky Capsule) Songdo Marine Cable Car Haeundae Traditional Market Gwangalli Beach & Drone Show	B-HOTEL LUNCH DINNER
DAY 4 08-Nov (SUN)	Early breakfast at hotel Skyline Luge Busan (4 Ride Luge Pass) Running Man Thematic Experience Center (Running Man + Dynamic Maze) Back to hotle for freshen up Transfer to gala dinner (private room)	B-HOTEL LUNCH DINNER
DAY 5 09-Nov (MON)	Packed breakfast Transfer to airport for departure flight	Packed breakfast

~~ End of Tour ~~

Remarks: Sequence of schedule are estimated and subjected to change on actual day of tour due to unforeseen circumstances and weather conditions.

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PACKAGE PRICE

The below package price is based on ***Per Person in Single Occupancy/Twin Sharing Basis*** and quoted in ***Singapore Dollars (SGD)*** with ***minimum of 25 pax.***

*Note: All above price include Associated Airport Taxes And *Fuel Surcharge (*subject to changes due to fuel increase and fluctuation on exchange rate).*	SINGLE (ADULT)	TWIN/TRIPLE SHARING (ADULT)
Cost Per Pax Based on Crown Harbour Hotel 4 star or similar	S$ 1845.20	S$ 1645.20

FLIGHT SCHEDULE
By Singapore Airlines

5 Nov SQ616 Singapore – Busan 2330 / 0645 +1

9 Nov SQ615 Busan – Singapore 0745 / 1335

LAND TOUR (EXCLUDE AIR TICKET AND TRAVEL INSURANCE)

SGD 728 PER ADULT **BASED ON TWIN SHARING BASIS**

Optional: Etiqa Travel Insurance

Zone 2: South Korea

Travel Takaful Single Trip	Classic Plan	Deluxe Plan	Suite Plan
Duration	5 Days	5 Days	5 Days
Premium after 20% discount	$40.60	$67.20	$118.30

Optional: Visa application

India and Myanmar passport holders – visa fee SGD 110 per application in Singapore.

Malaysia – required to self-apply K-ETA on the website, fee is KRW 10,000 (excluding 3% card processing fee)

Accommodation

Crown Harbour Hotel 4 star





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TERMS & CONDITIONS

Chan's World Holidays Pte Ltd ("Chan Brothers") shall use all reasonable efforts to procure that the third party services for this trip, including without limitation, hotel or vehicle services conform to standards that would reasonably be expected for similar services.

TOUR PRICE INCLUDES:

- ✓ Direct return air ticket based on specified airlines and type of booking class used. Validity date as stipulated and is subject to airline rulings. Subject to seats and airfare availability upon confirmation of booking.
- ✓ **Singapore & overseas Airport Taxes, Passenger Security Tax and Fuel Tax. However, Fuel Tax is subject to change and based on the date of issuance.**
- ✓ Baggage allowance of 20kg per person each way.
- ✓ Accommodation, meals and sight-seeing as indicated.
- ✓ Group transfer from/to airport.
- ✓ Tipping to guide and driver
- ✓ Travel Insurance (Etiqa Travel Takaful Deluxe Plan)

TOUR PACKAGE EXCLUDES:

- × Any other optional tours not stated, if any.
- × Visa fee / handling fee, if any
- × Excess baggage charge over and above the allowable limit
- × Any other item not stated as included.

VALIDITY OF TOUR PACKAGE

- Tour package is quoted based on a **minimum of 25 passengers**. Should there be a decrease inthe group size, a new price will be advised.
- Tour price is quoted without checking on the availability of hotel rooms and air seats.
- Tour price is quoted based on current fare which is stipulated to change should there be anyincrease in airfare, land costs and fluctuation in exchange rates.

CONFIRMATION OF BOOKING & PAYMENT PROCEDURES

- ➢ We encourage that your trip booking be made six (6) months prior to the trip, to get the best rates and to ensure seats availability.
- ➢ Please note that this quotation does not serve as a contract.
- ➢ To confirm this booking at this quoted rate:
  - o This quotation must be acknowledged by the Customer by signing and affixing the Company/Organization stamp at the last page of this quote.
  - o A non-refundable deposit equivalent to fifty per cent (50%) of the Tour Package Cost (above airline deposit included) will be required.
  - o Balance payment to be fully-paid 1 month prior to departure date.
  - o Official invoices and receipts will be provided by Chan's World Holidays Pte Ltd
  - o All payment must be made to Chan's World Holidays Pte Ltd only

CANCELLATION CHARGES

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Passengers have the right at any time to cancel their booking. However, if they do so, a proper notice must be made andaddressed to ***Chan's World Holidays Pte Ltd*** in writing. Upon our acknowledgement, the following charges shall apply:Note that the days refer to Monday to Friday only.

CANCELLATION RECEIVED IN WRITING	CANCELLATION CHARGE
More than thirty-one (31) days prior to departure	Full deposit paid
Between 15-30 days prior to departure	Full deposit paid or *75%* of total tour price per person, whichever is higher
Within 14 days or less before departure	*100%* of total tour price per person

AMENDMENT CHARGES AND REPLACEMENT:

- The Guidelines issued by the air carrier(s) booked shall apply. This includes terms and conditions on materialization rates, flight deviations, no shows, cancellations, charges, penalties, etc…
- An administrative charge of **S$250** per person will apply (i.e. given names spelled wrongly) and subject to air/land/sea carrier's approval and applicable charges (In addition to the admin charges).
- If rejected, a new booking will be made and a new set of fares + taxes will apply.
- All new bookings are subject to seats availability and confirmation.
- Any replacement of names will be treated as full cancellation and there will be no refund to the cancelled ticket.

OTHER TERMS AND CONDITIONS:

- All refund, compensation, indemnity from the airline must be paid, or otherwise immediately returned directly to the Customer, not individual travelers.
- This terms and conditions shall be governed by the Singapore laws and Singapore courts shall have exclusive jurisdiction on any dispute arising out of or in connection with these terms and conditions.
- Please refer to the following links for more details on the Terms & Conditions (not mentioned above) and our Privacy Policy:
  - https://www.chansworld.com/Package Tour TnCs
  - https://www.chansworld.com/Privacy Policy

Yours sincerely Jessie Ang (Ms) Chan's World Holidays Pte Ltd DID: 6206 1791 HP no : 9628 7470 Email : jessie_ang@chanbrothers.com.sg	We confirm and acknowledged the proposal's price, terms and conditions. Acknowledged by _____ Name: Company: Designation: Date:

POLICY WORDING

Travel Takaful



Contents


Table of benefits 03


Important notice 07
General terms
Eligibility


General definitions 08


Takaful principles 16


The benefits

- Personal accident benefits 17
- Overseas medical benefits 18
- Local medical benefits 20
- Travel assistance benefits 21
- Liability benefits 23
- Travel inconvenience benefits 23
- Other benefits 34


Optional add-ons 38


General exclusions 43


General conditions 46


Dispute resolution 50
Policy owner's protection scheme
Conveyance limit
Personal data use

TABLE OF BENEFITS

Sections		Classic	Deluxe	Suite
Personal Accident Benefits		**(S$) Sum Insured**		
1	**Personal Accident (Accidental Death or Permanent Disablement)**			
	Adult below 70 years old	200,000	350,000	500,000
	Adult 70 years old and above	50,000	100,000	150,000
	Child	75,000	125,000	200,000
	Maximum Per Family Plan	500,000	1,000,000	1,500,000
2	**Child Education Grant (Maximum $5,000 per Child)**	NA	20,000	20,000
Overseas Medical Benefits		**(S$) Sum Insured**		
3	**Medical Expenses Incurred Overseas**			
	Adult below 70 years old	500,000	1,500,000	2,500,000
	Adult 70 years old and above	75,000	150,000	250,000
	Child	200,000	600,000	1,000,000
	Maximum Per Family Plan	1,250,000	3,750,000	6,250,000
4	**Hospital Visit**	5,000	10,000	15,000
5	**Compassionate Visit**	3,000	5,000	10,000
6	**Child(ren) Guardian**	3,000	5,000	10,000
7	**Hotel Extension**	500	750	1,000
8	**Overseas Hospital Income ($200 every 24 hours)**	10,000	30,000	50,000
9	**Mobility Aid Reimbursement**	NA	1,000	2,000
10	**Women's Benefits (Coverage after 12 weeks)**	2,000	5,000	8,000
Local Medical Benefits		**(S$) Sum Insured**		
11	**Post-Trip Medical Expenses Incurred in Singapore**			
	Adult below 70 years old	10,000 (Excess of 50)	30,000	50,000
	Adult 70 years old and above	1,000	3,000	5,000
	Child	10,000	10,000	10,000
12	**Hospital Income in Singapore ($100 every 24 hours)**	3,000	3,000	3,000
13	**Local Quarantine Allowance ($50 per day)**	NA	300	300

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Sections		Classic	Deluxe	Suite
Travel Assistance Benefits		**(S$) Sum Insured**		
14	**Emergency Medical Evacuation & Repatriation**			
	Adult below 70 years old	1,000,000	Unlimited	Unlimited
	Adult 70 years old and above	1,000,000	Unlimited	Unlimited
	Child	1,000,000	Unlimited	Unlimited
15	**Emergency Telephone Charges**	100	250	300
Liability Benefits		**(S$) Sum Insured**		
16	**Personal Liability Abroad**	750,000	1,000,000	1,500,000
Travel Inconvenience Benefits		**(S$) Sum Insured**		
17	**Trip Cancellation and Loss of Deposit (Up to 30 days before departure)**	10,000	15,000	20,000
	Maximum Per Family Plan	30,000	45,000	60,000
18	**Travel Curtailment (including Hijacking)**	5,000	10,000	15,000
	Maximum Per Family Plan	15,000	30,000	45,000
19	**Travel Postponement (Up to 30 days before departure)**	500	1,000	2,000
	Maximum Per Family Plan	1,500	3,000	6,000
20	**Trip Disruption**	1,000	2,000	3,000
	Maximum Per Family Plan	3,000	6,000	9,000
21	**Replacement Traveller (Up to 30 days before departure)**	NA	500	1,000
22	**Travel Delay ($50 every 3 hours)**	1,000	2,000	3,000
	Maximum Per Family Plan	2,000	4,000	6,000
23	A) Travel Misconnection & B) Flight Diversion ($100 every 6 hours)	500	750	1,000
	Maximum Per Family Plan	1,000	1,500	2,000
24	**Personal Effects Including Laptop Computer**			
	Individual	3,000	5,000	10,000
	Maximum Per Family Plan	6,000	10,000	20,000
25	**Jewellery (Due to Robbery, Theft or Burglary)**	NA	500	1,000

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Sections		Classic	Deluxe	Suite
Travel Assistance Benefits		**(S$) Sum Insured**		
26	**Baggage Delay**	500	1,500	2,000
	Delay while overseas every 6 consecutive hours	100	150	200
	Delay when arriving in Singapore for the first 6 consecutive hours only	100	150	200
	Maximum Per Family Plan	1,000	3,000	4,000
27	**Loss of Travel Documents (including Money)**	1,000	5,000	8,000
	Limit per Individual for Money	100	200	300
28	**Fraudulent Credit Card Usage**	1,000	2,000	3,000
29	**Hijacking ($250 every 24 hours)**	3,000	5,000	10,000
30	**Kidnapping or Hostage ($250 every 24 hours)**	3,000	5,000	10,000
31	**Home Contents Cover**	NA	5,000	5,000
32	**Rental Vehicle Excess**	2,000	3,000	5,000
33	**Rental Vehicle Return**	NA	600	1,000
34	**Pet Care ($50 every 6 hours)**	NA	500	750
35	**Golf Cover**			
	A) Golf Hole-In-One	NA	250	250
	B) Golf Equipment	NA	1,000	1,500
	C) Unused Green Fee	NA	250	250
36	**Loss of Frequent Flyer Miles**	100	500	750
37	**Sports Equipment Protector**	NA	1,000	2,000
38	**Loss of Deposit due to Insolvency of Travel Agent**	1,000	3,000	5,000
	Maximum Per Family Plan	3,000	9,000	15,000
Others		**(S$) Sum Insured**		
39	**Terrorism Extension**	NA	Included	Included
40	**Free Automatic Extension (Up to 30 days)**	Included	Included	Included

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Optional Add-ons:

Sections		Classic	Deluxe	Suite
Pre-existing Medical Conditions		**(S$) Sum Insured**		
41	Trip Cancellation and Loss of Deposit (50% co-payment)	10,000	15,000	20,000
42	Travel Curtailment (50% co-payment)	5,000	10,000	15,000
43	Travel Postponement (50% co-payment)	500	1,000	2,000
44	Trip Disruption (50% co-payment)	1,000	2,000	3,000
45	Medical Expenses Incurred Overseas (combined limit for Section 45 and 46)			
	Adult below 70 years old	300,000	400,000	500,000
	Adult 70 years old and above	75,000	100,000	150,000
	Child	120,000	160,000	200,000
46	Emergency Medical Evacuation & Repatriation (combined limit for Section 45 and 46)			
	Adult below 70 years old	300,000	400,000	500,000
	Adult 70 years old and above	75,000	100,000	150,000
	Child	120,000	160,000	200,000
Senior Protector		**(S$) Sum Insured**		
47	Personal Accident (Accidental Death or Permanent Disablement)	100,000	200,000	300,000
48	Medical Expenses Incurred Overseas	150,000	300,000	500,000
49	Post-Trip Medical Expenses Incurred in Singapore	2,000	6,000	10,000
50	Extension for Pre-existing Medical Conditions (this benefit only applies if Insured Person has purchased the Pre-existing Medical Conditions add-on)			
50A	Medical Expenses Incurred Overseas (due to pre-existing medical conditions)	Combined limit 150,000	Combined limit 200,000	Combined limit 300,000
50B	Emergency Medical Evacuation & Repatriation (due to pre-existing medical conditions)			

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IMPORTANT NOTICE

In accordance with Section 23(5) of the Insurance Act 1966, We would remind You that You must disclose to Us fully and faithfully all the facts You know or could reasonably be expected to know, otherwise You may not receive any benefit from this Policy.

GENERAL TERMS

1. This Policy, along with the Schedule, Endorsement, application, declaration and other written statements (if any), together make up the contract between You and Us and shall hereinafter be referred to as the "Policy". The proposal submitted to Us when applying for this insurance forms the basis and is part of this contract. The Policy is to be read as one document and any term or expression defined in any part shall have the same meaning wherever it appears.
2. We shall provide the insurance coverage described in this Policy, but only if You pay the full premium and We agree to accept it.
3. The conditions which appear in this Policy must be complied with. Failure to comply may mean that You or the Insured Person(s) may not be able to claim under this Policy.
4. Any word denoting a singular pronoun shall also mean to include the plural.
5. Throughout this Policy, where the context so admits, words embodying the masculine gender shall include the feminine gender and vice-versa.

ELIGIBILITY

To be eligible under this Policy:

(a) The Policyholder named in the Schedule must be at least eighteen (18) years of age on the Effective Date of Insurance.

(b) The Insured Person(s) and/or Policyholder named in the Schedule must be a Singapore citizen, a permanent resident of Singapore or a foreigner with a valid Work Pass, Student Pass, Dependant's Pass or Long-Term Visit Pass. If the Insured Person(s) is a Transit Traveller, they must have a valid passport number.

(c) The Insured Person(s) and/or Policyholder should not be from any country under Our Zone country exclusions.

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GENERAL DEFINITIONS

Accident / Accidental means an unforeseen event of violent, Accidental, external and visible nature, occurring during the Period of Insurance, which results in Bodily Injury or death.

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

Adventurous Activities refers to the following activities:

1. Abseiling;
2. Bungee jumping;
3. Sky diving;
4. Hang-gliding;
5. Helicopter rides for sightseeing;
6. Hot air ballooning;
7. Ultra-marathon;
8. Motorcycle convoy;
9. Water sports – jet skiing, rowing, yachting, parasailing, surfing, windsurfing (boardsailing);
10. Mountaineering at mountains below the height of six thousand (6,000) metres above sea level necessitating the use of ropes and other climbing equipment;
11. Rock climbing necessitating the use of ropes and other climbing equipment;
12. Skiing or snowboarding all within official approved areas of a ski resort;
13. Canoeing or white water rafting with a qualified guide and up to Grade 3 (of International Scale of River Difficulty); and
14. Underwater activities involving artificial breathing apparatus for diving up to a maximum depth of thirty (30) metres with a qualified diving instructor and with recognised diving certification.

Provided always that the above activities are done on an amateur basis and for leisure purpose guided by a licensed operator during the Trip.

Bodily Injury means any injury sustained by an Insured Person(s) during the period of insurance and is caused by an Accident solely and independently of any other causes.

Child(ren) means legal Child(ren) including step Child(ren) and/or legally adopted Child(ren):

(a) Who is / are at least three (3) months of age and not more than eighteen (18) years of Age (or not more than twenty-five (25) years of Age if studying full-time in a recognised tertiary institution) on the Effective Date of Insurance;
(b) Wholly dependent on his parent(s) for financial support;
(c) Unmarried; and
(d) Child under the age of 12 years must be accompanied by a parent or adult guardian during the trip.

Chinese Medicine Practitioner means a registered herbalist, acupuncturist or bone-setter who are all licensed under any applicable laws. This cannot be You, Your spouse, Your business partner, Your employer, Your employee, Your agent or a person who is related to You in any way by blood, marriage or adoption.

Civil Unrest, Riot or Commotion means a gathering of persons (organised or unorganised) in disturbance of the public peace with the presence of violence, threats of violence, or the action of any lawfully constituted authority to suppress or attempt to suppress any such gathering.

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Cover Type means
The level of cover selected by You at the time of Your insurance application:
(a) Classic Plan, Deluxe Plan or Suite Plan, providing different types and levels of benefits
(b) Individual Plan, Married Couple Plan, Family Plan or Group Plan
(c) Single Trip Policy or Annual Multi-Trip Policy as stated in the Schedule.

Effective Date of Insurance means the commencement date of insurance as specified on the Schedule.

Emergency Services Hotline means our emergency assistance hotline +65 6415 8694 to provide travel information and emergency assistance services to the Insured Person(s).

Endorsement means written evidence of an agreed change to this Policy.

Expedition means any journey to remote, high risk, inaccessible and/or inhospitable locations including but not limited to privately organised kayaking trips around the coast of a country or trips to generally inaccessible interiors of a country or areas previously unexplored or unchartered, or trips undertaken for scientific, research or political purposes to such locations or trips to Antarctica. It does not mean trekking and travel, outside of these previously given examples, provided by a licensed tour operator that are accessible to the general public without restrictions (other than general health or fitness warnings) but always providing that You are acting under the guidance and supervision of qualified guides and/or instructors of the tour operator.

Extreme Sports and Sporting Activities mean any sporting activity that presents a high level of inherent danger (i.e. Involves a high level of expertise, exceptional physical exertion, highly specialised gear or stunts) including but not limited to big wave surfing, canoeing down rapids, cliff jumping, horse jumping, biathlons, triathlons and stunt riding. It does not mean usual tourist activities that are accessible to the general public without restriction (other than height or general health or fitness warnings) and which are provided by a recognised local tour operator but always providing that You are acting under the guidance and supervision of qualified guides and/or instructors of the tour operators when carrying out such tourist activities.

Family Plan
For Single Trip Policy – Up to ten (10) family members with minimum one (1) adult and one (1) Child. Family members would refer to the spouse, parent, parent-in-law, grandparent, grandchild(ren), sibling or child. All must depart from and return to Singapore together at the same time.

For Annual Multi-Trip Policy – Same limitation and definition of family members as Single Trip Policy, but the Child(ren) need not be accompanied by either of the parent for any trips made during the Period of Insurance.

Golf Equipment means golf clubs and golf bags, golf shoes and non-motorised golf trolley.

Group Plan means
(a) A Policy issued to You in respect of the Insured Persons named in the Schedule who are travelling as a group, that is not issued under a Family Plan.
(b) The Insured Persons under the Group Plan must travel together on a Journey.
(c) Group Plan is only available under Single Trip Policy for Classic Plan, Deluxe Plan or Suite Plan.

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Hazardous Activities means any sports or activities that require a degree of skill and involves exposure to risk, including but not limited to:

(a) any speed contest or racing (other than on foot);
(b) any professional competition or sports;
(c) racing, motor rallies, horse riding and competitions;
(d) mountaineering (reasonably requiring the use of ropes and guides) at mountains above the height of six thousand (6,000) metres above sea level, rock climbing without the use of ropes and other climbing equipment, caving, pot-holing, hiking/trekking in remote areas unless with licensed guides;
(e) any activity involving the Insured Person being airborne (whether suspended or not) not limiting to parachuting, ballooning, hand gliding, bungee jumping, sky diving or high diving;
(f) underwater activities involving artificial breathing apparatus for diving above thirty (30) metres, water sports, private white water rafting Grade 4 or above, ocean yachting;
(g) Winter Sports (excluding curling and skating);
(h) association or rugby football;
(i) motorcycling (unless licensed in the country where the Accident took place and whilst wearing a helmet);
(j) Expeditions; or
(k) hunting trips.

Hijack means an illegal seizure of an aircraft, ship or vehicle while in transit and force it to go to a different destination or use it for the hijacker's own purposes.

Hospital means any institution which fully meets all of the following criteria:

(a) Maintains permanent and full-time facilities for care of overnight resident patients;
(b) Has diagnostic and therapeutic facilities for surgical and medical diagnosis and treatment and care of injured and sick persons by or under the supervision of a staff of Medical Practitioners;
(c) Continuously provides twenty-four (24) hours a day nursing service supervised by qualified nurses, and
(d) Is not other than incidentally a mental institution or a place for rest or a place for the aged or for drug addicts or for alcoholics.

Hospital Confinement means an admission or a series of admissions from the same cause except that if admissions from the same cause are separated by twelve (12) months or more then each such admission shall constitute a separate Hospital Confinement.

Hospitality Expenses means customary food and beverages purchased at the golf club house for the purpose of celebrating the hole-in-one scored by You.

Hostage means a person taken by force to secure the taker's demand.

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

Illness means any sudden and unexpected deterioration in health which manifests itself while Overseas during the Period of Insurance and is not caused by Bodily Injury.

Individual Plan means a Policy issued to the Insured in respect of You as the Insured Person named in the Schedule.

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Infectious Disease shall mean the definitive diagnosis of any of the following infectious diseases by a Medical Practitioner during the Period of Insurance and is supported by acceptable clinical, radiological, histological and laboratory evidence:

1. Anthrax infection
2. Avian influenza or 'bird flu' due to influenza A viral strains H5N1, H9N2, H7N7, H7N9 or H1N1
3. Botulism
4. Chikungunya Fever
5. Cholera
6. Dengue fever (DHF)
7. Diphtheria
8. Ebola
9. Hand, foot and mouth disease (HFMD)
10. Japanese viral encephalitis
11. Legionnaires' disease
12. Leprosy
13. Leptospirosis
14. Malaria
15. Measles
16. Melioidosis or 'soil disease'
17. Meningococcal Disease
18. Middle-East respiratory syndrome coronavirus (MERS-CoV)
19. Mpox
20. Mumps
21. Murine Typhus
22. Nipah viral encephalitis
23. Paratyphoid
24. Pertussis
25. Plague
26. Pneumococcal Disease (Invasive)
27. Rabies
28. Rubella
29. Salmonellosis (non-typhoidal)
30. Severe acute respiratory syndrome (SARS)
31. Tuberculosis
32. Typhoid Fever
33. Variant Creutzfeldt-Jakob disease (vCJD) or 'mad cow disease'
34. Yellow fever
35. Zika virus

Insolvency means the inability of an individual or entity to pay its debt resulting in the total cessation of their operations, with or without filing of a bankruptcy or similar petition.

Insured Person(s) in respect of an Individual Plan means the person named in the Policy Schedule as the Policyholder; in respect of a Married Couple Plan, Family Plan and Group Plan means the person(s) stated in the Policy Schedule.

Jewellery means objects such as rings, bracelets, brooches, necklaces, bangles, ear rings, lockets that are worn on the body as decoration which have inclusions of precious metals i.e. gold and silver or precious or semi-precious stones.

Journey means the period of travel which commences when the Insured Person completes the immigration departure clearance procedure in Singapore on the departure date specified in the Schedule for the purpose of commencing such journey and ends:

(a) on the last day specified in the Schedule; or
(b) when the Insured Person completes the immigration arrival clearance procedure for returning to Singapore after such journey, whichever is earlier.

Kidnap means to seize and detain or carry away by unlawful force for fraud and often with a demand for ransom.

Laptop Computer means the complete Laptop Computer including accessories or attachments that come as standard equipment with the laptop. Any handheld computers, tablets (including but not limited to Apple iPads, Samsung Galaxy tablets) or similar devices are excluded from this category.

Loss of Hearing means permanent irrecoverable loss of hearing where: total loss of hearing in one or both ears to the extent that the hearing loss in one or both ears is greater than ninety-five(95) decibels across all frequencies using a pure tone audiogram that has lasted fifty-two (52) consecutive weeks and that in the opinion of an expert Medical Practitioner will not be recovered.

Etiqa Insurance Pte. Ltd. (Co. Reg No.: 201331905K) 23 Church Street, #01-01 Capital Square, Singapore 049481
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Loss of Speech means total loss of speech that has lasted for fifty-two (52) consecutive weeks and that in the opinion of an expert Medical Practitioner will not be recovered.

Major Unexpected Event means

(a) Natural Disaster;
(b) Epidemic or pandemic as declared by the World Health Organisation;
(c) Major industrial Accident as determined by Us;
(d) Civil unrest, riot or commotion resulting in cancellation of scheduled Public Conveyance services or in a relevant government warning against non-essential travel;
(e) Strike resulting in the cancellation of scheduled Public Conveyance services; or
(f) Any event leading to airspace or multiple airport closures.

Manual Work means work which involves a person undertaking physical labour or manual operation or active personal participation in any of the following:

(a) Underground work, mining work, military duties, offshore work, construction work, or outside building or installation work exceeding three meters height;
(b) Work that involves heavy machinery, explosives or hazardous materials;
(c) Work as a diver, life guard, taxi driver, bus driver, or other commercial vehicle or heavy vehicle driver, dispatch rider or delivery person;
(d) Work of a manual nature that involves specialist equipment and training;
(e) Work that presents risk of serious injury including but not limited to oil riggers, fishermen, crane operators or welders;
(f) Work involved as a staff in a bar, restaurant and hotel, or work as musicians and singers and fruit pickers if the fruit pickers are operating machinery; but does not mean a person who undertakes voluntary work for an organisation unless they receive remuneration for this work or if it involves construction work and usage of heavy machinery or working more than three meters above the ground.

Married Couple Plan means two (2) Insured Persons who are legally married can purchase this plan.

For Single Trip Policy – the Insured Persons must be legally married and travelling together on the same trip.

For Annual Multi-Trip Policy – the Insured Persons are legally married but are not required to travel together on any trip.

Medical Expenses mean expenses incurred within ninety (90) days of sustaining Bodily Injury or Illness and paid to a Medical Practitioner, Hospital and/or ambulance service provider for medical, surgical, X-ray, Hospital or nursing treatment including the cost of medical supplies and ambulance hire and including the cost of dental treatment where such treatment is necessarily incurred to restore sound and natural teeth and is caused by an Accident. All treatment including specialist treatment must be prescribed or referred by a Medical Practitioner in order for expenses to be reimbursed under this Policy which reimbursement will not exceed the usual level of charges for similar treatment, medical services or supplies in the location where the expenses were incurred had this insurance not existed.

Medical Practitioner means a doctor, consultant physician, surgeon or specialist, who is registered to practice Western medicine, who in rendering such treatment, is practising within the scope of his licensing and training in the geographical area of practice where the treatment is provided. The attending Medical Practitioner cannot be You, Your spouse, Your business partner, Your employer, Your employee, Your agent or a person who is related to You in any way by blood, marriage or adoption.

Mobility Aid means a device designed to assist walking or otherwise improve the mobility of people with mobility impairments and includes but is not limited to crutches, wheelchairs, walking frames and wheel trolleys.

Mountaineering means the ascent or descent of a mountain ordinarily necessitating the use of specified equipment including but not limited to crampons, pickaxes, anchors, bolts, carabineers and lead-rope or top-rope anchoring equipment.

Etiqa Insurance Pte. Ltd. (Co. Reg No.: 201331905K) 23 Church Street, #01-01 Capital Square, Singapore 049481
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Natural Disasters mean extreme weather conditions as determined by Us, including but not limited to cyclones, hurricanes, typhoons, tornadoes, fires, floods, tsunamis, volcanic eruptions, earthquakes, landslides or other convulsion of nature or by consequences of any of the occurrences stated above.

Optional Add-on means the coverage which are operative only if shown on the Schedule, with the payment of additional premium.

Overseas means beyond the territorial limits of Singapore.

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

Permanent Disablement means one of the items of disability listed in the scale of compensation under Section 1, and which was caused only by an Accident, as long as:

(a) the disability lasts for twelve (12) months consecutively from the date of the Accident; and
(b) Our Medical Practitioner confirms that it is not going to improve after twelve (12) months.

Personal Property and Baggage means personal goods belonging to You which are taken on the Journey or acquired by You and carried on Your person or hand-carried or check-in as accompanied baggage with the carrier during the Journey.

Pre-existing Medical Condition means any medical condition for which:

(a) The Insured Person(s) received medical treatment, diagnosis, consultation or prescribed drugs within a twelve (12) month period immediately prior to the Effective Date of Insurance; or
(b) Medical advice or treatment was recommended by a Medical Practitioner within a twelve (12) month period immediately prior to the Effective Date of Insurance; or
(c) the Insured Person(s) should be reasonably aware of within a twelve (12) month period immediately prior to the Effective Date of Insurance.

Prohibited Person means a person or entity who is, or who is related to a person or entity:

(i) subject to laws, regulations or sanctions administered by any inter-government, government, regulatory or law enforcement authorities of any country, which will prohibit or restrict us from providing insurance or carrying out any transaction under this policy; or
(ii) who is involved in any terrorist or illegal activities or placed on sanction listing or issued with freezing order.

Policyholder refers to the named owner of this Policy as shown in the Schedule.

Public Conveyance means any land, water or air conveyance operating under a license in the country the Insured Person(s) is in for the transportation of fare paying passengers and which has fixed, established and regular schedules and routes only.

Public Air Conveyance means all common public air transport carriers operated by a recognized airline which are mechanically propelled and are licensed to carry fare-paying passengers by the relevant authorities but exclude (i) contractor, chartered or private carriers and (ii) any carriers which are operated primarily for sight- seeing service and amusement of the passengers.

Public Place means any place to which the general public has access to such as airports, beaches, driving ranges, golf courses, hotel foyers, parks, public buildings, restaurants, shops and similar places.

Quarantine means a period of time during which a person that might have a disease is kept away from other people so that the disease cannot spread.

Selected Plan means the choice of Classic, Deluxe or Suite Plan which You or Your representative made at the time of application.

Etiqa Insurance Pte. Ltd. (Co. Reg No.: 201331905K) 23 Church Street, #01-01 Capital Square, Singapore 049481
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Serious Medical Condition means a condition which in the opinion of Emergency Services Hotline constitutes a serious medical emergency requiring urgent remedial treatment to avoid death or serious impairment to the Insured Person(s)'s immediate or long-term health prospects. The seriousness of the medical condition shall be judged within the context of the Insured Person(s)'s geographical location, the nature of the medical emergency and the local availability of appropriate medical care of facilities.

Schedule means the information page that contains the details of the Policyholder, Insured Person(s), benefit, premium and Period of Insurance attached to this Policy.

Serious Bodily Injury or **Serious Illness** whenever applied to the Insured Person(s), is one which requires treatment by a Medical Practitioner and which results in the Insured Person(s) being certified by that Medical Practitioner as unfit to travel or continue with the planned Trip.

Sports Equipment means specialised equipment needed to participate in a particular sport, which includes but is not limited to snow skis or snow boards, surfboards, bicycles, or racquets. For the avoidance of doubt, Sports Equipment does not mean or include any accessories or motorised equipment.

Spouse means the adult Insured Person(s) legally married spouse.

Stolen means having been stolen by a third party by way of theft, robbery or burglary without Your assistance, consent or cooperation.

Strike means any organised, wilful refusal by any worker or employee to continue working to register a protest, or the action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimising the consequences of such act.

Transit Traveller(s) refers to an Insured Person(s) who is not a Singapore Resident. A Transit Traveller will be eligible for coverage under this category if the following conditions are met:

(a) a Transit Traveller is only eligible for cover under a Group Plan, Family Plan and Married Couple Plan, where the Policyholder must be a Singapore Resident. The Policyholder and Transit Traveller(s) need not be related to each other; and
(b) the Trip undertaken by a Transit Traveller must start and end in Singapore.

Travel Agent means a person or entity who holds a current and valid license issued by the Singapore Tourism Board under the Travel Agents Act 1975.

Travel Companion means a person who has made travel bookings to accompany the Insured Person(s) on the Trip.

Trip means an Overseas Journey undertaken under either a Single Trip Policy or an Annual Multi-Trip Policy.

For Single Trip Policy, Trip means an Overseas journey not exceeding one hundred and eighty-two (182) consecutive days and for which cover commences from:

(a) In respect of Sections 17, 19, 21, 38, 41 and 43 on the Policy issuance date or as specified under the applicable Section, whichever is later;
(b) In respect of all other Sections, on the departure date shown on the Schedule or the time of departure from Singapore to travel to the intended Overseas destination(s), whichever is later; and
(c) Shall continue until:
    i. The Insured Person(s)'s arrival in Singapore;
    ii. The expiry date shown in Your Schedule; or
    iii. One hundred and eighty-two (182) consecutive days following the commencement date of the Insured Person(s)'s Trip.

Etiqa Insurance Pte. Ltd. (Co. Reg No.: 201331905K) 23 Church Street, #01-01 Capital Square, Singapore 049481
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For Annual Multi-Trip Policy, Trip means an Overseas Journey that does not exceed ninety (90) consecutive days and for which cover shall commence from:

(a) In respect of Sections 17, 19, 21, 38, 41 and 43 on the Policy issuance date, date of actual booking for the Trip or as specified under the applicable Section, whichever is later; and

(b) In respect of all other Sections, on the Policy issuance date or the time of departure from Singapore to travel to the intended Overseas destination(s), whichever is later; and

(c) Shall continue until:
   i. the Insured Person(s)'s arrival in Singapore;
   ii. the expiry date shown in Your Schedule; or
   iii. ninety (90) consecutive days following the commencement date of the Insured Person(s)'s Trip, whichever is earlier.

Us / We / Our means Etiqa Insurance Pte. Ltd. (Company Reg. No. 201331905K).

War means a hostile contention caused by or between nations or states, or parties in the same nation or state, exercising at least de facto authority within a given territory and commanding an armed force.

Winter Sports means skiing of any form (including snow skiing, dry-slope skiing, cross country skiing, alpine skiing, glacier skiing, land skiing, mono-skiing, langlauf or Nordic skiing, ski-racing, ski-jumping, ski-lying, ski-bobbing, ski-acrobatics and stunting and heli-skiing), ice-skating and use of sledges, skeletons, snow boards, snow mobiles, bobsleighs, toboggans or luge.

You / Your means the Policyholder named in the Schedule.

TRAVEL ZONE		
	ZONE 1	ASEAN: Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Thailand, Philippines and Vietnam.
	ZONE 2	Zone 1; Asia: Armenia, Australia, Azerbaijan, Bahrain, Bangladesh, China (excluding Tibet), Cyprus, Georgia, Hong Kong, India, Israel, Japan, Jordan, Kazakhstan, Kuwait, Kyrgyzstan, Lebanon, Macau, Maldives, Mauritius, Mongolia, New Zealand, Oman, Pakistan, Palestine, Qatar, Saudi Arabia, South Korea, Sri Lanka, Taiwan, Tajikistan, Timor-Leste, Turkey, Turkmenistan, United Arab Emirates and Uzbekistan.
	ZONE 3	Zone 1; Zone 2; Nepal, Tibet and Worldwide/the rest of the world excluding countries in the Sanctioned Countries List

Etiqa Insurance Pte. Ltd. (Co. Reg No.: 201331905K) 23 Church Street, #01-01 Capital Square, Singapore 049481
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TAKAFUL PRINCIPLES

This section applies to your Certificate for Travel Takaful being a General Takaful certificate based on Takaful principles below which shall be read together with the provisions of this Certificate and Your Schedule.
For the purposes of this Certificate, both You and Us acknowledge that:

a) *Wakalah* (agency): You agree to appoint Us to administer Your Contribution on Your behalf, including the investment of the General Takaful fund and the disbursement of Benefits to the entitled Takaful participants. Based on Wakalah principle, You agree to the distribution and administration costs of 60% of the total Contribution over the Period of Takaful.
b) *Tabarru'* (donation): You also agree that the remaining portion of Your Contribution will be allocated as *Tabarru'* for the purposes of mutual support and cooperation. You are entitled to the coverage and Benefits as expressed in the terms and conditions of this Certificate and Your Schedule.
c) In the event of excess of *Tabarru'* contributed by You, You agree to waive Your rights to the excess and it will be given to Us for Us to utilise where We deem fit including administering and/or investing the overall General Takaful fund.

Save for Policy Owners' Protection Scheme section, reference to the terms used in all related Policy documents, include but not limited to Schedule, Endorsement and notices, shall be construed in accordance with the corresponding terms that are commonly referred in a General Takaful certificate as follows:

Insurance Terms	Takaful Terms
Benefit	Takaful Benefit
Buy/Purchase	Sign up
Capital Sum Insured	Capital Sum Covered
Insurance	Takaful or Cover
Insurer	Takaful Operator
Insured Person(s)	Covered Person(s)
General Insurance	General Takaful
Period of Insurance	Period of Takaful
Policy	Certificate
Policyholder	Participant
Premiums	Contributions
Reinsurance	Retakaful

Important Notes:
Financial Shariah Advisory and Consultancy of Singapore Islamic Scholars & Religious Teachers Association (Pergas) has certified this plan and its structure as Shariah compliant under the concept of *Wakalah*, *Tabarru'* and Takaful.

The Monetary Authority of Singapore has not reviewed whether the product is compliant with Shariah principles.

Etiqa Insurance Pte. Ltd. (Co. Reg No.: 201331905K) 23 Church Street, #01-01 Capital Square, Singapore 049481
E customer.service@etiqa.com.sg

THE BENEFITS

PERSONAL ACCIDENT BENEFITS

Section 1 – Accidental Death or Permanent Disablement

If the Insured Person(s) is

(a) involved in an Accident; or

(b) involved in an Accident due to a Natural Disaster,

and within the next twelve (12) months suffers Bodily Injury or death, We will indemnify the Insured Person(s) or his legal representative up to the limit stated in the Schedule.

The aggregate of all benefits payable shall not exceed 100% of the Capital Sum Insured as shown under the Scale of Compensation.

Scale of Compensation		% of Capital Sum Insured Suite
1	Accidental Death	100%
2	Permanent total disablement preventing the Insured Person from attending to any business, occupation or duties for which he is reasonably qualified by reason of his education, training and experience	100%
3	Permanent total loss of sight of one or both eyes	100%
4	Permanent total loss of a hand or a foot or loss by physical severance at or above the wrist or ankle	100%
5	Permanent total loss of speech and hearing	100%
6	Permanent total loss of hearing in both ears	75%
7	Permanent total loss of hearing in one ear	15%
8	Permanent total loss of speech	50%

Applicable to Section 1:

Cover commences three (3) consecutive hours before the time the Insured Person(s) leave his residence or office for a direct Trip to the place of embarkation in Singapore to the Overseas destination and ceases upon:

(a) the expiry date stated in the Policy;

(b) the Insured Person(s)'s return to his permanent residence; or

(c) within three (3) hours of the time of arrival in Singapore, whichever is earlier.

Exclusions Applicable to Section 1:

We will not pay any Permanent Disablement or death claim arising from Illness or Infectious Diseases.

Section 2 – Child Education Grant (Applicable to Deluxe and Suite Plan Only)

If You suffer an Accidental death which is claimable under Section 1 and on the date of the Accident You have a Child or Children, We will pay S$5,000 to each Child, provided they are Your natural or legally adopted Child.

The aggregate of all benefits payable shall not exceed 100% of the Capital Sum Insured as shown under the Scale of Compensation shown in Section 1.

Etiqa Insurance Pte. Ltd. (Co. Reg No.: 201331905K) 23 Church Street, #01-01 Capital Square, Singapore 049481
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OVERSEAS MEDICAL BENEFITS

Section 3 – Medical Expenses Incurred Overseas

We will reimburse the Insured Person(s) the Medical Expenses necessarily incurred within ninety (90) days while Overseas for Bodily Injury or Illness suffered solely and independently of any other causes, up to the limit stated in the Schedule.

This benefit also covers expenses incurred in relation to treatment by a Chinese Medicine Practitioner or chiropractor, which are necessarily incurred while Overseas for Bodily Injury and Illness which the Insured Person(s) suffered solely and independently of any other causes, up to a total of S$500 (for Deluxe plan) and S$750 (for Suite plan). Treatment by a Chinese Medicine Practitioner or chiropractor is not covered under the Classic plan.

In the event the Insured Person(s) is entitled to a refund or reimbursement of all or part of such expenses from any other source, or if there is in place any other insurance against the events covered under this Section, We shall only be liable for the excess of the amount recoverable from such other source or insurance subject to the applicable limits.

Note: This Policy will only pay for a claim under Section 3, 45 or 48 for the same event but not under more than one section.

Section 4 – Hospital Visit

In the event the Insured Person(s) is under Hospital Confinement during a Trip for more than five (5) consecutive days due to a Bodily Injury or Illness sustained while Overseas and a Medical Practitioner confirms it is medically inappropriate to move the Insured Person(s) to another location or to return the Insured Person(s) to Singapore for medical treatment, and no adult member of the Insured Person(s)'s family is with him, We will pay up to the limit stated in the Schedule:

(a) reasonable travel expenses (economy class airfare, rail or sea transport fare) necessarily incurred by one relative or friend departing from Singapore to the place where the Insured Person(s) is under Hospital Confinement; and

(b) reasonable hotel accommodation expenses necessarily incurred by the relative or friend to visit and stay with the Insured Person(s) for the duration of his Hospital Confinement.

Any assessment of reasonable hotel accommodation or travel expense shall be determined by Us. No coverage will be provided if the Insured Person(s)'s relative or friend becomes entitled to a refund of all or part of such expenses from another source, including under any other existing insurance policy.

Note: This Policy will only pay for a claim under Section 4, 5 or 6 for the same event but not under more than one section.

Section 5 – Compassionate Visit

If the Insured Person(s) sustains Bodily Injury or Illness which results in death while Overseas and no adult member of his family is with him, We will reimburse up to the limit stated in the Schedule the reasonable transportation expenses (air, sea or land travel) and accommodation expenses necessarily incurred by one relative or friend to assist in the final arrangements to bring the body back to Singapore.

Note: This Policy will only pay for a claim under Section 4, 5 or 6 for the same event but not under more than one section.

Section 6 – Child(ren) Guardian

If the adult Insured Person(s) is hospitalised Overseas with a Child(ren) below the age of eighteen (18) years and no other adult is with the Child(ren), We will pay for the reasonable transport and hotel accommodation expenses for an adult relative to accompany the Insured Person(s)'s Child(ren) back to Singapore up to the limit stated in the Schedule.

Note: This Policy will only pay for a claim under Section 4, 5 or 6 for the same event but not under more than one section.

Etiqa Insurance Pte. Ltd. (Co. Reg No.: 201331905K) 23 Church Street, #01-01 Capital Square, Singapore 049481
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Section 7 – Hotel Extension

If during the Period of Insurance, while the Insured Person(s) is on a Journey and as a direct result of an Accidental Bodily Injury or Illness, the Insured Person(s) is confined in a Hospital Overseas for more than five (5) consecutive days and the Insured Person(s)'s medical condition forbids evacuation upon written advice of a Medical Practitioner, We will indemnify one of the Insured Person(s)'s Travel Companion who remain behind and take care of the Insured Person(s)'s for such additional accommodation expenses up to the limit stated in the Schedule.

We will also indemnify the Insured Person(s)'s Travel Companion for meals and transportation expenses up to the sub-limit of S$75 per day.

This benefit is only payable on the written advice of a Medical Practitioner that the Insured Person(s) cannot continue the Journey solely by reason of the Accidental Bodily Injury or Illness and Our Emergency Services Hotline accepts the Insured Person(s)'s inability to continue the Journey.

Section 8 – Overseas Hospital Income

If the Insured Person(s) is hospitalised Overseas due to an Accidental Bodily Injury or Illness while Overseas, We will pay S$200 every twenty-four (24) consecutive hours up to the limit stated in the Schedule. Payment shall be made after the Hospital Confinement and upon returning to Singapore.

The daily benefit shall be paid for each day of Hospital Confinement from the first day of Hospital Confinement and up to the limit stated in the Schedule.

This benefit shall be payable only if the following conditions are met:

(a) Hospital Confinement must occur Overseas as a direct result of the Accidental Bodily Injury or Illness; and
(b) Hospital Confinement must be considered medically necessary by a Medical Practitioner.

Section 9 – Mobility Aid Reimbursement (Applicable to Deluxe and Suite Plan Only)

We will reimburse the Insured Person(s) up to the limit specified in the Schedule the reasonable and necessary expenses incurred Overseas for the purchase and/or hire of Mobility Aids as a result of an Accidental Bodily Injury or Illness that is covered under Section 1.

If the Insured Person(s) is entitled to a refund of all or part of the expenses for the Mobility Aid from any person or any other source, We will only pay the balance amount that is not refunded subject to the applicable limits.

Section 10 – Women's Benefits (Coverage after 12 Weeks)

We will reimburse the Insured Person(s) up to the limit specified in the Schedule, the Medical Expenses which are necessarily incurred Overseas for a pregnancy-related Illness. A written report of the medical condition from the Medical Practitioner must be provided along with the original medical bills and receipts.

If the Insured Person(s) is entitled to a refund of all or part of the expenses from any person or any other source, We will only pay the balance amount of Medical Expenses that is not refunded subject to the applicable limits.

Exclusions Applicable to Section 10:

We will not pay for the following:

(a) ectopic pregnancy or childbirth (including premature childbirth or stillbirth);
(b) abortion or miscarriage unless it is due to a Bodily Injury caused solely by an Accident and not caused by any natural causes or Illness related to pregnancy or childbirth;
(c) pregnancy-related Illness or treatment which the Insured Person(s) sought upon return to Singapore.

Etiqa Insurance Pte. Ltd. (Co. Reg No.: 201331905K) 23 Church Street, #01-01 Capital Square, Singapore 049481
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LOCAL MEDICAL BENEFITS

Section 11 – Post-Trip Medical Expenses Incurred In Singapore

We will reimburse the Insured Person(s) up to the limit stated in the Schedule, the Medical Expenses necessarily incurred in Singapore for medical treatment or follow-up medical treatment in Singapore for Bodily Injury or Illness while Overseas. This benefit also covers expenses incurred in relation to treatment by a Chinese Medicine Practitioner or chiropractor, up to a total of S$500 (for Deluxe plan) and S$750 (for Suite plan). Treatment by a Chinese Medicine Practitioner or chiropractor is not covered under the Classic plan.

The time limit for seeking such medical treatment is as follows:

(a) if prior medical treatment has not been sought Overseas, the Insured Person(s) must seek medical treatment in Singapore within forty-eight (48) hours from the date of return to Singapore. From the date of the first medical treatment in Singapore, the Insured Person(s) has up to a maximum of thirty (30) days to continue medical treatment in Singapore up to the limit stated in the Schedule; or

(b) if medical treatment has already been sought Overseas, the Insured Person(s) has up to a maximum of thirty (30) days from the date of return to Singapore to continue medical treatment in Singapore up to the limit stated in the Schedule.

An excess of S$50 applies for each and every claim under the Classic Plan.

In the event the Insured Person(s) is entitled to a refund or reimbursement of all or part of such Medical Expenses from any other source, or if there is in place any other insurance against the events covered under this section, We shall only be liable for the excess of the amount recoverable from such other source or insurance.

Note: This Policy will only pay for a claim under Section 11 or 49 for the same event but not under more than one section.

Section 12 – Hospital Income in Singapore

If during the Period of Insurance, while the Insured Person(s) is on a Journey, and as a direct result of an Accidental Bodily Injury or Illness, the Insured Person(s) is immediately hospitalised upon return to Singapore, We will pay the Insured Person(s) S$100 every twenty-four (24) consecutive hours up to the limit stated in the Schedule.

This benefit shall be payable only if the following conditions are met:

(a) Hospital Confinement must occur within thirty (30) days as a direct result of the Accidental Bodily Injury or Illness; and

(b) Hospital Confinement must be considered medically necessary by a Medical Practitioner.

Section 13 – Local Quarantine Allowance (Applicable to Deluxe and Suite Plan Only)

If during the Period of Insurance while the Insured Person(s) is on a Journey, and upon return to Singapore the Insured Person(s) is immediately placed under Quarantine by the Ministry of Health (MOH) as a result of close contact with confirmed cases of an Infectious Disease or in the event the Insured Person(s) is identified by MOH as a carrier of the Infectious Disease, We will pay You up to the limit stated in the Schedule. The daily benefit amount of S$50 shall be paid for each complete day (twenty-four (24) hours) of Quarantine from the first day of Quarantine.

Etiqa Insurance Pte. Ltd. (Co. Reg No.: 201331905K) 23 Church Street, #01-01 Capital Square, Singapore 049481
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TRAVEL ASSISTANCE BENEFITS

ALL EXPENSES PAID EMERGENCY MEDICAL EVACUATION & REPATRIATION

In conjunction with the Emergency Services Hotline, We shall arrange and pay for the following services up to the limit stated in the Schedule per occurrence for Section 14, subject to the exclusions listed.

Section 14 – Emergency Medical Evacuation & Repatriation

If the Insured Person(s) suffers a Serious Bodily Injury or Serious Illness while they are Overseas and in the opinion of the Emergency Services Hotline, it is deemed medically appropriate to move the Insured Person(s) to another location or to return the Insured Person(s) to Singapore for medical treatment, the Emergency Services Hotline will arrange for the evacuation utilising the means best suited to do so, based on the medical severity of the Insured Person(s)'s condition. We will pay for the covered expenses for such evacuation up to the limit stated in the Schedule.

The means of evacuation arranged by the Emergency Services Hotline may include air ambulance, surface ambulance, regular air transportation, railroad or any other appropriate means. All decisions as to the means of transportation and the final destination will be made by the Emergency Services Hotline or the authorised representative, and will be based solely on medical necessity. Covered expenses are expenses for services provided and/or arranged by the Emergency Services Hotline for the Insured Person(s)'s transportation and shall include medical services and medical supplies necessarily incurred as a result of the emergency medical evacuation.

If the Insured Person(s) suffers death within thirty (30) days from the date of the Bodily Injury or commencement of the Illness, the Emergency Services Hotline will make the necessary arrangements for the return of the mortal remains to Singapore. We will also pay the associated reasonable expenses necessarily incurred Overseas for services and supplies provided by the mortician or undertaker, including but not limited to the cost of a basic casket, embalmment and cremation if so elected. This will not include expenses related to religious ceremony or rites.

All arrangements for the repatriation must be approved and arranged through the Emergency Services Hotline unless making such arrangements through the Emergency Services Hotline were not possible in the circumstances due to reasons beyond the Insured Person(s) estate's control and any alternative arrangements are deemed reasonable by Us.

To access the service, dial **+65 6415 8694** for the Emergency Services Hotline and quote the Insured Person(s)'s policy number. Consultation with the Emergency Services Hotline is free. Other third-party costs and expenses are covered under this Policy subject to the terms and conditions provided in this Policy.

(a) Telephone Medical Advice
(b) Medical Service Provider Referral
(c) Arrangement of Appointment with Local Doctors
(d) Arrangement of Hospital Admission
(e) Guarantee of Medical Expenses Incurred
(f) Monitor Medical Condition during Hospitalisation with Attending Medical Practitioner
(g) Travel Information And Emergency Assistance Services
(h) Pre-Trip Information Services
(i) Inoculation Requirements & Visa Requirements
(j) 24-hours Emergency General Travel Assistance (English & Mandarin)
(k) Embassy Referral
(l) Lost Luggage Assistance
(m) Lost Passport Assistance
(n) Emergency Message Transmission Assistance
(o) Interpreter Referral

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Exclusions Applicable to Section 14:

The Emergency Services Hotline and/or Us will not be liable for the following treatment, items, conditions, activities and their related or consequential expenses:

(a) any Pre-existing Medical Condition;

(b) emergency medical evacuation or repatriation or cost not approved in advance and in writing by the Emergency Services Hotline and/or not arranged by the Emergency Services Hotline. This exclusion shall not apply to emergency medical evacuation from remote or primitive areas where the Emergency Services Hotline cannot be contacted in advance and delay might reasonably be expected to result in loss of life or extreme prejudice to the Insured Person(s)'s prospect;

(c) any expenses for a service not approved and arranged by the Emergency Services Hotline, or an authorised representative of the Emergency Services Hotline unless We decide that such expenses were necessarily incurred and for reasons beyond the control of the Insured Person(s), the Insured Person(s)'s relative or Travel Companion;

(d) any expenses incurred for services provided by another party for which the Insured Person(s) is not liable to pay, or any expenses already included in the cost of a scheduled Trip including but not limited to the unutilised portion of the return air ticket for the scheduled Trip;

(e) any event occurring when the Insured Person(s) is in Singapore;

(f) any expenses if the Insured Person(s) is travelling outside Singapore contrary to the advice of a Medical Practitioner or for the purpose of obtaining medical treatment or for rest and recuperation following any prior Accident or Illness;

(g) any expenses if the Insured Person(s) is not suffering from a Serious Medical Condition or if the treatment can be reasonably delayed until his return to Singapore;

(h) any treatment or expenses related to childbirth or pregnancy (except abnormal pregnancy or vital complications of pregnancy which endangers the life of the mother or unborn child/children) and in any event, childbirth, miscarriage (spontaneous abortion) or pregnancy after the 6th month thereof;

(i) any expenses related to an Accident or Bodily Injury occurring while the member is engaged in Extreme Sports and Sporting Activities, Hazardous Activities and all professional sports;

(j) any expenses incurred for emotional, mental illness and psychiatric disorder as opposed to physical and strictly medical reason;

(k) self-inflicted injury, suicide, drug addiction or abuse, alcohol abuse, sexually transmitted diseases, Acquired Immune Deficiency Syndrome (AIDS) or any AIDS-related conditions or diseases;

(l) any treatment performed or ordered by a non-registered Medical Practitioner not in accordance with the standard medical practice as defined in the country of treatment;

(m) the cost of burial in the Insured Person(s)'s home country; or

(n) any expenses resulting from participation in War, riot, civil commotion or any illegal act including resulting imprisonment or while serving in a police or military unit.

In any event, We reserve the right to reimburse the Insured Person(s) only for those expenses incurred for services which the Emergency Services Hotline would have provided under the same circumstances and up to the limit stated in the Schedule.

Section 15 – Emergency Telephone Charges

We will reimburse the Insured Person(s) up to the limit stated in the Schedule for all telephone charges incurred for engaging the services of the Emergency Services Hotline during a medical assistance/emergency situation for which a medical claim will be submitted under Section 14.

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LIABILITY BENEFITS

Section 16 – Personal Liability Abroad

We will indemnify the Insured Person(s) up to the limit stated in the Schedule for legal liability to a third party arising during the Trip Overseas due to:

(a) death or Accidental Bodily Injury to a third party; or
(b) Accidental loss of or damage to a third party's property.

Exclusions Applicable to Section 16:

(a) No benefits will be provided arising from property belonging to a member of the Insured Person(s)'s family or employee or deemed by law to be the Insured Person(s)'s employee;
(b) Liability to any person who is a member of the Insured Person(s)'s family or employee or deemed by law to be the Insured Person(s)'s employee;
(c) Property belonging to the Insured Person(s) or in his care, custody or control;
(d) Any liability assumed under contract;
(e) Liability arising directly or indirectly from, in respect of, or due to the Insured Person(s)'s wilful, malicious or unlawful act;
(f) Liability arising directly or indirectly from, in respect of, or due to the ownership, possession or use of vehicles, aircraft, watercraft, firearms or animals;
(g) Liability arising directly or indirectly from, in respect of, or due to ownership or occupation of land or buildings (other than occupation only of any temporary residence);
(h) Liability arising directly or indirectly from, in respect of, or due to the undertaking or pursuit of any trade, business or profession;
(i) Liability arising directly or indirectly from, in respect of, or due to any criminal acts;
(j) Legal costs resulting from any criminal proceedings;
(k) The Insured Person(s) participation in any motor rallies, or car, motorcycle, boat or aerial racing;
(l) Judgments which are not in the first instance delivered by or obtained from a court of competent jurisdiction within Singapore; and/or
(m) Punitive, aggravated or exemplary damages.

As a condition precedent to Our liability, the Insured Person(s) must not make any offer or promise of payment or admit any liability or fault to any other party, or become involved in any litigation without our written approval.

TRAVEL INCONVENIENCE BENEFITS

Section 17 – Trip Cancellation and Loss of Deposit

If the Insured Person(s) is prevented from travelling due to the reasons listed below occurring within thirty (30) days from the start of the Trip and are forced to cancel the Trip:

(a) Death, Serious Bodily Injury or Serious Illness of the Insured Person(s) or his Spouse, Child, parent, parent-in-law, grandparent, grandchild, brother, sister or Travel Companion;
(b) Major Unexpected Event which prevents the Insured Person(s) from travelling to his main destination(s);
(c) Serious damage to the Insured Person(s)'s permanent place of residence due to a fire or Natural Disaster;
(d) Called as a witness in the Court of Law in Singapore or the compulsory Quarantine of the Insured Person(s) or his Travel Companion or his relative,

We will pay for the irrecoverable travel and accommodation expenses paid in advance; the irrecoverable cost of excursions, tours and activities provided by Travel Agent which you have paid for up to the limit stated in the Schedule.

Under this section, cancellation means unavoidable termination of the Trip after it is arranged but before it has commenced.

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This coverage is effective only:

(a) if this Policy is purchased before the Insured Person(s) becomes aware of any circumstances which could lead to the cancellation of a planned Trip;
(b) with the provision of documentary proof that there was a first attempt to seek a refund of any prepaid expenses from the transport or accommodation provider and the refund request has been denied by them. We will pay the balance of the irrecoverable travel or accommodation expenses; the irrecoverable cost of excursions, tours and activities provided by the Travel Agent after deducting the amount that has been refunded by the transport or accommodation provider; and
(c) if the Travel Agent, tour operator, transport or accommodation provider(s) have been duly informed at the earliest possible time as soon as the Insured Person(s) is aware that there is a change of travel plans.

Exclusions Applicable to Section 17:

We shall not pay for claims arising directly or indirectly from, in respect of, or due to:

(a) government regulations or control;
(b) cancellation by the Public Conveyance or any other provider of the travel and/or accommodation;
(c) cover under any other existing insurance scheme or government programme;
(d) any prepaid or non-refundable expenses for unused local excursions, tours, seminars, courses, theatre shows, theme parks, sporting events, concerts and any other charges not related to travel expenses or expenses from the Insured Person(s)'s travel agency/provider for purposes of facilitating the Trip;
(e) this Policy being purchased less than three (3) days before the date of departure (date of departure inclusive) (with the exception of the Insured Person(s)'s death or the death of the Travel Companion caused by an Accident);
(f) a Major Unexpected Event which was publicly known at the time the Insured Person(s) booked his Trip or purchased this policy, whichever occurs last;
(g) compensation for any air miles or holiday points the Insured Person(s) used to pay for the Trip in part or in full; and/or
(h) any additional costs due to a delay in informing the relevant transport or accommodation provider(s) of the change in travel plans.

Note: This Policy will only pay for a claim under Section 17, 18, 19, 20, 21, 22, 23 or 38 for the same event but not under more than one section.

Section 18 – Travel Curtailment (Including Hijacking)

If after the commencement of the Trip and the Insured Person(s) should decide to return directly to Singapore due to the occurrence of the events stated below, We will pay for the irrecoverable loss of deposit, additional transport expenses (air, sea or land travel) and accommodation expenses necessarily incurred, and pro-rated amount for each incomplete day of the remaining Trip after due adjustment for any sum recovered up to the limit stated in the Schedule:

(a) Serious Bodily Injury or Serious Illness of the Insured Person(s) and upon written medical advice;
(b) Hijacking of the aircraft in which the Insured Person(s) is on board as a passenger;
(c) the unexpected death or Bodily Injury or Illness of the Insured Person(s)'s Travel Companion;
(d) Major Unexpected Event which prevents the Insured Person(s) from continuing with his scheduled Trip;
(e) the Quarantine upon medical advice which prevents the Insured Person(s) from continuing with his scheduled Trip, and he has to remain Overseas before returning directly to Singapore from Overseas.

A medical certificate must be obtained from the Medical Practitioner treating the Insured Person(s) or his Travel Companion confirming the Serious Bodily Injury or Serious Illness.

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This coverage is effective only:

(a) if this Policy is purchased before the Insured Person(s) becomes aware of any circumstances which could lead to the curtailment of a planned Trip;

(b) with the provision of documentary proof that there was a first attempt to seek a refund of any prepaid expenses from the transport or accommodation provider and the refund request has been denied by them. We will pay the balance of the irrecoverable transport or accommodation expenses after deducting the amount that has been refunded by the transport or accommodation provider; and

(c) if the Travel Agent, tour operator, transport or accommodation provider(s) have been duly informed at the earliest possible time as soon as the Insured Person(s) is aware that there is a change of travel plans.

Exclusions Applicable to Section 18:

We shall not pay for claims arising directly or indirectly from, in respect of, or due to:

(a) government regulations or control, delay or amendment of the booked Trip (including error, omission or default) by the provider of any service forming part of the booked Trip as well as the Travel Agent or tour operator through whom the Trip was booked;

(b) failure to obtain the necessary documents to travel;

(c) the Insured Person(s)'s business, financial or contractual obligation or those of the Insured Person(s)'s Travel Companion;

(d) the Insured Person(s)'s disinclination to travel or financial circumstances; and/or

(e) any additional costs due to a delay in informing the relevant transport or accommodation provider(s) of the change in travel plans.

Note: This Policy will only pay for a claim under Section 17, 18, 19, 20, 21, 22, 23 or 38 for the same event but not under more than one section.

Section 19 – Travel Postponement

We will indemnify the Insured Person(s) up to the limit stated in the Schedule if the Insured Person(s) have to postpone his Trip due to the reasons listed below if they happen within thirty (30) days before the Insured Person(s) is due to leave:

(a) death, Serious Illness or Serious Injury or compulsory Quarantine of the Insured Person(s) or Travel Companion;

(b) Major Unexpected Event that prevents the Insured Person(s) from Travelling to his main destination(s) as scheduled and outlined in the Insured Person(s)'s Trip itinerary Overseas;

(c) serious damage to the Insured Person(s) home in Singapore due to a fire or Natural Disaster occurring after the issue date of the Policy and within one (1) week before the date of departure;

(d) if the Insured Person(s) have to appear in the Courts of Law in Singapore as a witness during his Trip and he was not aware of this when he took up this Policy; or

(e) if the Insured Person(s) is forced to postpone his Trip because the Insured Person(s) is a Child and his Travel Companion who is his legal guardian has to cancel his/her Trip due to one of the reasons listed above.

Exclusions Applicable to Section 19:

We will not pay for any loss or charges:

(a) caused directly or indirectly by government regulations or control;

(b) caused by cancellation by the Public Conveyance or any other provider of the travel and/or accommodation;

(c) covered by any other existing insurance scheme or government programme;

(d) from prepaid or non-refundable expenses for unused local excursions, tours, seminars, courses, theatre shows, theme parks, sporting events, concerts and any other charges not related to transport or accommodation;

(e) should this Policy be purchased less than three (3) days before the date of departure (date of departure inclusive) (with the exception of the Insured Person(s)'s death or the death of the Travel Companion caused by an Accident);

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(f) that results from a Major Unexpected Event which was publicly known at the time the Insured Person(s) booked his Trip or purchased this Policy, whichever occurs last; and/or
(g) compensation for any air miles or holiday points the Insured Person(s) used to pay for the Trip in part or in full.

Note: This Policy will only pay for a claim under Section 17, 18, 19, 20, 21, 22, 23 or 38 for the same event but not under more than one section.

Section 20 – Trip Disruption

If the Trip is disrupted while the Insured Person(s) is Overseas and is forced to alter the itinerary due to any of the events below:

(a) Serious Bodily Injury or Serious Illness of the Insured Person(s). Written medical advice must be provided by a Medical Practitioner that the Insured Person(s) is medically unfit for travel;
(b) Major Unexpected Event at the place the Insured Person(s) is in, or plan to travel to based on the original itinerary; or
(c) the Insured Person(s)'s scheduled flight is cancelled due to airport, runway or airspace closure or poor weather conditions,

We will pay for:

(a) the additional transport (economy class) and/or accommodation (standard room) expenses incurred in order to continue the Trip; or
(b) the unused irrecoverable transport and accommodation expenses paid in advance for the Trip.

Conditions Applicable to Section 20:

The Insured Person(s) must provide documentary proof that there was a first attempt to seek a refund of any prepaid expenses from the transport or accommodation provider and the refund request has been denied by them. We will pay the balance of the irrecoverable travel or accommodation expenses after deducting the amount that has been refunded by the transport or accommodation provider.

Exclusions Applicable to Section 20:

We will not pay for:

(a) any loss or charges that is covered by any other existing insurance scheme or government program;
(b) any other additional expenses incurred to extend the Trip longer than what was originally scheduled;
(c) the extra cost incurred to upgrade the Insured Person(s) to a better class or category of transport or accommodation compared to your original itinerary. For example, the Insured Person(s) cannot change from a budget airline to a commercial airline.
(d) compensation for any air miles, credit card/ membership card points redemption or holiday points the Insured Person(s) used to pay for the Trip in part or in full; or
(e) any claim that results from your scheduled flight being cancelled due to any fault on the airline's part such as aircrew rotation, rescheduled flights, operational requirements or mechanical breakdown of the airplane.

Note: This Policy will only pay for a claim under Section 17, 18, 19, 20, 21, 22, 23 or 38 for the same event but not under more than one section.

Section 21 – Replacement Traveller (Applicable to Deluxe and Suite Plan Only)

If an Insured Person(s) is unable to commence the Trip due to any of the following unexpected events occurring within thirty (30) days before the planned date of departure of the Trip:

(a) Death or Serious Bodily Injury or Serious Illness or compulsory Quarantine of the Insured Person(s) or Your Travel Companion;
(b) Serious damage to the permanent place of residence in Singapore arising from Natural Disasters occurring after the issue date of the Policy and within one (1) week before the date of departure and which requires You to be present at the permanent place of residence on the date of departure; or

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E customer.service@etiqa.com.sg

(c) Witness summons,

and are substituted by another person for the Trip, We will reimburse You up to the limits specified in the Schedule for the administration charges or fees incurred in making the necessary changes in travel and/or accommodation arrangements to enable such person to take over Your place on the Trip.

Exclusions Applicable to Section 21:

We will not pay for any loss or charges:

(a) that is covered by any other existing insurance scheme or government program; or

(b) should this insurance be purchased less than three (3) days before the date of departure (date of departure inclusive) (with the exception of Your death or the death of Your Travel Companion caused by an Accident); or

(c) expenses that would have been incurred by You (being the original traveller) including budgeted Trip expenditure; or

(d) the cost of first-class airfares, or the cost of business class airfares unless You (being the original traveller) had originally purchased business class airfares for the Trip; or

(e) non-essential expenses incurred in the transportation of the substitute person; or

(f) compensation for any air miles, credit card/ membership card points redemption or holiday points You used to pay for the Trip in part or in full.

Note: This Policy will only pay for a claim under Section 17, 18, 19, 20, 21, 22, 23 or 38 for the same event but not under more than one section.

Section 22 – Travel Delay

If the departure of the Public Conveyance or any air, land, water conveyance operating under a valid license in the country that the Insured Person(s) is in which is chartered or arranged as part of a tour (but always excluding taxis and/or private cars) in which the Insured Person(s) had arranged to travel whilst Overseas is delayed for at least three (3) consecutive hours from the time specified in the itinerary supplied to the Insured Person(s) due to a Major Unexpected Event, Civil Unrest, Riot or Commotion, Strike, adverse weather condition, mechanical breakdown/derangement or structural defect of the Public Conveyance, or any air, land, water conveyance operating under a valid license in the country that the Insured Person(s) is in which is chartered or arranged as part of a tour (but always excluding taxis and/or private cars), We will pay the Insured Person(s) S$50 for every full three (3) consecutive hours of delay up to the limit stated in the Schedule.

Where the delay occurred in Singapore, We will only pay the Insured Person(s) a maximum sum of S$50 provided a minimum period of three (3) consecutive hours of delay has lapsed.

Exclusions Applicable to Section 22:

We will not pay the Insured Person(s) for any delay:

(a) arising from the Insured Person(s)'s failure to check in as according to the itinerary supplied to him, or if the Insured Person(s) fail to obtain written confirmation from the carriers or their handling agents of the number of hours delayed and the reason for such delay; and/or

(b) that results from a Major Unexpected Event, Civil Unrest, Riot or Commotion, Strike or adverse weather conditions, actual or suspected mechanical breakdown/derangement or structural defect of the Public Conveyance which was publicly known at the time the Insured Person(s) booked his Trip or purchased this insurance, whichever occurs last.

Note: This Policy will only pay for a claim under Section 17, 18, 19, 20, 21, 22, 23 or 38 for the same event but not under more than one section.

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Section 23 – Travel Misconnection or Flight Diversion

Section 23A – Travel Misconnection

In the event that the Insured Person(s) confirmed onward travel connection whilst Overseas is missed at the transfer point due to the late arrival of the Insured Person(s)'s incoming confirmed connecting scheduled carrier or any air, land or water conveyance operating under a valid license in the country that the Insured Person(s) is in which is chartered or arranged as part of a tour (but always excluding taxis and/or private cars), and no other onward transportation is made available for the Insured Person(s) within six (6) consecutive hours on the Insured Person(s) arrival, We will pay the Insured Person(s) for reasonable hotel accommodation, meals or refreshment S$100 for every full six (6) consecutive hours of delay up to the limit stated in the Schedule.

Additional Conditions:

Written proof of your missed travel connection from the transport provider (flight, train, coach or ferry with fixed itinerary) or their handling agents must be submitted to Us.

Exclusions Applicable to Section 23A:

We will not pay:

(a) for any delay arising from Your failure to check in according to the itinerary provided to You; or

(b) if there is no confirmation from the Public Air Conveyance or their handling agents of the number of hours delayed and the reason for such delay; or

(c) for any delay due to an event or circumstance which was publicly known at the time You booked Your Trip or when You purchased this insurance, whichever occurs last; or

(d) for any loss arising from the time You fail to take available alternative transportation offered by the Public Air Conveyance; or

(e) for any delay that is caused by the action(s) of an Insured Person; or

(f) for any loss arising from delay of
   i. a taxi or shuttle service; or
   ii. a cruise or tour bus service, or any like conveyance used for touring purposes, even if such are regularly scheduled; or

(g) for any consequential loss arising from the late arrival of the Public Air Conveyance that causes subsequent delay(s) or missed connection(s) for each Public Air Conveyance in which You have arranged to travel during the course of Your trip.

Section 23B – Flight Diversion

We will pay the Insured Person(s) S$100 for every full six (6) consecutive hours of delay up to the limit stated in the Schedule, in the event that the scheduled flight that the Insured Person(s) has boarded on is deviated due to a Major Unexpected Event, adverse weather conditions, actual or suspected mechanical breakdown/ derangement or structural defect of the air carrier which prevents the Insured Person(s) from continuing on the Trip or resulting in a delayed arrival at the planned destination.

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Exclusions Applicable to Section 23B:

We will not pay the Insured Person(s) for any flight diversion that results from a Major Unexpected Event or adverse weather conditions which was publicly known at the time the Insured Person(s) booked his Trip or purchased this insurance, whichever occurs last.

Note: This Policy will only pay for a claim under Section 17, 18, 19, 20, 21, 22, 23 or 38 for the same event but not under more than one section.

Section 24 – Personal Effects Including Laptop Computer

We will reimburse the Insured Person(s) up to the limit stated in the Schedule, for loss of or damage sustained Overseas to personal baggage taken or purchased on the Trip where such loss or damage is due to circumstances beyond the Insured Person(s)'s control at the planned destination including Natural Disasters. This includes compensation for the Insured Person(s)'s clothing and personal effects which are stored in the personal baggage that is lost or which are worn or carried on him. All items must be owned by the Insured Person(s) or in his custody or which is loaned or entrusted to him.

Additional Conditions:

(a) We will only pay up to a maximum of S$250 in respect of any one article or pair or set of articles or up to a maximum of S$1,000 for Laptop Computer and only for one Laptop Computer for every policy. A pair or set of items is treated as one item (e.g. a pair of shoes, a camera and its accompanying lens and any accessories even if purchased separately and are of different brands, a set of diving gear and any accessories even if purchased separately and are of different brands).

(b) The loss or damage of each article must be accompanied by proof of purchase such as but not limited to receipts, bank statements or credit card statements. If no proof of purchase is provided, We will pay according to the table below.

(c) The loss or damage must be reported to the police or relevant authority such as hotel and airline management or other service provider having jurisdiction where the loss or damage occurred within twenty-four (24) hours from the incident. Any claim for indemnity under this Section must be accompanied by a copy of a police report or a report (such as a proof of denial) issued by the relevant authority evidencing such loss.

(d) The Insured Person(s) must take every possible step and reasonable precaution to ensure:
   i. that the Insured Person(s)'s baggage or personal effects are not left unattended in a Public Place; and
   ii. the safety of all personal property and baggage.

(e) We will only pay up to the maximum limit stated in the Schedule regardless of the number of Insured Person(s) in a Family Plan as stated in the Schedule for the same Journey.

(f) We will only pay for loss or damage of Your checked-in baggage that is tagged under Your name by the airline or service provider. Any claims that result from You losing Your baggage or it being damaged while being held by an airline or service provider should be made to the airline or service provider first.

We may, at Our sole discretion and option, make payment or reinstate or repair the damaged personal baggage. All claim settlements will be subject to due allowance for wear and tear and depreciation.

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We will use the table below as a guide for determining the items' fair value:

What We Cover	With Receipts	Without Receipts
Mobile Phone	[(24 – Age of the item in months) / 24 months] x Price, up to the sub-limit of S$250 per item	Up to S$50 per item and up to a maximum of 5 articles or 5 pairs or sets of articles
Laptop, tablet and other electronic devices	[(36 – Age of the item in months) / 36 months] x Price, up to the sub-limit of S$1,000 per item	
Personal effects (including baggage)	[(60 – Age of the item in months) / 60 months] x Price, up to the sub-limit of S$250 per item	

Claims that result from the Insured Person(s) losing his baggage or it being damaged while being held by an airline or service provider should be made to the airline or service provider first. Any payment under this Policy shall be made upon proof of compensation received from the airline or service provider or where such compensation is denied, proof of such denial.

Etiqa Insurance Pte. Ltd. (Co. Reg No.: 201331905K) 23 Church Street, #01-01 Capital Square, Singapore 049481
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Exclusions Applicable to Section 24:

We will not be liable for:

(a) Loss not reported to the police or the airline or service provider within twenty-four (24) hours of discovery.

(b) The following classes of property which are excluded from coverage: animals, motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances, snow skis, boards or toboggans, fruits, perishables and consumables, household effects, antiques, artefacts, paintings, objects of art, computers (including handheld computers, software and accessories with the exception of Laptop Computers as provided herein above), jewellery, gem stones, watches, contact or corneal lenses, musical instruments, bridges for tooth or teeth, dentures;

(c) Loss or damage caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process or while actually being worked upon resulting in such loss or damage;

(d) Loss or damage to hired or leased equipment and loss of or damage to property resulting directly or indirectly from insurrection, rebellion, revolution, civil War, usurped power, or action taken by governmental authorities in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or customs regulations, confiscation by order of any government or public authority or risk of contraband or illegal transportation or trade;

(e) Loss or damage to property insured under any other insurance policy, or reimbursed by any other airline or service provider, hotel or any other party;

(f) Loss or damage to the Insured Person(s)'s baggage sent in advance, mailed or shipped separately;

(g) Loss or damage to the Insured Person(s)'s baggage left unattended in any Public Place;

(h) Loss or damage resulting from the Insured Person(s) failure to take due care and precaution for the safeguard and security of such property;

(i) Loss of or damage resulting from the Insured Person(s)'s wilful act, omission, negligence or carelessness;

(j) Loss of or damage arising from confiscation or retention by customs or other officials;

(k) Loss or damage of business goods or samples or equipment of any kind;

(l) Loss of or damage to data recorded on tapes, cards, discs or otherwise;

(m) Loss of or damage to cash or cash equivalents, bank notes, casino chips, vouchers, cash storage card, public transport travel pass (e.g.: EZ-Link card), bonds, coupons, stamps, negotiable instruments, title deeds, manuscripts, securities of any kind, credit cards or replacement of credit cards, identity cards and driving licenses, travel documents except as provided for in Section 27.

(n) Loss, damage, derangement or breakage of fragile or brittle articles; and/or

(o) Loss or damage resulting from mysterious disappearance of such property.

Note: This Policy will only pay for a claim under Section 24, 25, 26, 35B or 37 for the same event but not under more than one section.

Section 25 – Jewellery (due to Robbery, Theft or Burglary) (Applicable to Deluxe and Suite Plan Only)

If during the Period of Insurance, while You are on a Journey, You sustain loss or damage of Your Jewellery due to robbery, theft or burglary or any attempt thereof, We will indemnify You in respect of such loss up to the limit stated in the Schedule.

Additional Conditions:

(a) All Jewellery must be owned by You and not hired by, loaned or entrusted to You.

(b) The loss or damage must be reported to the police or relevant authority having jurisdiction where the loss or damage occurred within twenty-four (24) hours from the incident. Any claims for indemnity under this section must be accompanied by a copy of a police report or a report issued by the relevant authority evidencing such loss.

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Exclusions Applicable to Section 25:

We will not pay for any of the following:

(a) Loss or damage of Jewellery from confiscation or retention by customs or other officials;

(b) Loss or damage of Jewellery as a result of Your failure to take due and reasonable care and precautions to safeguard and secure such Jewellery.

Note: This Policy will only pay for a claim under Section 24, 25, 26, 35B or 37 for the same event but not under more than one section.

Section 26 – Baggage Delay

If the Insured Person(s)'s checked-in baggage is delayed, misdirected or temporarily misplaced by the carrier for more than six (6) hours after the Insured Person(s)'s arrival at the baggage pick- up point of the scheduled destination Overseas, We will pay S$100 for every full six (6) consecutive hours up to the limit stated in the Schedule.

If such baggage is delayed, misdirected or temporarily misplaced by the carrier after the Insured Person(s)'s arrival at the baggage pick- up point in Singapore, We will only pay a maximum of S$100 provided a minimum period of six (6) consecutive hours of delay has lapsed.

For avoidance of doubt, the amount of S$100 stated under this Section is based on each claim and not on each piece of baggage. A Property Irregularity Report or equivalent report issued by the carrier is required indicating the date and time of loss and the date and time the baggage was delivered to the Insured Person(s).

Note: This Policy will only pay for a claim under Section 24, 25, 26, 35B or 37 for the same event but not under more than one section.

Section 27 – Loss of Travel Documents (Including Money)

We will indemnify the Insured Person(s) for cost incurred up to the limit stated in the Schedule in replacing passports, travel tickets and other travel documents lost whilst Overseas, including additional travel expenses and hotel accommodation incurred, provided that the loss is reported to the police within twenty-four (24) hours and a copy of the report obtained. Such loss must be due to robbery, burglary, theft or Natural Disasters while Overseas.

Where replacement passports which have been lost while Overseas are to be obtained upon the Insured Person(s)'s return to Singapore, We will pay the Insured Person(s), up to the limit stated in the Schedule under this Section, only for the cost of obtaining such passports excluding any transport or other incidental costs incurred in Singapore. We will also reimburse the Insured Person(s) up to S$300 (based on the plan selection) if the Insured Person(s) experiences a loss of cash, travellers' cheques or bank notes due to robbery, burglary, theft or Natural Disasters while the Insured Person(s) is Overseas during the Trip. The loss must be reported to the police at the place of incident not more than twenty-four (24) hours after the loss and any claim submitted must be accompanied by the written documentation from the Police.

Exclusions Applicable to Section 27:

We will not pay for any shortage due to exchange rate or depreciation in value and for loss of travellers' cheques not immediately reported to the local branch or agent of the issuing authority.

Section 28 – Fraudulent Credit Card Usage

If during the Period of Insurance, while You are on a Journey, You sustain financial loss as a direct result of a credit, charge or bankers card being lost or stolen and being subsequently used fraudulently by any person other than You, We will indemnify You for such loss up to the limit stated in the Schedule.

Etiqa Insurance Pte. Ltd. (Co. Reg No.: 201331905K) 23 Church Street, #01-01 Capital Square, Singapore 049481
E customer.service@etiqa.com.sg

Additional Conditions:

(a) The loss must be reported to the card company(s) within six (6) hours after the incident. Any claim must be accompanied by a copy of the report issued by the card company(s) evidencing such loss.
(b) You must take every possible safeguard to ensure the security of Your credit, charge or bankers card(s).
(c) The loss must be reported to either the police or relevant authority having jurisdiction where the loss occurred within twenty-four (24) hours of the discovery of such loss.

Section 29 – Hijacking

In the event that the aircraft which the Insured Person(s) is travelling in is being hijacked for more than twenty-four (24) hours, We will pay S$250 for every full twenty-four (24) consecutive hours up to the limit stated in the Schedule.

Exclusions Applicable to Section 29:

We will not pay any benefit in this Section for loss or damage due to the following:

(a) The Insured Person(s)'s fraudulent, dishonest or criminal acts;
(b) Events which take place in the Insured Person(s)'s country of residence, any country located in Central or Southern America or Africa, or any country in which United Nations armed forces are present and active; and
(c) Actual loss of or damage to property of any description, including intellectual property as a result of the kidnap and hostage.

Note: This Policy will only pay for a claim under Section 29 or 30 for the same event but not under more than one section.

As a condition precedent to Our liability, We must:

(a) have sufficient proof that the event has actually occurred;
(b) be given immediate oral and written notice of the event and periodic updates of any activity occurring during the incident; and
(c) if it is in the Insured Person(s)'s best interests, notify the national or other appropriate law enforcement agency having jurisdiction over the matter.

Section 30 – Kidnapping or Hostage

If, during the Period of Insurance, while You are on a Journey, You are Kidnapped or wrongly confined, abducted or restrained by criminal force, We will pay S$250 for every full twenty-four (24) consecutive hours up to the limit stated in the Schedule.

Additional Conditions:

We will only pay up to the limit stated in the Schedule regardless of the number of Insured Person(s) in a Family Plan for the same Journey. The Kidnap must be reported to the police having jurisdiction at the place of loss no more than twenty-four (24) hours after the incident. Any claims under Section 30 – Kidnapping or Hostage must be accompanied by a police report and We must be satisfied with the contents thereof before being liable to pay the benefit under this Section.

Exclusions Applicable to Section 30:

We will not pay for any of the following:

(a) Kidnapping by You or Your relative whether acting alone or in collusion with others;
(b) Events which take place in the Insured Person(s)'s country of residence, any country located in Central or Southern America or Africa, or any country in which United Nations armed forces are present and active.

Note: This Policy will only pay for a claim under Section 29 or 30 for the same event but not under more than one section.

Section 31 – Home Contents Cover (Applicable to Deluxe and Suite Plan Only)

We will, at Our sole discretion and option, either indemnify You or reinstate or repair, up to S$5,000 against physical loss or damage to the Household Contents, Jewellery, stamp, coin and/or medal collections, works of art stored within Your permanent place of residence in Singapore that was left vacant for the full duration of the Trip and which loss or damage was caused by fire during the period of insurance but which occurred only after You have actually departed from Singapore for the Trip.

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Exclusions Applicable to Section 31:

(a) Wear, tear, depreciation, the process of cleaning, dyeing, repairing or restoring any article, the action of light or atmospheric conditions, moth, insects, vermin or any other gradually operating cause;
(b) Any loss or damage occasioned through Your wilful act or omission or with Your connivance;
(c) Loss (whether temporary or permanent) of the insured property or any part thereof by reason of confiscation, requisition, detention or legal or illegal occupation of such property or of any premises, vehicle or thing containing the same by any government authorities;
(d) Any loss or damage where the fire was caused by an electrical or mechanical breakdown (including electrical short-circuit);
(e) Consequential loss or damage of any kind;
(f) Business or professional use in respect of photographic and sports equipment and accessories and musical instruments;
(g) Motor vehicles, boats, livestock, bicycles and any equipment or accessories relating thereto; and
(h) Loss or damage insured under any other insurance policy, or reimbursed by any other party.

Section 32 – Rental Vehicle Excess

If during the Period of Insurance, while You are on a Journey, You become legally liable to pay a rental vehicle excess as a result of an Accidental collision involving, or theft of, a rental vehicle whilst in Your control, We will reimburse You for the excess up to the limit stated in the Schedule.

Additional Conditions:

(a) The rental vehicle must be hired from a licensed rental agency.
(b) As part of the hiring arrangement You must take up all comprehensive motor insurance against loss or damage to rental vehicle during the rental period.
(c) You must comply with all requirements of the rental organisation under the hiring agreement and of the insurer under such insurance, as well as the laws, rules and regulations of the country.

Exclusions Applicable to Section 32:

We will not pay for any of the following:
(a) Loss or damage arising from operation of the rental vehicle in violation of the terms of the rental agreement or the rental motor vehicle insurance policy, or loss or damage which occurs beyond the limits of any public roads or in the violation of laws, rules and regulations of the country;
(b) Loss or damage arising from wear and tear, gradual deterioration, damage from insects or vermin, inherent vice, latent defect or damage.

Section 33 – Rental Vehicle Return (Applicable to Deluxe and Suite Plan Only)

If during the Period of Insurance, while You are on a Journey, You are unable to return the rental vehicle as a result of being treated as an in-patient in a hospital Overseas for an Accidental Injury or Illness, We will pay the reasonable costs for returning the rental vehicle to the nearest rental car drop-off point.

Additional Conditions:

(a) The rental vehicle must be hired from a licensed rental agency.
(b) As part of the hiring arrangement You must take up all comprehensive motor insurance against loss or damage to rental vehicle during the rental period.
(c) You must comply with all requirements of the rental organisation under the hiring agreement and of the insurer under such insurance, as well as the laws, rules and regulations of the country.

Exclusions Applicable to Section 33:

We will not pay for any of the following:
(a) Loss or damage arising from operation of the rental vehicle in violation of the terms of the rental agreement or the rental motor vehicle insurance policy, or loss or damage which occurs beyond the limits of any public roads or in the violation of laws, rules and regulations of the country;
(b) Loss or damage arising from wear and tear, gradual deterioration, damage from insects or vermin, inherent vice, latent defect or damage.

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Section 34 – Pet Care
(Applicable to Deluxe and Suite Plan Only)

In the event You placed Your cat or dog in a kennel/ cattery or pet hotel by reason of the Trip and You are unable to collect the pet on the day as agreed with the kennel/cattery or pet hotel, due to the delay of Your final inbound Public Air Conveyance to Singapore, We will pay You S$50 for every full six (6) consecutive hours of delay, up to the limit stated in the Schedule.

You are to provide Us with written confirmation from:

(a) the Public Air Conveyance stating the reason for the delay and the scheduled and actual departure and arrival time of the Public Air Conveyance; and/or
(b) the kennel/cattery or pet hotel stating the original and actual pick-up dates.

Exclusions Applicable to Section 34:

We will not pay for a claim under this section if the reason for the delay was made known or was informed publicly prior to the purchase of this Policy.

Section 35 – Golf Cover
(Applicable to Deluxe and Suite Plan Only)

Section 35A – Golf Hole-In-One

If during the Period of Insurance, while You are on a Journey, You score a Hole-In-One, We will indemnify You for the Hospitality Expenses incurred up to the limit stated in the Schedule.

Additional Conditions:

Any claims for indemnity must be accompanied by a copy of the certificate for the Hole-In-One issued by the club and original receipts supporting the Hospitality Expenses.

Section 35B – Golf Equipment

If during the Period of Insurance, while You are on a Journey, You sustain loss of or damage to Your Golf Equipment due to robbery, theft, burglary or any attempt thereof, We will indemnify You in respect of such loss up to the limit stated in the Schedule.

Additional Conditions:

(a) All Golf Equipment must be owned by You and not hired by, loaned or entrusted to You.
(b) We may make payment subject to due allowance of wear and tear and depreciation or at Our option replace or repair such items.
(c) The loss or damage must be reported to the police or relevant authority having jurisdiction where the loss or damage occurred within twenty-four (24) hours of such loss or damage. Any claims for indemnity under this section must be accompanied by a copy of a police report or a report issued by the relevant authority evidencing such loss.

Exclusions Applicable to Section 35B:

If during the Period of Insurance, while You are on a Journey, You sustain loss of or damage to Your Golf Equipment due to robbery, theft, burglary or any attempt thereof, We will indemnify You in respect of such loss up to the limit stated in the Schedule.

Additional Conditions:

(a) Loss or damage occurring during the use of the Golf Equipment;
(b) Loss or damage of Golf Equipment caused by wear and tear, gradual deterioration, destruction by moths, vermin, inherent vice;
(c) Loss or damage arising from confiscation or retention of the Golf Equipment by customs or other officials; or
(d) Loss or damage as a result of Your failure to take due and reasonable care and precautions to safeguard and secure the Golf Equipment.

Note: This Policy will only pay for a claim under Section 24, 25, 26, 35B or 37 for the same event but not under more than one section.

Section 35C – Unused Green Fee

If during the Period of Insurance, while You are on a Journey, You are prevented from playing golf as a result of Accidental Injury or Illness, We will indemnify You for any non-refundable, pre-paid and unused green fees up to the limit stated in the Schedule.

Etiqa Insurance Pte. Ltd. (Co. Reg No.: 201331905K) 23 Church Street, #01-01 Capital Square, Singapore 049481
E customer.service@etiqa.com.sg

Additional Conditions:

Any claims for indemnity must be accompanied by a copy of a medical report from the Medical Practitioner substantiating the Accidental Bodily Injury or Illness and confirming Your inability to play golf as a result of such Accidental Bodily Injury or Illness during the period for which the indemnity is being claimed.

Section 36 – Loss of Frequent Flyer Miles

If You purchase an airline ticket (or other travel and/or accommodation expense) using frequent flyer points or similar reward points and the airline ticket (or other travel and/or accommodation expense) is subsequently cancelled as a result of any specified cause (as defined in Section 17) and the loss of such points cannot be recovered from any other source, We will indemnify You the retail price for that ticket (or other travel and/or accommodation expense) at the time it was issued up to the limit stated in the Schedule. This coverage is effective only if this Policy is purchased before You become aware of any circumstances which could lead to the disruption of Your Journey.

Section 37 – Sports Equipment Protector (Applicable to Deluxe and Suite Plan Only)

We will pay You up to the limit stated in the Schedule for loss of or damage sustained during the Trip to Sports Equipment taken or purchased by You during the Trip, provided that such event giving rise to the loss or damage occurs in a Public Place and is due to circumstances beyond Your control. The Sports Equipment must be owned by You or in Your custody or which is loaned or entrusted to You.

If as a result of any damage, We may, at Our sole discretion and option, make payment or reinstate or repair the Sports Equipment. If the Sports Equipment is proven to be beyond economical repair, We will treat a claim under this Policy as if the article had been lost.

All claim settlements will be subject to due allowance for wear and tear and depreciation. We will not be liable for more than S$500 in respect of any one article of Sports Equipment or pair or set of articles of Sports Equipment.

The loss must be reported to the police or relevant authority such as hotel and airline management or other service provider having jurisdiction at the place of the loss within twenty-four (24) hours of the incident. Any claim must be accompanied by written documentation from such authorities.

You must take every possible step to ensure that Your Sports Equipment is not left unattended in a Public Place and is safe at all times.

Claims that result from You losing Your Sports Equipment or it being damaged while being held by an airline or service provider should be made to the airline or service provider first. Any payment under this Policy shall be made upon proof of compensation received from the airline or service provider or where such compensation is denied, proof of such denial.

Exclusions Applicable to Section 37:

We will not pay:

(a) Loss of or damage to Sports Equipment whilst actually in the course of play or practice;
(b) Loss of or damage due to wear and tear or damage due to any process of repair or while being worked upon resulting therefrom;
(c) Loss of or damage resulting from Your wilful act, omission, negligence or carelessness;
(d) Loss of or damage arising from confiscation or retention by customs or other officials; and
(e) Loss or damage covered by any other policy or reimbursed by any other party.

Note: This Policy will only pay for a claim under Section 24, 25, 26, 35B or 37 for the same event but not under more than one section.

Etiqa Insurance Pte. Ltd. (Co. Reg No.: 201331905K) 23 Church Street, #01-01 Capital Square, Singapore 049481
E customer.service@etiqa.com.sg

Section 38 – Loss of Deposit due to Insolvency of the Travel Agent

We will reimburse the Insured Person(s) up to limit stated in the Schedule, for the loss of irrecoverable travel deposits or travel fares paid in advance, due to a Trip being cancelled prior to Trip commencement because of Insolvency of a registered Travel Agent from which the Insured Person(s) purchased the Trip.

Exclusions Applicable to Section 38:

We will not pay for any loss:

(a) Caused directly or indirectly by government regulations or control;
(b) Caused by cancellation by the Public Conveyance or any other provider of the travel and/or accommodation;
(c) That is covered by any other existing insurance scheme or government programme;
(d) Which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation;
(e) Where Insolvency occurred, or for which a petition for bankruptcy or similar petition was filed before the purchase of this insurance; and/or
(f) Should this Policy be purchased less than three (3) days before the date of departure (date of departure inclusive).

Note: This Policy will only pay for a claim under Section 17, 18, 19, 20, 21, 22, 23 or 38 for the same event but not under more than one section.

OTHER BENEFITS

Section 39 – Terrorism Extension (Applicable to Deluxe and Suite Plan Only)

We will indemnify the Insured Person(s) for death or permanent disablement as a result of any Act of Terrorism. We will pay compensation up to the limit stated in the Schedule.

Section 40 – Free Automatic Extension (Up to 30 days)

In the event that the Insured Person(s), as a ticket-holding passenger on a scheduled Public Conveyance, is being prevented from completing the return leg of a planned Trip within the Period of Insurance, as a result of:

(a) The Insured Person(s) suffering from Serious Bodily Injury or Serious Illness and has to be hospitalised upon the advice of a Medical Practitioner; or
(b) The scheduled Public Conveyance in which the Insured Person(s) is travelling is being unavoidably delayed due to Strike or industrial action, adverse weather condition or mechanical breakdown/ derangement of the Public Conveyance or due to grounding of an aircraft as a result of mechanical or structural defect.

The Period of Insurance shall be automatically extended for up to thirty (30) consecutive days without additional premium subject to relevant documents evidencing such event being submitted to Us.

Etiqa Insurance Pte. Ltd. (Co. Reg No.: 201331905K) 23 Church Street, #01-01 Capital Square, Singapore 049481
E customer.service@etiqa.com.sg

OPTIONAL ADD-ONS

PRE-EXISTING MEDICAL CONDITIONS

We will reimburse the Insured Person(s) for a claim that directly arises out of a pre-existing medical condition, which results in the Trip being affected by any of the covered benefits as follows, up to the limit stated in the Schedule and subject to a 50% co-payment (where applicable).

Section 41 – Trip Cancellation and Loss of Deposit

If the Insured Person(s) is prevented from travelling as a direct result of a Pre-existing Medical Condition occurring within thirty (30) days from the start of the Trip and are forced to cancel the Trip, We will pay for the irrecoverable travel and accommodation expenses paid in advance; the irrecoverable cost of excursions, tours and activities provided by Travel Agent which you have paid for up to the limit stated in the Schedule.

Under this section, cancellation means unavoidable termination of the Trip after it is arranged but before it has commenced.

This coverage is effective only:

(a) if this Optional Add-On is purchased before the Insured Person(s) becomes aware of any circumstances which could lead to the cancellation of a planned Trip;

(b) with the provision of documentary proof that there was a first attempt to seek a refund of any prepaid expenses from the transport or accommodation provider and the refund request has been denied by them. We will pay the balance of the irrecoverable travel or accommodation expenses; the irrecoverable cost of excursions, tours and activities provided by the Travel Agent after deducting the amount that has been refunded by the transport or accommodation provider; and

(c) if the Travel Agent, tour operator, transport or accommodation provider(s) have been duly informed at the earliest possible time as soon as the Insured Person(s) is aware that there is a change of travel plans.

Exclusions Applicable to Section 41:

We shall not pay for claims arising directly or indirectly from, in respect of, or due to:

(a) government regulations or control;

(b) cancellation by the Public Conveyance or any other provider of the travel and/or accommodation;

(c) cover under any other existing insurance scheme or government programme;

(d) any prepaid or non-refundable expenses for unused local excursions, tours, seminars, courses, theatre shows, theme parks, sporting events, concerts and any other charges not related to travel expenses or expenses from the Insured Person(s)'s travel agency/provider for purposes of facilitating the Trip;

(e) this Optional Add-On being purchased less than three (3) days before the date of departure (date of departure inclusive) (with the exception of the Insured Person(s)'s death or the death of the Insured Person(s)'s Travel Companion caused by an Accident);

(f) a Major Unexpected Event which was publicly known at the time the Insured Person(s) booked his Trip or purchased this policy, whichever occurs last;

(g) compensation for any air miles or holiday points the Insured Person(s) used to pay for the Trip in part or in full; and/or

(h) any additional costs due to a delay in informing the relevant transport or accommodation provider(s) of the change in travel plans.

Note: This Optional Add-On will only pay for a claim under Section 41, 42, 43 or 44 for the same event but not under more than one section.

Etiqa Insurance Pte. Ltd. (Co. Reg No.: 201331905K) 23 Church Street, #01-01 Capital Square, Singapore 049481
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Section 42 – Travel Curtailment

If after the commencement of the Trip and the Insured Person(s) should decide to return directly to Singapore as a direct result of a Pre-existing Medical Condition, We will pay for the irrecoverable loss of deposit, additional transport expenses (air, sea or land travel) and accommodation expenses necessarily incurred, and pro-rated amount for each incomplete day of the remaining Trip after due adjustment for any sum recovered up to the limit stated in the Schedule. A medical certificate must be obtained from the Medical Practitioner treating the Insured Person(s) confirming the Pre-existing Medical Condition.

This coverage is effective only:

(a) if this Optional Add-On is purchased before the Insured Person(s) becomes aware of any circumstances which could lead to the curtailment of a planned Trip;
(b) with the provision of documentary proof that there was a first attempt to seek a refund of any prepaid expenses from the transport or accommodation provider and the refund request has been denied by them. We will pay the balance of the irrecoverable transport or accommodation expenses after deducting the amount that has been refunded by the transport or accommodation provider; and
(c) if the Travel Agent, tour operator, transport or accommodation provider(s) have been duly informed at the earliest possible time as soon as the Insured Person(s) is aware that there is a change of travel plans.

Exclusions Applicable to Section 42:

We shall not pay for claims arising directly or indirectly from, in respect of, or due to:

(a) government regulations or control, delay or amendment of the booked Trip (including error, omission or default) by the provider of any service forming part of the booked Trip as well as the travel agent or tour operator through whom the Trip was booked;
(b) failure to obtain the necessary documents to travel;
(c) the Insured Person(s)'s business, financial or contractual obligation or those of the Insured Person(s)'s Travel Companion;
(d) the Insured Person(s)'s disinclination to travel or financial circumstances; and/or
(e) any additional costs due to a delay in informing the relevant transport or accommodation provider(s) of the change in travel plans.

Note: This Optional Add-On will only pay for a claim under Section 41, 42, 43 or 44 for the same event but not under more than one section.

Section 43 – Travel Postponement

We will indemnify the Insured Person(s) up to the limit stated in the Schedule if the Insured Person(s) have to postpone his Trip as a direct result of a Pre-existing Medical Condition occurring within thirty (30) days before the Insured Person(s) is due to leave.

Etiqa Insurance Pte. Ltd. (Co. Reg No.: 201331905K) 23 Church Street, #01-01 Capital Square, Singapore 049481
E customer.service@etiqa.com.sg

Exclusions Applicable to Section 43:

We will not pay for any loss or charges:

(a) caused directly or indirectly by government regulations or control;
(b) caused by cancellation by the Public Conveyance or any other provider of the travel and/or accommodation;
(c) covered by any other existing insurance scheme or government programme;
(d) from prepaid or non-refundable expenses for unused local excursions, tours, seminars, courses, theatre shows, theme parks, sporting events, concerts and any other charges not related to transport or accommodation;
(e) should this policy be purchased less than three (3) days before the date of departure (date of departure inclusive) (with the exception of the Insured Person(s)'s death or the death of the Insured Person(s)'s Travel Companion caused by an Accident);
(f) that results from a Major Unexpected Event which was publicly known at the time the Insured Person(s) booked his Trip or purchased this policy, whichever occurs last; and/or
(g) compensation for any air miles or holiday points the Insured Person(s) used to pay for the Trip in part or in full.

Note: This Optional Add-On will only pay for a claim under Section 41, 42, 43 or 44 for the same event but not under more than one section.

Section 44 – Trip Disruption

If the Trip is disrupted while the Insured Person(s) is Overseas and is forced to alter the itinerary due to a Serious Injury or Serious Illness as a direct result of a Pre-existing Medical Condition (written medical advice must be provided by a Medical Practitioner that the Insured Person(s) is medically unfit for travel), We will pay for the additional transport (economy class) and/or accommodation (standard room) expenses incurred in order to continue the Trip or the unused irrecoverable transport and accommodation expenses paid in advance for the Trip.

Conditions Applicable to Section 44:

The Insured Person(s) must provide documentary proof that there was a first attempt to seek a refund of any prepaid expenses from the transport or accommodation provider and the refund request has been denied by them. We will pay the balance of the irrecoverable travel or accommodation expenses after deducting the amount that has been refunded by the transport or accommodation provider.

Exclusions Applicable to Section 44:

We will not pay for:

(a) any loss or charges that is covered by any other existing insurance scheme or government program;
(b) any other additional expenses incurred to extend the Trip longer than what was originally scheduled;
(c) the extra cost incurred to upgrade the Insured Person(s) to a better class or category of transport or accommodation compared to your original itinerary. For example, the Insured Person(s) cannot change from a budget airline to a commercial airline;
(d) compensation for any air miles, credit card/ membership card points redemption or holiday points the Insured Person(s) used to pay for the Trip in part or in full; or
(e) any claim that results from your scheduled flight being cancelled due to any fault on the airline's part such as aircrew rotation, rescheduled flights, operational requirements or mechanical breakdown of the airplane.

Note: This Optional Add-On will only pay for a claim under Section 41, 42, 43 or 44 for the same event but not under more than one section.

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Section 45 – Medical Expenses Incurred Overseas

We will reimburse the Insured Person(s) the Medical Expenses necessarily incurred within ninety (90) days while Overseas for Bodily Injury or Illness directly due to a Pre-existing Medical Condition, up to the limit stated in the Schedule.

In the event the Insured Person(s) is entitled to a refund or reimbursement of all or part of such expenses from any other source, or if there is in place any other insurance against the events covered under this Section, We shall only be liable for the excess of the amount recoverable from such other source or insurance subject to the applicable limits.

Note: This Policy will only pay for a claim under Section 3, 45 or 48 for the same event but not under more than one section. The aggregate limit payable for Section 45 and 46 shall not exceed 100% of the limit stated in the Schedule.

Section 46 – Emergency Medical Evacuation & Repatriation

If the Insured Person(s) suffers a Serious Bodily Injury or Serious Illness directly due to a Pre-existing Medical Condition while they are Overseas and in the opinion of the Emergency Services Hotline, it is deemed medically appropriate to move the Insured Person(s) to another location or to return the Insured Person(s) to Singapore for medical treatment, the Emergency Services Hotline will arrange for the evacuation utilising the means best suited to do so, based on the medical severity of the Insured Person(s)'s condition. We will pay for the covered expenses for such evacuation up to the limit stated in the Schedule.

The means of evacuation arranged by the Emergency Services Hotline may include air ambulance, surface ambulance, regular air transportation, railroad or any other appropriate means. All decisions as to the means of transportation and the final destination will be made by the Emergency Services Hotline or the authorised representative, and will be based solely on medical necessity. Covered expenses are expenses for services provided and/or arranged by the Emergency Services Hotline for the Insured Person(s)'s transportation and shall include medical services and medical supplies necessarily incurred as a result of the emergency medical evacuation.

If the Insured Person(s) suffers death within thirty (30) days from the date of the Bodily Injury or commencement of the Illness directly due to a Pre-existing Medical Condition, the Emergency Services Hotline will make the necessary arrangements for the return of the mortal remains to Singapore. We will also pay the associated reasonable expenses necessarily incurred Overseas for services and supplies provided by the mortician or undertaker, including but not limited to the cost of a basic casket, embalmment and cremation if so elected. This will not include expenses related to religious ceremony or rites.

All arrangements for the repatriation must be approved and arranged through the Emergency Services Hotline unless making such arrangements through the Emergency Services Hotline were not possible in the circumstances due to reasons beyond the Insured Person(s) estate's control and any alternative arrangements are deemed reasonable by Us.

Note: The aggregate limit payable for Section 45 and 46 shall not exceed 100% of the limit stated in the Schedule.

Etiqa Insurance Pte. Ltd. (Co. Reg No.: 201331905K) 23 Church Street, #01-01 Capital Square, Singapore 049481
E customer.service@etiqa.com.sg

SENIOR PROTECTOR

If the Insured Person(s) is 70 years old and above and has purchased this Optional Add-On, We will pay up to the limit indicated in the Schedule under these sections instead.

Section 47 – Personal Accident (Accidental Death or Permanent Disablement)

Please refer to Section 1 for the benefit description.

Section 48 – Medical Expenses Incurred Overseas

Please refer to Section 3 for the benefit description.

Section 49 – Post-Trip Medical Expenses Incurred in Singapore

Please refer to Section 11 for the benefit description.

Section 50 – Extension for Pre-existing Medical Conditions (this benefit only applies if Insured Person has purchased the Pre-existing Medical Conditions add-on)

Section 50A – Medical Expenses Incurred Overseas (due to pre-existing medical conditions)

If the Insured Person(s) has also purchased the Pre-existing Medical Condition Optional Add-On, We will pay under this section instead. This section is subject to the same conditions as indicated under Section 45. The aggregate limit payable for Section 50A and 50B shall not exceed 100% of the limit stated in the Schedule.

Section 50B – Emergency Medical Evacuation & Repatriation (due to pre-existing medical conditions)

If the Insured Person(s) has also purchased the Pre-existing Medical Condition Optional Add-On, We will pay under this section instead. This section is subject to the same conditions as indicated under Section 46. The aggregate limit payable for Section 50A and 50B shall not exceed 100% of the limit stated in the Schedule.

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GENERAL EXCLUSIONS (APPLICABLE TO ALL SECTIONS)

We will not pay for any benefit under this Policy caused by or contributed by or related to any of the following:

(a) any Pre-existing Medical Condition, unless the Insured Person(s) has purchased the Optional Add-on and the coverage is shown in the Schedule;

(b) suicide or attempted suicide or intentional self-inflicted injury, while sane or insane;

(c) any condition which results from a complication of pregnancy, childbirth, miscarriage or abortion, except as covered under Section 10 – Women's Benefits;

(d) intoxication by alcohol or non-prescribed drugs or medications;

(e) any condition, which is or results from or is a complication of infection with Human Immunodeficiency Virus ("HIV"), any variance including Acquired Immune Deficiency Syndrome ("AIDS"), and AIDS Related Complications ("ARC"), or any opportunistic infections and/or malignant neoplasm ("tumour") found in the presence of HIV, AIDS or ARC;

(f) any wilful, negligent, reckless, fraudulent, criminal, dishonest or intentional acts or omissions whether sane or insane;

(g) any self-inflicted injury, suicide pacts or agreements or any attempts thereat, provoked homicide or assault;

(h) mental and nervous or sleep disorders, including but not limited to insanity or any diagnosed psychological or psychiatric disorder, anxiety or depression;

(i) any condition which results from or is a complication of venereal disease or any other sexually transmitted disease;

(j) the Insured Person(s) undertaking in any Trip against the advice of a Medical Practitioner or for the purpose of seeking medical attention;

(k) the Insured Person(s) engaging in naval, military or air force service or operation or testing of any kind of conveyance or being employed as a Manual Worker or whilst engaging in offshore activities like diving, oil-rigging, mining or aerial photography or handling of explosive or loss of or damage to hired or leased equipment;

(l) the Insured Person(s) air travel other than as a fare paying passenger on a regular scheduled airline or licensed chartered aircraft;

(m) any illegal or unlawful intentional act or confiscation, detention, destruction by customs or other authorities or any breach of government regulations;

(n) War, invasion, act of foreign enemy, hostilities (whether War be declared or not), civil War, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition or destruction of or damage to property under the order of any government or public or local authority or following the warning of any intended Strike, riot or civil commotion through or by general mass media;

(o) loss, destruction or damage to any property whatsoever or any loss or expense whatsoever arising therefrom or any consequential loss directly or indirectly caused or contributed to by or arising from ionising radiations or contamination by radio-activity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;

(p) the Insured Person(s) participating in the following activities:

i. Extreme Sports and Sporting Activities. This exclusion does not apply to any of the Adventurous or Leisure Activities;

ii. Hazardous Activities unless such sports and activities have been covered under Adventurous or Leisure Activities;

iii. in which the Insured Person(s) would or could earn or receive remuneration, donations, sponsorship or reward of any kind;

iv. Hiking or trekking above 6,000 meters from sea level;

Etiqa Insurance Pte. Ltd. (Co. Reg No.: 201331905K) 23 Church Street, #01-01 Capital Square, Singapore 049481
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(q) any Trip exceeding one hundred and eighty-two (182) days for Single Trip Policy and ninety (90) days for Annual Multi-Trip Policy;

(r) compensation for damages for judgements not in the first instance delivered by or obtained from a court of competent jurisdiction within the Republic of Singapore;

(s) the costs of any loss or damage which is covered by any other insurance policy;

(t) any claim that results from the tour operator, airline or any other company, firm or person wilfully refusing to carry out any part of their obligation to the Insured Person(s);

(u) the Insured Person(s) failure to take reasonable precautions to avoid a claim under the Policy following the warning of any Major Unexpected Event through or by general mass media;

(v) any Infectious Disease except as provided under Section 13;

(w) any liability which may arise as a result of any services provided by the Emergency Services Hotline;

(x) travelling for hajj pilgrimage;

(y) Cyber Loss Absolute Exclusion Clause:

i. Notwithstanding any provision to the contrary within this contract, this contract excludes any Cyber Loss.

ii. Cyber Loss means any loss, damage, liability, expense, fines or penalties or any other amount directly or indirectly caused by:

a. The use or operation of any Computer System or Computer Network;

b. The reduction in or loss of ability to use or operate any Computer System, Computer Network or Data;

c. Access to, processing, transmission, storage or use of any Data;

d. Inability to access, process, transmit, store or use any Data;

e. Any threat of or any hoax relating to (a) to (d) above;

f. Any error or omission or accident in respect of any Computer System, Computer Network or Data.

iii. Computer System means any computer, hardware, software, application, process, code, programme, information technology, communications system or electronic device owned or operated by the Insured or any other party. This includes any similar system and any associated input, output or data storage device or system, networking equipment or back up facility.

iv. Computer Network means a group of Computer Systems and other electronic devices or network facilities connected via a form communications technology, including the internet, intranet and virtual private networks (VPN), allowing the networked computing devices to exchange Data.

v. Data means information used, accessed, processed, transmitted or stored by a Computer System.

vi. When this clause forms part of a reinsurance contract, Insured shall be amended to read as Original Insured.

Etiqa Insurance Pte. Ltd. (Co. Reg No.: 201331905K) 23 Church Street, #01-01 Capital Square, Singapore 049481
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(z) Under Sections 1, 3, 11, 17, 18, 19 & 20, We shall not indemnify you if:

i. Your claim arises from, is related to or associated with an actual or likely epidemic or pandemic; or a threat of pandemic.

ii. Any infectious Disease which is announced or notified as an epidemic or pandemic by the health authority in Singapore or the Government of the Republic of Singapore; or a pandemic by the World Health Organisation (WHO). The cover for the epidemic or pandemic infectious disease shall cease from the date of such announcement or notification.

iii. Your claim arises from, or is associated with, travel to countries or parts of a country for which:

a. an advice or warning has been released by the Government of the Republic of Singapore, and

b. the advice or warning risk rating is "Reconsider your need to travel" or "Do not travel" or the advice or warnings advise against all non-essential travel to or in that location or advise against specific transport arrangements or participation in specific event or activities, or

c. the mass media has indicated the existence of circumstances (including circumstances referred to in i. and ii. above) that may affect your travel; and

d. You did not take appropriate action to avoid or minimise any potential claim under Your Policy (including delay of travel to the country or part of the country referred to in the relevant advice(s), warning(s) and/or mass media statement(s)).

Circumstances under point (y) includes but are not limited to Strike, riot, weather event, civil protest or Infectious Disease (including epidemic or pandemic).

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GENERAL CONDITIONS (APPLICABLE TO ALL SECTIONS)

1. Changes in Policy

No change in this Policy, Schedule and/or Endorsements shall be valid unless approved by Us and evidenced by Endorsement. We reserve the right to amend the terms and provisions of this Policy by giving thirty (30) day prior notice and such amendment will be applicable from the next renewal of this Policy.

2. Reasonable Care

The Insured Person(s) shall act in a prudent manner to prevent loss, damage, Accident, Bodily Injury or Illness and exercise reasonable care for the safety and supervision of his property as if uninsured.

3. Misrepresentation/Fraud

If the proposal or declaration from the Insured Person(s) is untrue in any respect or if any material fact affecting that risk be incorrectly stated herein or omitted therefrom or if this Insurance, or any renewal thereof shall have been obtained through any misstatement, misrepresentation or suppression or if any claims made shall be fraudulent or exaggerated or if any false declaration or statement shall be made in support thereof then in any of these cases, this Insurance shall be void.

4. Non-Aggregation

Irrespective of the number of companies or individuals insured under this Policy Our maximum liability arising from any one event or series of events arising from the same cause, will not exceed the aggregate limit shown in the Schedule or the Policy.

5. Aggregate Limits

If an occurrence gives rise to a claim involving more than one (1) Insured Person and the total amount of benefits payable exceeds the amount of the appropriate aggregate limit shown in the Schedule or in the Policy, the amount(s) payable in respect of each Insured Person will be proportionately reduced.

6. Payment of Benefit

Any benefit payable under this Policy shall be paid to the Insured Person(s), the Insured Person(s)'s nominated beneficiary, if any, as stated in the Schedule or otherwise to the Insured Person(s)'s estate. Any receipt by the Insured Person(s), his nominated beneficiary or his estate of any benefit payable under this Policy shall in all cases be deemed final and a complete discharge of all of Our liabilities in respect of such benefit.

7. Portfolio Withdrawal Condition

We reserve the right to cancel the portfolio as a whole if We decide to discontinue underwriting this Insurance product. You shall be notified of cancellation of the portfolio as a whole via written notice to You at least thirty (30) days before the cancellation and We will run off all Policies to expiry of the period of cover within the portfolio.

8. Claims Procedures

(a) All claims and relevant supporting documents must be given to Us as soon as possible but not later than thirty (30) days after any event which may entitle the Insured Person(s) to claim under this Policy.

(b) Any document or evidence required by Us to verify the claim shall be provided by the Insured Person(s) at his own expense.

(c) Any medical examination required by Us to verify the claim shall be at Our expense.

9. Incomplete Claims

Claims are not deemed complete and eligible benefits are not payable unless all bills for such claims have been submitted to and agreed by Us. Only actual costs incurred shall be considered for reimbursement. Any variation or waiver of the foregoing shall be at Our sole discretion.

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10. Other Insurance
No person shall be covered under more than one such identical travel insurance Policy issued by Us. In the event the Insured Person(s) is covered under more than one such Policy, We shall consider the Insured Person(s) to be insured under the Policy which provides the greatest amount of benefit, or where the benefits provided under each such Policy are identical, the Policy that was issued first and We shall refund any duplicated premium payment which may have been made by You / the Insured Person(s) on Your / his behalf.

11. Interest & Currency
No amount payable under this Policy shall subject to any interest. Premium and benefits payable under this policy shall be in Singapore Dollars (SGD).

12. Governing Law
This policy shall be governed by and interpreted in accordance with Singapore law.

13. Notice of Trust or Assignment
We shall not accept or be affected by notice of any trust or assignment or the like which relates to this Policy.

14. Disappearance Clause
If the Insured Person(s) is travelling and the means of transportation disappears, sinks, crashes or is wrecked and the Insured Person(s) body cannot be found after a period of twelve (12) months, We shall presume that the Insured Person(s) have died as a result of Bodily Injury and shall pay the Accidental Death benefit accordingly. If at any time after payment, the Insured Person(s) is found to be alive, such amount paid must be refunded to Us.

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

16. Right of Recovery
We reserve the right to recover against the Insured Person(s) or his legal representative(s) for the full sum which We or the Emergency Services Hotline have paid on the Insured Person(s)'s behalf but for which this Policy is not responsible.

17. Subrogation
If We shall become liable for any payment under this Insurance, We shall be subrogated to the extent of such payment to all the Insured Person(s)'s right and remedies against any party and shall be entitled at Our own expense to sue in the Insured Person(s)'s name. The Insured Person(s) shall give or cause to be given to Us all such assistance in his power as We shall require to secure the rights and remedies and at Our request shall execute or cause to be executed all document necessary to enable Us to effectively bring suit in his name.

18. Fitness for Travel
At the time of effecting this insurance, the Insured Person(s) must be medically fit to travel and not be aware of any circumstances which could lead to cancellation, disruption of the Trip or to any other claim under this Policy, otherwise no claim will be payable.

19. Awareness of Circumstances
At the time of effecting this insurance, the Insured Person(s) must not be aware of any circumstances, facts or risks related to the Insured Person(s)'s place of destination which are known or ought to be known by the Insured Person(s) and which may give rise to a claim under this Policy, otherwise no claim will be payable.

20. The Emergency Services Hotline Notification
If the Insured Person(s) require hospitalisation or emergency transportation services or need to return to Singapore early for any reason, he must contact the Emergency Services Hotline and obtain approval before arrangements are made. The Insured Person(s) must follow the advice and instruction of the Emergency Services Hotline failing which his claim may not be payable.

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21. Offset Clause

We will not cover the Insured Person(s) for loss or any event or liability to the extent that it is covered by any other source including but not limited to other insurance policy, medical or health scheme or Act of Parliament or any benefit which We are legally prohibited to pay by law. We will however pay the difference between what is payable under the other source and what the Insured Person(s) would have been entitled to recover under this Policy to the extent permitted by law. This does not apply to Section 1 of the Policy.

22. Purchase of Travel Insurance

You must purchase this insurance before departing Singapore. If the purchase is made after the Insured Person(s) departure from Singapore, no coverage is extended, regardless of whether a Policy has been issued. In such circumstances, any premium received in respect of such insurance will be refunded.

23. Determination of Age

In any claim, the Insured Person(s)'s age will be determined as at the date of the Bodily Injury or Illness with reference to the birth date.

24. Cancellation of Policy

(a) Cancellation by You

You may terminate the policy any time prior to expiry by giving us seven (7) days' notice in writing.

(b) Automatic Cancellation

This Insurance shall be cancelled:

i. upon the death of the Insured Person(s); or
ii. if the Insured Person(s) ceases to be eligible on the grounds of age, and/or is no longer a resident in Singapore; or
iii. Upon full payment of benefit under Section 1.

(c) Cancellation by Us

We may cancel any cover under this Policy:

i. in respect of War, invasion, act of foreign enemy hostilities (whether War has been declared or not), civil War, rebellion, revolution, insurrection or military or usurped power, by giving You fourteen (14) days' notice. The cover in respect of any journey involving travel outside an Insured Person's country of residence that commences before the expiry of such notice will not be affected;
ii. if We suspect fraud on this or any other related Policy;
iii. changes to the information detailed on Your proposal form or on a statement of insurance or Schedule which may result in the risk no longer being acceptable to Us;
iv. where a misrepresentation has been made that means We no longer wish to provide cover.

(d) Premium Position Upon Cancellation:

Single Trip Policy:

We will grant a full refund of the premium prior to the commencement of the Policy. There will be no refund for cancellation after the Period of Insurance has commenced.

Annual Multi-Trip Policy:

We will grant a rate refund of the premium paid corresponding to the unexpired Period of Insurance provided the amount to be refunded is at least S$20 and no claim has been submitted prior to the cancellation of this Policy:

Months Remaining on Your Policy	11	10-9	8-7	6-5	4-3	2
Refund of Premium Payable (%)	60	50	40	30	20	10

(e) Effective Time of Cancellation

This Policy shall terminate at 12:01am Singapore Time on the relevant date specified in the occurrence date of any events specified herein, Schedule or Endorsement.

Etiqa Insurance Pte. Ltd. (Co. Reg No.: 201331905K) 23 Church Street, #01-01 Capital Square, Singapore 049481
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25. Payment Before Cover Warranty

The premium due must be paid to Us (or the intermediary through whom this Policy was effected) on or before the inception date or the renewal date of the coverage. Payment shall be deemed to have been effected to Us or the intermediary when one of the following acts takes place:

(a) Cash or honoured cheque for the premium is handed over to Us or the intermediary;
(b) A credit or debit card transaction for the premium is approved by the issuing bank;
(c) A payment through an electronic medium including the internet is approved by the relevant party;
(d) A credit in favour of Us or the intermediary is made through an electronic medium including the internet.

In the event that the total premium due is not paid to Us (or the intermediary through whom this Policy was effected) on or before the inception date or the renewal date, then the insurance shall not attach and no benefits whatsoever shall be payable by Us. Any payment received thereafter shall be of no effect whatsoever as cover has not attached.

26. Premium Basis & Adjustment

Your Premium shall be calculated based upon Your attained age as at the Effective Date of Insurance. The premium rates are not guaranteed and may be increased or varied by Us upon renewal of the Policy, based on Our portfolio claims experience in this class of business. We will advise You of the change in writing at least thirty (30) days before Your Premium is increased or varied by Us.

27. Condition Precedent

The validity of this Policy is subject to the condition precedent that

(a) For the risk insured, the Insured Person(s) has never had any insurance terminated in the last twelve (12) months due solely or in part to a breach of any premium payment condition; or
(b) If the Insured Person(s) has declared that it has breached any premium payment condition in respect of a previous policy taken up with another insurer in the last twelve (12) months:
    i. The Insured Person(s) has fully paid all outstanding premium for time on risk calculated by the previous insurer based on the customary short period rate in respect of the previous policy; and
    ii. A copy of the written confirmation from the previous insurer to this effect is first provided by the Insured Person(s) to the Company before cover incept.

28. Prohibited Person Limitation and Exclusion

If You are or any relevant person is found to be a Prohibited Person:

(i) We are entitled not to accept the application; and
(ii) If any policy is issued, We are entitled to end/terminate the policy, not pay any benefit or not allow any transaction to be carried out under the policy. We will not refund any unutilised premium when the policy is ended/terminated.

You will need to inform us immediately if there is any change in Your or any relevant person's identity, status or identity documents.

Our decision in respect of this exclusion will be final.

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DISPUTE RESOLUTION

Any dispute arising from a matter that is related to or in connection with this Policy shall be referred to the Financial Industry Disputes Resolution Centre Ltd ("FIDReC"). This would apply as long as the dispute can be brought before FIDReC.

In the event that the dispute cannot be referred to or dealt with by FIDReC, it shall be referred to and resolved by arbitration in Singapore in accordance with the Arbitration Rules of the Singapore International Arbitration Centre which shall be applicable at that time. The seat of the arbitration is Singapore and the language of the arbitration shall be in English.

POLICY OWNER'S PROTECTION SCHEME

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

CONVEYANCE LIMIT

This Policy is subjected to an aggregate limit of S$10,000,000 per conveyance or the total amount of all benefits payable, whichever is lesser.

PERSONAL DATA USE

Any information collected or held by Us whether contained in Your application or otherwise obtained may be used and/or disclosed to Our associated or related individuals/companies or any independent third parties (within or outside Singapore) for any matters relating to Your application, any policy issued and to provide advice or information concerning products and services which We believe may be of interest to You and to communicate with You for any purpose. Your data may also be used for audit, business analysis and reinsurance purposes.

This policy wording applies to policies issued on or after 12 March 2026.

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