

**CORPORATE ASSIST  
BUSINESS TRAVEL INSURANCE  
SUMMARY OF BENEFITS**

<b>Section A : Overseas Medical Benefits</b>	<b>Plan 1</b>	<b>Plan 2</b>	<b>Plan 3</b>
<b>1. Medical &amp; Accidental Dental Expenses Incurred Overseas</b> Covers overseas medical expenses incurred as a result of accident or sickness whilst traveling up to	200,000	300,000	500,000
<b>2. Return Treatment (max. 45 days)</b> Covers medical expenses incurred for treatment or follow-up treatment in Singapore or Country of Regular Employment up to	7,500	15,000	20,000
<b>3. Treatment by Traditional Chinese Medicine (TCM)</b> Covers Traditional Chinese Medicine expenses incurred whilst overseas and follow-up treatment in Singapore or Country of Regular Employment up to	750	750	750
<b>4. Hospital Confinement Benefit</b> Pays S\$200 for every complete day You are hospitalised overseas up to	10,000	10,000	10,000
<b>5. Double Hospital Confinement Benefit in ICU</b> Pays S\$400 for every complete day You are hospitalised overseas in an Intensive Care unit up to	16,000	16,000	16,000
<b>6. Hospital Visitation</b> Pays incidental expenses for the visit of up to two friends or relatives if You require hospitalisation for more than 5 days whilst overseas up to	5,000	8,000	10,000
<b>7. Emergency Telephone Charges</b> Reimbursement of mobile telephone charges for medical- related services in contacting Travel Guard Asia Pacific (“Travel Guard”) up to	200	200	200
<b>Section B : Evacuation &amp; Repatriation Benefits</b>	<b>Plan 1</b>	<b>Plan 2</b>	<b>Plan 3</b>
<b>8. Emergency Medical Evacuation</b> Covers all Travel Guard Asia Pacific (“Travel Guard”) Emergency Medical Evacuation expenses up to	As Charged	As Charged	As Charged
<b>9. Repatriation Expenses</b> Covers all Travel Guard expenses incurred in returning Your mortal remains to Singapore up to	As Charged	As Charged	As Charged
<b>10. Direct Repatriation Expenses</b> Covers all Travel Guard expenses incurred in returning Your mortal remains to Your home country up to	As Charged	As Charged	As Charged
<b>11. Compassionate Visit</b> Pays for the incidental expenses of sending two friends or relatives if assistance is required for the repatriation arrangements of Your mortal remains up to	5,000	8,000	10,000
<b>Section C : Personal and Accident Benefits</b>	<b>Plan 1</b>	<b>Plan 2</b>	<b>Plan 3</b>
<b>12. Accidental Death &amp; Permanent Disablement</b> Covers You in the event of Accidental Death and Disablement	200,000	300,000	500,000
<b>13. Accidental Death &amp; Permanent Disablement due to War (not applicable to Ad-Hoc Plan)</b>	10,000	15,000	25,000
<b>14. Accidental Burns Benefit</b> Covers You for serious burns in the event of an accident	200,000	300,000	500,000
<b>15. Fracture Benefit</b> Pays for fractures suffered in an accident	3,000	3,000	3,000
<b>16. Compassionate Death Allowance</b> Pays a lump sum allowance in the event You suffer loss of life due to an accident	5,000	5,000	5,000
<b>17. Child Education Fund</b> Pays a lump sum education fund in the event You suffer loss of life due to an accident	25,000	25,000	25,000

<b>Section D : Travel Inconvenience Benefits</b>	<b>Plan 1</b>	<b>Plan 2</b>	<b>Plan 3</b>
<b>18. Trip Cancellation Expenses</b> Covers loss of irredeemable travel and accommodation expenses paid in advance and occurring up to 30 days prior to departure up to	5,000	8,000	10,000
<b>19. Trip Curtailment and Rearrangement Expenses</b> Covers additional travel or accommodation expenses incurred or forfeited after the commencement of the Trip up to	5,000	8,000	10,000
<b>20. Travel Delay including Bomb Threat</b> Pays S\$200 for each 6 full consecutive hours of delay whilst overseas or in Singapore up to	1,000	1,000	1,000
<b>21. Flight Diversion</b> Pays S\$100 for each 6 full consecutive hours if Your flight has been diverted to another destination whilst overseas due to adverse weather conditions, bomb threat and other insured perils up to	1000	1000	1000
<b>22. Flight Overbooking</b> Pays S\$100 in the event You fail to board the scheduled flight due to overbooking although You have confirmed reservation from the airline up to	100	100	100
<b>23. Travel Misconnection</b> Covers expenses incurred as a result of misconnection scheduled conveyance for at least 6 consecutive hours up to	1,000	1,000	1,000
<b>24. Baggage Delay</b> Pays S\$200 for each full 6 consecutive hours that Your baggage is delayed whilst overseas or upon arrival in Singapore up to	1,000	1,000	1,000
<b>25. Damage or Loss of Personal Baggage</b> Covers loss or damage to baggage, clothing, personal effects & golfing equipment (Max. S\$1000 for any one article or pair or set of article) up to	5,000	5,000	5,000
<b>26. Damage or Loss of Personal Portable Business Equipment</b> Covers loss or damage to Mobile phones, Laptop Computers, Personal Digital Assistants (PDAs) (Max. S\$1000 for any one article or pair or set of article) up to	2,000	2,000	2,000
<b>27. Loss of Travel Documents &amp; Money including Credit Card Fraud</b> Pays Your travel and hotel expenses including cost of obtaining replacement passports, travel tickets and other relevant travel documents up to	2,000	2,000	2,000
<b>28. Hijack</b> Pays S\$500 for each complete day You are delayed due to an act of hijacking up to	5,000	5,000	5,000
<b>Section E : Other Benefits</b>	<b>Plan 1</b>	<b>Plan 2</b>	<b>Plan 3</b>
<b>29. Staff Replacement Benefits</b> Pays the cost of sending out a replacement employee to continue the business, in the event You suffer disability up to	5,000	5,000	5,000
<b>30. Credit Card Indemnity</b> Pays the outstanding credit expenses incurred during the trip in the event of a fatal accident or permanent total disablement up to	5,000	5,000	5,000
<b>31. Legal Fees</b> Pays the legal costs and expenses incurred as a result of dealing with claims for compensation against a third party causing Your Accidental Death or Permanent Disablement during the Overseas Trip up to	15,000	15,000	15,000
<b>32. Bail Bond Facility</b> Provides assistance in arranging a bail bond if You are being arrested following a road accident whilst overseas up to	15,000	15,000	15,000
<b>33. Personal Liability</b> Covers You against liability to third parties for accidental death or injury or accidental loss or damage to their property caused by Your negligence up to	500,000	1,000,000	1,000,000

*Note: Please refer to policy for specifications, conditions and exclusions.  
All amount shown are in Singapore Dollars (S\$)*

## CORPORATE ASSIST BUSINESS TRAVEL INSURANCE

This Policy sets out the terms and conditions of a contract of insurance between **Chartis Singapore Insurance Pte. Ltd.** and You. We have written the Policy in plain English so that you may better understand it. Please read the Policy carefully as this is a legal document.

In consideration of the payment of premium to Us specified in the Policy Schedule, and subject to the definitions, limitations, exclusions, terms, conditions and general provisions contained or endorsed in this Policy, and on the basis of the truth of the proposal and declaration submitted and statements made by You, We will insure the Insured Person(s) named in the Policy Schedule and promise to pay indemnity for loss to the extent provided under this Policy while the Policy is still in force. The period of insurance is stated in the Policy Schedule.

### PART 1 - DEFINITIONS

**Accident or Accidental** means a sudden, unforeseen and fortuitous event that result in the Insured Person's death, Disablement or bodily Injury.

**Acquired Immune Deficiency Syndrome or Aids** wherever used in this Policy shall have the meanings assigned to it by the World Health Organisation including Opportunistic Infection, Malignant Neoplasm, Human Immune Deficiency Virus(HIV), Encephalopathy (Dementia), HIV Wasting Syndrome or any disease or Sickness in the presence of a zero-positive test for HIV.

- a) **Opportunistic Infection** includes but is not limited to pneumocystis carinii pneumonia, organism of chronic enteritis, virus and/or disseminated fungi infection.
- b) **Malignant Neoplasm** includes but is not limited to Kaposi's sarcoma, central nervous system lymphoma and/or other malignancies now known or which become known as immediate causes of death, an illness, Sickness or disability, in the presence of Acquired Immune Deficiency.

**Activities of Daily Living** means Washing, Dressing, Feeding, Toileting, Mobility and Transferring.

- **Dressing** means the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical or medical appliances.
- **Feeding** means the ability to feed oneself food after its preparation and being made available.
- **Mobility** means the ability to move indoors from room to room on level surfaces.
- **Toileting** means the ability to use the lavatory or manage bowel and bladder function through the use of protective undergarments or surgical appliances if appropriate.
- **Transferring** means the ability to move from a bed to an upright chair or wheelchair, and vice versa.
- **Washing** means the ability to wash in the bath, or shower or wash by other means.

**Air Travel** means riding as a passenger (not as an operator or crew member) in or on, boarding or alighting from a properly licensed private and/or commercial air common carrier.

**Chinese Physician** means a registered and qualified practitioner licensed under any applicable laws and acting within the scope of his/her license and training. The attending Chinese Physician shall not be an Insured Person; business Partner or Your employee; an agent of an Insured Person or a person who is related to an Insured Person in any way.

**Civil Unrest, Riot or Commotion** means a gathering of citizens (organized or unorganized) to promote their views and this gathering of persons becomes violent (whether or not police and/or military respond). The gathering of persons asserting sovereign rights and operating on behalf of a sovereign state shall not be considered as Civil Unrest, Riot or Commotion. These terms do not include an individual act of violence.

**Common Carrier** means any bus, coach, taxi, ferry, hovercraft, hydrofoil, ship, train, tram or underground train provided and operated by a carrier duly licensed for the regular transportation of fare paying passengers, and any fixed-wing aircraft provided and operated by an airline or an air charter company which is duly licensed for the regular transportation of fare-paying passengers and any helicopter provided and operated by an airline which is duly licensed for the regular transportation of fare-paying passengers and operating only between established commercial airports or licensed commercial heliports, and any regularly scheduled airport limousine operating on fixed routes and schedules.

### Conveyance Limit

The total compensation payable in respect of accidental death or accidental burns occurring whilst a number of Insured Persons are together shall not exceed SGD 10,000,000 per conveyance.

In the event the aggregate compensation should exceed SGD 10,000,000 the conveyance limit amount will be apportioned among the Insured Persons, but the sum will not be greater than the maximum sum insured of each Insured Person.

**Country of Origin** means any country to which the Insured Person is granted rights of citizenship or permanent residence by the respective governmental authorities.

**Country of Regular Employment** means the country outside Singapore where an Insured Person(s) has been assigned to work.

**Dependent Child or Child(ren)** means the Insured Person's legal child who is:

- a) unmarried,
- b) between the age of 1 to 18 years or up to 25 years if studying full-time or have been accepted and is awaiting enrolment as a full time student in a recognized tertiary institution, as named in the Policy or endorsed thereafter,
- c) dependent upon the Insured Person for at least 50% of his or her maintenance and support, and
- d) not engaged or servicing in full-time National Service.

Coverage for the Dependant Child will apply whilst he/she is travelling together with an adult Insured Person on an Overseas Trip at all times.

**Fracture** means a complete fracture where the bone is broken completely across or a compound fracture where the bone breaks the skin.

**Golfing Equipment** means Golf Clubs and Golf Bags.

**Hijacking** means any seizure or exercise of control by force or violence or threat of force or violence and with wrongful intent, of the common carrier.

**Home Country** means the country of which the Insured Person holds a valid passport.

**Hospital** means a place that holds a valid license (if required by law); operates primarily for the care and treatment of sick or injured persons; has a staff of one or more Qualified Medical Practitioner available at all times; provides 24-hour nursing service and has at least one registered professional nurse on duty at all times; has organized diagnostic and surgical facilities, either on premises or in facilities available to the Hospital on a pre-arranged basis; and is not, except incidentally, a clinic, nursing home, rest home, or convalescent home for the aged, or a facility operating as a drug and/or alcohol treatment centre.

**Hospital Confinement** or **Hospitalisation** or **Hospitalised** means being confined in a Hospital as a registered patient as a result of Sickness or Injury on the recommendation of a Qualified Medical Practitioner. One day of Hospital Confinement means a period for which the Hospital makes a charge for room and board for the treatment of Injury or Sickness.

**Immediate Family Member** refers to the Insured Person's spouse, child, parent, parent-in-law, grandparent, grandchild, brother, sister, niece, nephew, aunt, uncle, brother-in-law or sister-in-law who are residing in Singapore.

**Injury** means bodily Injury which is sustained by an Insured Person during the Policy period and is caused by an Accident solely and independently of any other causes within 90 days from the date of such Accident.

**Insured Person** means the employee of the Policyholder covered under this Policy and/or his/her Spouse and/or their Dependent Child(ren) named in the Policy Schedule or endorsed thereafter. Coverage is available to such employee aged between the ages of 16 and 75 years with renewal up to the age of 80.

**Intensive Care Unit (ICU)** means a class of room dedicated to the constant, close monitoring of the vital body functions of patients in critical medical conditions, which provides a high ratio of nursing staff to patients, and which has full facilities for the resuscitation of patients.

**International Countries** mean Regional Countries and the rest of the world excluding those countries mentioned under Part VII – General Exclusions No. (A)(1).

**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 with precious stone or semi-precious stones.

**Laptop Computer** means a Laptop, Notebook, Sub-Notebook or Hand-Held Computers.

**Leisure Trip** means a personal vacation taken by an Insured Person within the geographical area of coverage up to a maximum of 90 consecutive days and is only applicable to this Policy or an Insured Person if they are specially declared covered by way of an endorsement, subject to and in accordance with the exclusions, limitations, provisions and terms described herein.

**Loss of Fingers or Toes** means loss of use or complete severance through or above the metacarpophalangeal joints or metatarsophalangeal joints.

**Loss of Hearing** means permanent irrecoverable loss of hearing where:

If a dB = Hearing loss at 500 Hertz

If b dB = Hearing loss at 1000 Hertz

If c dB = Hearing loss at 2000 Hertz

If d dB = Hearing loss at 4000 Hertz

1/6 of (a+2b+2c+d) are above 80dB.

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

**Loss of Sight** means the entire and irrecoverable loss of sight, and which is beyond remedy by any form of medical treatment.

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

**Loss of Use** means total functional disablement and is treated like the total loss of said limb or organ in all aspects of living.

**Medical Expenses** means expenses necessarily incurred as a result of Injury or Sickness sustained whilst on an Overseas Trip and paid by the Insured Person to a legally Qualified Medical Practitioner, Hospital and/or ambulance service 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, caused only by an Accident. All treatment must be prescribed by a Qualified Medical Practitioner in order for expenses to be reimbursed under this Policy and shall 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.

**Overseas Trip** means business travel or Leisure Trip (if applicable to an Insured Person) undertaken by the Insured Person up to a maximum of 120 consecutive days from their date of departure from Singapore or Country of Regular Employment until the return to Singapore or Country of Regular Employment should the Insured Person be based outside Singapore. It includes Personal Deviation and home leave within the geographical area of coverage before, during and/or immediately after such business travel duly authorised by You.

**Permanent** means lasting 365 days from the date of Accident and at the expiry of that period being beyond hope of improvement.

**Permanent Total Disablement** means Injury which solely and directly totally and permanently disables and prevents an Insured Person from attending to any business, occupation or regular duties which would be reasonable having regard to the insured person's education, training or experience or if he/she has no business or occupation, from performing three or more of Activities of Daily Living.

**Personal Deviation** means a personal vacation taken by an Insured Person before, during or immediately after an overseas trip taken within the geographical area of coverage.

**Policyholder** means the entity named in the Policy Schedule as the Policyholder.

**Policy Schedule** means the Policy Schedule attached to and forms part of the Policy.

**Portable Business Equipment** means Laptop Computers, Mobile Phones and Personal Digital Assistants (PDA) & Blackberry Devices.

**Pre-Existing Condition** means any condition;

- for which the Insured Person has received medical advice, treatment, diagnosis, consultation or prescribed drugs within 365 days preceding the effective date of the Policy; or
- for which medical advice or treatment was recommended by a Qualified Medical Practitioner within 365 days preceding the effective date of the Policy.

Pre-existing Condition will not apply upon renewal of the Policy if the Insured Person has been covered under this Policy for the preceding 365 days and no claim was made under Benefits Sections 1 to 5 and Section 8. This clause will not be applicable for ad-hoc declaration Insured Person.

**Public Place** means but is not limited to shops, airports, trains stations, bus stations, streets, hotel foyers and grounds, restaurants, beaches, public toilets and any place to which the public has access.

**Qualified Medical Practitioner** means a registered and qualified medical practitioner licensed under any applicable laws and acting within the scope of his/her license and training. The attending Qualified Medical Practitioner shall not be the Insured Person, the Insured Person's spouse, a person booked to accompany the Insured Person on the Overseas Trip, or a person who is related to the Insured Person in any way.

**Regional Countries** include Australia, Bangladesh, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Korea, Laos, Macau, Malaysia, Myanmar, New Zealand, Pakistan, Philippines, Sri Lanka, Taiwan, Thailand and Vietnam.

**Selected Plan** means the choice of Plan 1, Plan 2, Plan 3 or an Ad-hoc Plan which You or the Insured Person or his/her representative selected at the time of application and as set out in the Policy Schedule.

**Serious Injury or Serious Sickness** whenever applied to the Insured Person, is one which requires treatment by a Qualified Medical Practitioner and which results in the Insured Person being certified by that Qualified Medical Practitioner as being unfit to travel or continue with his/her original Overseas Trip. When applied to the Immediate Family Member, it means Injury or Sickness certified as being a danger to life by a Qualified Medical Practitioner and which results in the Insured Person's discontinuation of his/her original Overseas Trip. Applicable under Section 21 only, Serious Injury or Serious Sickness shall also mean that due to an Injury of Sickness suffered by an Insured Person whilst onboard a scheduled flight, the flight is being diverted and delayed from arriving at the planned destination due to sole decision made by the flight captain.

**Sickness** means any noticeable change in the physical health of an Insured Person due to a medical condition contracted, commencing or first manifesting whilst on an Overseas Trip in which the Insured Person seeks the care of a Qualified Medical Practitioner acting within the scope of his/her license to treat the Sickness for which the claim is made provided the Sickness is not a Pre-Existing Condition and the nature of the Sickness is not excluded from this Policy.

**Spouse** means the legally married spouse or common law spouse of the Policyholder's employee (covered in the Policy) who is aged between 16 to 75 years old on the date he/she became insured under this Policy. Coverage for the Spouse will apply whilst he/she is travelling together with the Insured Person on an Overseas Trip except for Leisure Trip specifically declared as covered in the Policy.

**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 any such act.

**Temporary Total Disablement** means Injury or Sickness that entirely disables and prevents the Insured Person from attending to any part of his ordinary business profession or occupation (of any and every kind) for a continuous and uninterrupted period of 14 days.

**Terrorist Act** means any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or commission of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered Terrorist Acts. **Terrorist Act** also include any act, which is verified or recognized by the relevant government as an act of terrorism. One can consider civil unrest as an extended and/or sporadic period of group violence within a country, province or town.

**Traditional Chinese Medicine (TCM)** means treatment or medicine prescribed by a Chinese Physician.

**Transportation** means any land, water or air conveyance required to transport the Insured Person during an Emergency Medical Evacuation. Special transportation includes, but is not limited to air ambulance, land ambulance, and private motor vehicles.

**Travel Companion** means one (1) person who is booked to accompany an Insured Person on the entire insured Trip.

**Trip** means commencing three (3) hours before the Insured Person leaves Singapore or Country of Regular Employment should the Insured Person be based outside Singapore and ceases on whichever of the following occurs first:

- a) the expiry of the specified period in the Policy;
- b) the Insured Person's return to his permanent place of residence;
- c) within three (3) hours of arrival in Singapore or Country of Regular Employment should the Insured Person be based outside Singapore.

**War** means war, whether declared or not, or any warlike activities including use of military force by an sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

**We or Us or Our** means Chartis Singapore Insurance Pte. Ltd.

**You** mean the Policyholder.

## **PART II - OVERSEAS MEDICAL BENEFITS**

### **SECTION 1 – MEDICAL & ACCIDENT DENTAL EXPENSES INCURRED OVERSEAS**

We will reimburse the Insured Person up to the specified limit applicable to the Selected Plan the Medical Expenses necessarily incurred whilst on an Overseas Trip for Injury or Sickness suffered by the Insured Person solely and independently of any other causes.

If the Insured Person is entitled to a refund of all or part of the expenses from any person or any other source, We will only pay the amount of Medical Expenses over and above the refunded amount up to the applicable limits.

### **SECTION 2 – RETURN TREATMENT UP TO 45 DAYS**

We will reimburse the Insured Person up to the specified limit applicable to the Selected Plan the Medical Expenses necessarily incurred for medical treatment or follow-up medical treatment in Singapore or Country of Regular Employment for Injury or Sickness which the Insured Person had sustained whilst on an Overseas Trip. The time limit for seeking such medical treatment is as follows:

- a) If prior treatment has not been sought overseas, the Insured Person must seek treatment in Singapore or Country of Regular Employment within seven (7) days upon return to Singapore or Country of Regular Employment. From the date of return to Singapore or Country of Regular Employment, the Insured Person has a maximum of forty-five days (45) days to continue treatment in Singapore or Country of Regular Employment up to the specified limit applicable to the Selected Plan.
- b) If treatment had already been sought overseas, the Insured Person has a maximum of forty-five days (45) days from the date of return to Singapore or Country of Regular Employment to continue treatment in Singapore or Country of Regular Employment to the specified limit applicable to the Selected Plan.

If the Insured Person is entitled to a refund of all or part of the expenses from any person or any other source, We will only pay the amount of Medical Expenses over and above the refunded amount up to the specified limit applicable to the Selected Plan. We will only reimburse Medical Expenses incurred in Singapore or Country of Regular Employment (if any) in accordance with the prevailing laws, rules and regulations of Singapore or Country of Regular Employment.

#### **Exclusions (applicable to Section 1 & 2)**

Any Overseas Trip undertaken against the advice of a Qualified Medical Practitioner, or when the purpose of such trip was to obtain any form of medical treatment, consultation or advice.

### **SECTION 3 – TREATMENT BY TRADITIONAL CHINESE MEDICINE (TCM)**

We will reimburse the Insured Person up to the specified limit applicable to the Selected Plan the expenses incurred for Traditional Chinese Medicine, which are necessarily incurred whilst on an Overseas Trip for Injury and Sickness suffered by the Insured Person solely and independently of any other causes.

This section also covers expenses incurred for treatment or follow-up treatment in Singapore or Country of Regular Employment by a Chinese Physician for Injury or Sickness which the Insured Person had sustained whilst overseas. The time limit for seeking such treatment is as follows:

- a) If prior treatment has not been sought overseas, the Insured Person must seek treatment in Singapore or Country of Regular Employment within seven (7) days upon return to Singapore or Country of Regular Employment. From the date of return to Singapore or Country of Regular Employment, the Insured Person has a maximum of forty-five days (45) days to continue treatment in Singapore or Country of Regular Employment up to the specified limit applicable to the Selected Plan.
- b) If treatment had already been sought overseas, the Insured Person has a maximum of forty-five days (45) days from the date of return to Singapore or Country of Regular Employment to continue treatment in Singapore or Country of Regular Employment to the specified limit applicable to the Selected Plan.

If the Insured Person is entitled to a refund of all or part of the medical expenses from any person or any other source, We will only pay the amount of medical expenses incurred over and above the refunded amount up to the specified limit applicable to the Selected Plan.

### **SECTION 4 – HOSPITAL CONFINEMENT BENEFIT**

We will pay for Hospital Confinement Benefit due to Injury or Sickness sustained whilst on an Overseas Trip. We shall pay for every complete day of Hospitalisation of the Insured Person if the Insured Person is Hospitalised whilst on an Overseas Trip up to the limit applicable to the Selected Plan.

### **SECTION 5 – DOUBLE HOSPITAL CONFINEMENT BENEFIT**

We will pay for Hospital Confinement Benefit which will be doubled in the event that a Sickness or an Injury sustained overseas by an Insured Person on an Overseas Trip medically necessitates the confinement of such Insured Person in an Intensive Care Unit (ICU) within a Hospital as a resident patient up to the limit applicable to the Selected Plan.

This section is applicable for the duration of the period of Hospital Confinement in an ICU and not exceeding the number of days applicable to the Selected Plan per Sickness or Injury.

An Insured Person may not claim under both Sections 4 and 5 for each day of Hospitalisation for the same event.

**Exclusions (Applicable to both Sections 4 & 5)**

We shall not be liable for any claim arising directly or indirectly from, in respect of or due to any of the following:-

1. Any Pre-Existing Condition; or
2. Any Overseas Trip undertaken against the advice of a Qualified Medical Practitioner, or when the purpose of such Trip was to obtain any form of medical treatment, consultation or advice.

**SECTION 6 – HOSPITAL VISITATION**

We will pay up to the specified limit applicable to the Selected Plan the reasonable travel fare (economy Air Travel or first class rail travel) and hotel accommodation expenses necessarily incurred by two relatives or friends to visit and stay with an Insured Person, as advised by a Qualified Medical Practitioner, in the event that the Insured Person is Hospitalised overseas for more than 5 days as a result of Injury or Sickness sustained whilst on an Overseas Trip and his/her medical condition forbids evacuation and no adult member is with the Insured Person during his/her Hospitalisation overseas.

NB. This Policy will only pay for any claim under Section 6 or 11 but not both.

**SECTION 7 – EMERGENCY TELEPHONE CHARGES**

We will reimburse the Insured Person up to the specified limit applicable to the Selected Plan the actual telephone charges incurred for personal mobile phone used for the sole purpose of engaging the services of Travel Guard Asia Pacific (Travel Guard) during a medical assistance/emergency, and for which an overseas medical claim is payable under Sections 1 and 3.

**Exclusion**

No reimbursement will be payable for Telephone calls made via standard LAN Line and public telephones using International Calling Card (ICC).

**PART III – EVACUATION AND REPATRIATION BENEFITS**

**SECTION 8 – EMERGENCY MEDICAL EVACUATION**

If the Insured Person suffers Injury or Sickness while on an Overseas Trip and if in the opinion of Travel Guard Asia Pacific (Travel Guard), or an authorised representative of Travel Guard, it is judged medically appropriate to move an Insured Person to another location for medical treatment, or to return the Insured Person to Singapore, Travel Guard, or the authorised representative, shall arrange for the evacuation utilizing the means best suited to do so, based on the medical severity of the Insured Person's condition. We will pay Travel Guard directly the covered expenses for such evacuation specified limit applicable to the Selected Plan.

The means of evacuation arranged by Travel Guard, or an authorised representative of Travel Guard, 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 Travel Guard or the authorised representative, and will be based solely upon medical necessity.

Covered expenses are expenses for services provided and/or arranged by Travel Guard for the transportation, medical services and medical supplies necessarily incurred as a result of an emergency medical evacuation of an Insured Person and is subject to the following exclusions:-

**Exclusions**

1. Any expenses incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of a scheduled Overseas Trip.
2. Any expenses for a service not approved and arranged by Travel Guard, or an authorised representative of Travel Guard, except that We reserve the right to waive this exclusion in the event the Insured Person or his/her travelling companions cannot for reasons beyond their control notify Travel Guard during an emergency medical situation. In any event, We reserves the right to reimburse the Insured Person only for those expenses incurred for service which Travel Guard would have provided under the same circumstances and up to the specified limit applicable to the Selected Plan.

**SECTION 9 – REPATRIATION EXPENSES**

If the Insured Person dies as a result of Injury or Sickness whilst on an Overseas Trip, Travel Guard or an authorised representative of Travel Guard shall make the necessary arrangements for the return of the Insured Person's mortal remains to Singapore. We shall pay Travel Guard directly the covered expenses for such repatriation up to the specified limit applicable to the Selected Plan.

We will also reimburse the Insured Person's estate expenses actually incurred, for services and supplies provided by the mortician or undertaker, including but not limited to the cost of the casket, the embalming and cremation if so elected.



## SECTION 10 – DIRECT REPATRIATION EXPENSES

If the Insured Person dies as a result of Injury or Sickness whilst on an Overseas Trip, Travel Guard or an authorised representative of Travel Guard shall make the necessary arrangements for the return of the Insured Person's mortal remains to Insured Person's Country of Origin / Home Country. We shall pay Travel Guard directly the specified expenses applicable to the Selected Plan.

We shall reimburse the Insured Person's estate expenses or legal representatives actually incurred, for services and supplies provided by the mortician or undertaker, including but not limited to the cost of the casket, the embalming and cremation if so elected.

### Exclusions (Applicable to both Sections 9 & 10)

We shall not be liable for:-

1. Any Pre-Existing Condition;
2. Any expense incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of a scheduled Overseas Trip;
3. Any expense for a service not approved and arranged by Travel Guard, or an authorised representative of Travel Guard, except that this exclusion shall be waived in the event the Insured Person cannot for reasons beyond his/her control notify Travel Guard during an emergency medical situation. In any event, We reserve the right to reimburse the Insured Person only for those expenses incurred for services which Travel Guard would have provided under the same circumstances and up to the specified limit applicable to the Selected Plan;
4. Any expenses other than those specified under this Section.

N.B. This Policy will only pay for any claim either under Section 9 or Section 10, but not both.

## SECTION 11 – COMPASSIONATE VISIT

In the event of the Insured Person's death due to an Accident or Sickness whilst on an Overseas Trip and no adult member of Insured Person's family is with the deceased Insured Person; We will pay up to the specified limit applicable to the Selected Plan the reasonable travel (economy airfare, rail or sea transport fare) and hotel accommodation expenses incurred by two relatives or friends of the Insured Person to assist in the final arrangement at the destination of the deceased Insured Person.

NB. This Policy will only pay for any claim under Section 6 or 11 but not both.

## PART IV – PERSONAL AND ACCIDENTAL BENEFITS

### SECTION 12 – ACCIDENTAL DEATH & PERMANENT DISABLEMENT

Whilst this Policy is in force, if the Insured Person is on an Overseas Trip and suffers Injury caused by an Accident as defined and which results in specific loss as herein specified, We will pay the relevant percentage of the sum insured specified in the Policy Schedule up to the specified limit applicable to the Selected Plan, subject to and in accordance with the exclusions, limitations, provisions and terms described herein.

EVENT	% of sum insured
1. Loss of life.....	100%
2. Permanent Total Disablement.....	150%
3. Loss of or the Permanent total Loss of Use of two limbs.....	150%
4. Loss of or the Permanent total Loss of Use of one limb.....	125%
5. Permanent total Loss of Sight of both Eyes.....	150%
6. Permanent total Loss of the following and not both as a result of the same Injury:	
a) Permanent total Loss of Sight of one eye.....	100%
b) Permanent total loss of the lens of one eye.....	75%
7. Loss of or the Permanent total Loss of Use of one limb and Loss of Sight of one Eye.....	100%
8. Loss of Speech and Hearing.....	150%
9. Permanent and incurable insanity.....	100%
10. Permanent total Loss of Hearing	
a) both ears.....	100%
b) one ear.....	30%
11. Loss of Speech.....	75%
12. Loss of or the Permanent total Loss of Use of four fingers and thumb of	
a) right hand.....	85%
b) left hand.....	65%
13. Loss of or the Permanent total Loss of Use of four fingers of	
a) right hand.....	55%
b) left hand.....	45%

14. Loss of or the Permanent total Loss of Use of one thumb	
a) both right phalanges .....	40%
b) one right phalanx .....	25%
c) both left phalanges .....	30%
d) one left phalanx .....	20%
15. Loss of or the Permanent total Loss of Use of fingers	
a) three right phalanges .....	20%
b) two right phalanges .....	15%
c) one right phalanx .....	10%
d) three left phalanges .....	15%
e) two left phalanges .....	10%
f) one left phalanx .....	5%
16. Loss of or the Permanent total Loss of Use of toes	
a) all-one foot .....	25%
b) great toe-two phalanges .....	10%
c) great toe-one phalanx .....	10%
d) other than great toe, each toe .....	2%
17. Fractured leg or patella with established non-union .....	20%
18. Shortening of leg by at least 5 cm .....	10%

### SECTION 13 – ACCIDENTAL DEATH & PERMANENT DISABLEMENT DUE TO WAR

Whilst this Policy is in force, if the Insured Person is on an Overseas Trip and suffers Injury caused by an Accident due to War and which results in specific loss as herein specified, We will pay the relevant percentage of the sum insured specified in the Policy Schedule up to the specified limit applicable to the Selected Plan, subject to and in accordance with the exclusions, limitations, provisions and terms described herein.

EVENT	% of sum insured
1. Loss of life .....	100%
2. Permanent Total Disablement .....	150%
3. Loss of or the Permanent total Loss of Use of two limbs .....	150%
4. Loss of or the Permanent total Loss of Use of one limb .....	125%
5. Permanent total Loss of Sight of both Eyes .....	150%
6. Permanent total Loss of the following and not both as a result of the same Injury:	
c) Permanent total Loss of Sight of one eye .....	100%
d) Permanent total loss of the lens of one eye .....	75%
7. Loss of or the Permanent total Loss of Use of one limb and Loss of Sight of one Eye .....	100%
8. Loss of Speech and Hearing .....	150%
9. Permanent and incurable insanity .....	100%
10. Permanent total Loss of Hearing	
a) both ears .....	100%
b) one ear .....	30%
11. Loss of Speech .....	75%
12. Loss of or the Permanent total Loss of Use of four fingers and thumb of	
c) right hand .....	85%
d) left hand .....	65%
13. Loss of or the Permanent total Loss of Use of four fingers of	
c) right hand .....	55%
d) left hand .....	45%
14. Loss of or the Permanent total Loss of Use of one thumb	
a) both right phalanges .....	40%
b) one right phalanx .....	25%
c) both left phalanges .....	30%
d) one left phalanx .....	20%
15. Loss of or the Permanent total Loss of Use of fingers	
a) three right phalanges .....	20%
b) two right phalanges .....	15%
c) one right phalanx .....	10%
d) three left phalanges .....	15%
e) two left phalanges .....	10%
f) one left phalanx .....	5%

- 16. Loss of or the Permanent total Loss of Use of toes
  - a) all-one foot.....25%
  - b) great toe-two phalanges .....10%
  - c) great toe-one phalanx .....10%
  - d) other than great toe, each toe..... 2%
- 17. Fractured leg or patella with established non-union .....20%
- 18. Shortening of leg by at least 5 cm .....10%

**NOTE:-**

- a) The total compensation payable in respect for any loss in this section due to the same Injury is arrived at by adding together the various percentages but shall not exceed 150% of the sum insured and there shall be no further liability under the Policy in respect of the same Insured Person for Injury sustained thereafter;
- b) We shall in Our absolute discretion determine the percentage payable for any Permanent Disablement not otherwise provided for under Events 2 to 18 inclusive;
- c) In case where the Insured Person is left-handed, the compensation percentage in Events 12 to 15 shall be reversed whereby the greater compensation percentage shall apply to the left hand and parts thereof.

**Exclusion**

We shall not be liable for any claim arising directly or indirectly from, as a consequence of, in respect of or due to:

- 1) any kind of disease, Sickness or bacterial infection;
- 2) any Insured Person covered under the ad-hoc plan instead of the annualized plan.

**SECTION 14 – ACCIDENTAL BURNS BENEFIT**

Whilst this Policy is in force, if the Insured Person is on an Overseas Trip and suffers third degree burn caused by a covered Accident as defined and which results in specific loss as herein specified, We will pay the percentage of sum insured specified in the Policy Schedule up to the specified limit applicable to the Selected Plan, subject to and in accordance with the exclusions, limitations, provisions and terms described herein.

**EVENT**

Area Damage as a Percentage of Total Body Surface Areas	% of sum insured
Head equals to or greater than 2% but less than 5%.....	50%
equals to or greater than 5% but less than 8%.....	75%
equals to or greater than 8%.....	100%
Body equals to or greater than 10% but less than 15%.....	50%
equals to or greater than 15% but less than 20%.....	75%
equals to or greater than 20%.....	100%

**NOTE (Applicable to Sections 12 & 14):-**

- a) The total compensation payable in respect for any loss in this section due to the same Injury is arrived at by adding together the various percentages but shall not exceed 150% of the sum insured and there shall be no further liability under the Policy in respect of the same Insured Person for Injury sustained thereafter;
- b) We shall in Our absolute discretion determine the percentage payable for any Permanent Disablement not otherwise provided for under Events 2 to 19 inclusive;
- c) In case where the Insured Person is left-handed, the compensation percentage in Events 13-16 shall be reversed whereby the greater compensation percentage shall apply to the left hand and parts thereof;
- d) An Insured Person cannot claim under both Sections 12, 13 & 14 for the same event.

**Exclusion (Applicable to Section 12 & 14)**

We shall not be liable for any claim directly or indirectly as a consequence of, any kind of disease, Sickness or bacterial infection.

**SECTION 15 – FRACTURE BENEFIT**

Whilst this Policy is in force, if the Insured Person suffers a complete or compound fracture whilst on an Overseas Trip, We will pay compensation according to the limits of the Selected Plan as shown in the Schedule below:

**Schedule of Compensation**

Maximum Benefit amount payable in respect of any one bodily Injury:	
- Neck, skull or spine.....	100%
- Hip.....	75%
- Jaw, pelvis, leg, ankle or knee.....	50%
- Cheekbone, shoulder or hairline fracture of skull or spine.....	30%
- Arm, elbow, wrist or ribs.....	25%

**SECTION 16 – COMPASSIONATE DEATH ALLOWANCES**

When an indemnity becomes payable upon Accidental Death of the Insured Person under Section 12 above, We will pay a compassionate death allowance up to the specified limit applicable to the Selected Plan.

**SECTION 17 – CHILD EDUCATION FUND**

When an indemnity becomes payable upon Accidental Death of the Insured Person under Section 12 above and such Insured Person who, at the date of the Accident, had a Dependent Child or Children enrolled as a full-time student or students in a recognised institution of higher learning, We will pay up to the specified limit applicable to the Selected Plan.

**PART V - TRAVEL INCONVENIENCE BENEFITS****SECTION 18 – TRIP CANCELLATION EXPENSES**

We will pay for loss of travel and/or accommodation expenses paid in advance by the Insured Person and for which the Insured Person is legally liable and which are not recoverable from any other source consequent upon the cancellation of the Overseas Trip necessitated by any of the following occurring within thirty (30) days before the date of commencement of the Overseas Trip up to the specified limit applicable to the Selected Plan:-

- a) Death or Serious Injury or Serious Sickness or compulsory quarantine of the Insured Person, the Insured's Immediate Family Members or Travel Companion, Business Partner or Co-Director who is resident in Singapore or Country of Regular Employment;
- b) Unexpected outbreak of Strike, Civil Unrest, Riot or Commotion or natural disasters (typhoon, earthquake etc) arising out of circumstances beyond Your or Insured Person's control at the planned destination;
- c) Serious damage to the Insured Person's principal residence from fire, flood or similar natural disaster (typhoon, earthquake etc) within seven (7) days before the departure date, which requires the Insured Person's presence on the premises on the departure date; or
- d) Witness summons or jury service of the Insured Person.

**Exclusions**

We shall not be liable for any claim arising directly or indirectly from, in respect of or due to any of the following:-

1. Any loss caused directly or indirectly by carrier caused cancellation;
2. Any loss that is covered by any other existing insurance scheme, government program or which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation.
3. Caused directly or indirectly by government regulations or control; or
4. Should this insurance be purchased less than seven (7) days before the date of departure (with the exception of Death or Serious Injury resulting from Accident only of the Insured Person, the Insured's Immediate Family Member or Travel Companion).

**SECTION 19 – TRIP CURTAILMENT AND REARRANGEMENT EXPENSES****19.1 TRIP CURTAILMENT**

We will pay for additional travelling and hotel expenses or board incurred and loss of travel fare and/or hotel expenses forfeited consequent upon the Insured Person, having to return directly to Singapore or Country of Regular Employment necessitated by any Covered Causes up to the specified limit applicable to the Selected Plan.

**19.2 REARRANGEMENT EXPENSES**

Whilst an Insured Person is on an Overseas Trip and having to curtail or alter the itinerary of any part of his/her planned trip necessitated by any Covered Causes, We will reimburse the reasonable travelling and hotel expenses or board incurred by such Insured Person to return to the place or country at which the original Overseas Trip was curtailed provided the rearrangement to return is within 90 days from the curtailment date, up to the specified limit applicable to the Selected Plan.

**Specific Definition****Covered Causes means:**

- a) Serious Injury or Serious Sickness of the Insured Person;
- b) Hijacking of the Common Carrier or automobile in which the Insured Person is travelling as a passenger;
- c) Unexpected death or Serious Injury or Serious Sickness as defined in this Policy of the Insured Person's spouse, child, parent, parent-in-law, grandparent, grandparent-in-law, grandchild, brother, sister, brother-in-law, sister-in-law, Travel Companion, business partner or co-director who is resident in Singapore or Country of Regular Employment.
- d) Natural disaster (typhoon, earthquake, etc) which prevent the Insured Person from continuing with his/her scheduled Overseas Trip; or unexpected outbreak of Civil Unrest, Riot or Commotion arising out of circumstances beyond Your or Insured Person's control is not able to travel and return home.

Coverage under this Section is effective only if coverage is incepted before the Insured Person becomes aware of any circumstance, which could lead to the disruption of his/her Overseas Trip.

N.B. This Policy will only pay for any claim either under Section 19.2 or Section 30.

## **SECTION 20 – TRAVEL DELAY INCLUDING BOMB THREAT**

In the event that the scheduled Common Carrier in which the Insured Person had arranged to travel in overseas and in Singapore is delayed for at least 6 consecutive hours from the time specified in the itinerary supplied to the Insured Person due to Strike/industrial action, bomb threat, adverse weather condition, mechanical breakdown/derangement and structural defect of Common Carrier, We will pay \$200 for every full 6 consecutive hours of delay:

- a) up to the specified limit applicable to the Selected Plan for delay occurred overseas; or
- b) up to \$400 for delayed occurred in Singapore or Country of Regular Employment should the Insured Person be based outside Singapore.

### **Exclusions**

We shall not be liable for:-

1. Any loss caused directly or indirectly by carrier caused cancellation;
2. Any loss that is covered by any other existing insurance scheme, government program or which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation;
3. Any loss arising from failure of the Insured Person to check in according to the itinerary supplied to him/her, and obtain written confirmation from the common carrier or their handling agents of the number of hours delayed and the reason for such delay; and/or
4. Any strike or industrial action existing on the date the Overseas Trip is arranged.

## **SECTION 21 – FLIGHT DIVERSION**

In the event that whilst traveling on a scheduled flight and the flight is diverted due to bomb threat, adverse weather condition, drunk passenger, Serious Injury or Serious Sickness which prevents the Insured Person from continuing his/her Trip and is delayed from arriving at the planned destination by at least 6 consecutive hours, We will pay \$100 for every full 6 consecutive hours of delay up to the specified limit applicable to the Selected Plan during the Policy period.

## **SECTION 22 – FLIGHT OVERBOOKING**

In the event that the Insured Person fails to board the aircraft whilst overseas arising from overbooking of the flight in which a confirmed reservation had been received from the airline and no alternative transportation is made available to him/her within 6 hours. We will pay up to the limit applicable to the selected plan. This benefit is payable only once for each trip out of Singapore or regular place of employment.

## **SECTION 23 – TRAVEL MISCONNECTION**

In the event that the Insured Person's confirmed onward travel connection whilst on an Overseas Trip is missed at the transfer point due to the late arrival of the Insured Person's incoming connecting scheduled conveyance, and no onward Common Carrier is available to the Insured Person for at least 6 consecutive hours, We will indemnify to the specified limit applicable to the Selected Plan, any expenses incurred, less any recoveries which the Insured Person may be entitled to receive from a carrier to enable the Insured Person to use alternative public transport services to arrive at the original destination on time.

**Note:** The Insured Person should obtain written confirmation from the Common Carrier or their handling agents of the reason for such delay.

### **Exclusions**

We shall not be liable for any claim arising directly or indirectly from, in respect of or due to any of the following:-

1. Any loss arising from a failure of the Insured Person to check-in according to the itinerary supplied to him/her,
2. Any loss that is covered by any other existing insurance scheme, government program or which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation.

## **SECTION 24 – BAGGAGE DELAY**

We will pay \$200 if the checked-in baggage accompanying the Insured Person has been delayed, misdirected or temporarily misplaced by the Common Carrier after every full 6 consecutive hours of delay after the Insured Person's arrival at the baggage pick-up point of the scheduled overseas destination and in Singapore up to:

- a) the specified limit applicable to the Selected Plan for delay occurred overseas
- b) \$400 for delay occurred in Singapore or Country of Regular Employment should the Insured Person be based outside Singapore

## **SECTION 25 – DAMAGE OR LOSS OF PERSONAL BAGGAGE (INCLUDING GOLFING EQUIPMENT)**

We will pay the Insured Person up to the specified limit applicable to the Selected Plan for loss of or damage sustained overseas to personal baggage taken or purchased, including loss of or damage due to natural disasters (typhoon, earthquake etc) arising out of circumstances beyond the control of the Insured Person at the planned destination whilst on an Overseas Trip. This includes clothing and personal effects worn or carried on the Insured Person, in suitcases and like receptacles. All items must be owned by or in the custody which is loaned or entrusted to the Insured Person.

In the event any article of Insured Person(s) personal baggage is proven to be beyond economical repair, a claim will be dealt with under this Policy as if the article had been lost provided that:

- a) We shall not be liable for more than \$1000, in respect of any one article or pair or set of articles.
- b) We may make payment or at Our option reinstate or repair subject to due allowance of wear and tear and depreciation.
- c) Depreciation may not be applied to electronic items that are purchased less than 1 year from the date of accident if the Insured Person can produce supporting document (i.e. original receipts or original warranty cards) for claims.
- d) The loss must be reported to the police or relevant authority such as hotel and airline management having jurisdiction at the place of the loss within twenty-four (24) hours from the incident. Any claim must be accompanied by written documentation from such authorities.
- e) The Insured Person had taken every reasonable step or precaution to ensure that his / her baggage or personal effects are not left unattended in a Public Place.

A pair or set of items is treated as one item (e.g. a pair of shoes, a camera and its standard accompanying lens and accessories).

#### **Exclusions Applicable to Golfing Equipment**

We shall not be liable for:

1. Loss of or damage to golf balls and clubs whilst actually in the course of play or practice.
2. Loss of or damage due to wear and tear or damage due to any process of repair or while being worked upon resulting therefrom.
3. Loss of or damage resulting from willful act or negligence of the Insured Person.
4. Loss of or damage arising from confiscation or retention by customs or other officials.
5. Loss or damage covered by any other Policy.

#### **EXTENSION TO COVER JEWELLERY**

We will pay to the Insured Person up to the specified limit applicable to the Selected Plan for loss of Jewellery due to robbery or theft arising out of circumstances beyond the control of the Insured Person at the planned destination whilst on an Overseas Trip. All Jewellery must be owned by the Insured Person, and was not hired, loaned or entrusted to the Insured Person.

The robbery or theft must be reported to the police or relevant authority where the robbery or theft occurred within twenty-four (24) hours from the incident. Any claim must be accompanied by written documentation from such authorities.

We shall not be liable for more than \$500, in respect of any one article or pair or set of articles of Jewellery.

The Insured Person shall take all reasonable step and precautions to ensure:

- a) safety of the Jewellery; and
- b) that the Jewellery is not left unattended in a Public Place

#### **SECTION 26 – DAMAGE OR LOSS OF PERSONAL PORTABLE BUSINESS EQUIPMENT**

We will pay up to the specified limit applicable to the Selected Plan for loss of or damage sustained overseas to any Personal Portable Business Equipment taken or purchased, including loss of or damage due to natural disasters (typhoon, earthquake etc) arising out of circumstances beyond the control of the Insured Person at the planned destination whilst on an Overseas Trip.

If as a result of an Accident occurring whilst on an Overseas Trip, the Personal Portable Business Equipment is proven to be beyond economical repair, a claim will be dealt with under this Policy as if the equipment had been lost provided that:

- a) We shall not be liable for more than \$1000, in respect of any one article or pair or set of articles.
- b) We may make payment or at Our option reinstate or repair subject to due allowance of wear and tear and depreciation in respect of any Personal Portable Business Equipment more than twelve (12) months old;
- c) The loss must be reported to the police or relevant authority such as hotel and airline management having jurisdiction at the place of the loss within 24 hours from the incident. Any claim must be accompanied by proper documentation from such authorities;
- d) The Insured Person had taken every possible step to ensure that his / her Personal Portable Business Equipment was not left unattended; and
- e) We will pay up to the specified limit applicable to the Selected Plan for loss or damage to Personal Portable Business Equipment.

N.B. This Policy will only pay for any claim either under Section 25 or Section 26, but not for a claim under both sections.

#### **Exclusions (Applicable to both Sections 25 & 26)**

1. The following classes of property are excluded from coverage: animals, motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances, snow skis, fruits, foodstuff, household effects, antiques, artifacts, paintings, objects of art, computers (including software and accessories with the exception of Personal Portable Business Equipment as provided herein above), manuscript, watches, securities or souvenirs;
2. Loss or damage caused by wear and tear or damage due to any process of repair, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process or while actually being worked upon resulting therefrom;

3. Loss or damage to hired or leased equipment and loss of or damage resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or customs regulations, confiscation by order of any Government or Public Authority or risk of contraband or illegal transportation or trade;
4. Loss or damage insured under any other insurance policy, or reimbursed by any other carrier, hotel or any other party;
5. Loss to Insured Person's baggage sent in advanced, mailed or shipped separately,
6. Loss to Insured Person's baggage left unattended in any Public Place or as a result of the Insured Person's failure to take due care and precautions for the safeguard and security of such property or left with a person that the Insured Person does not know;
7. Loss of business goods or samples or equipment of any kind;
8. Loss of data recorded on tapes, cards, discs or otherwise;
9. Loss of or damage to golf balls and clubs and golf equipment whilst actually in the course of play or practice;
10. Loss or damage covered by any other Policy already covering Section 25 & 26;
11. Loss in respect of shortage due to error, omission, exchange transactions or depreciation in value applicable to Section 25 & 26;
12. Loss not reported to the police within 24 hours after the discovery of such loss; and/or
13. Mysterious disappearance.
14. Loss of or damage to cash and bank notes, cash card, Ez Link Card, bonds, coupons, stamps negotiable instruments, title deeds, manuscripts, securities of any kind, loss of credit cards or replacement of credit cards, Identity Cards and driving licenses, travel document except as provided for in Section 27.

#### **SECTION 27 - LOSS OF TRAVEL DOCUMENTS AND MONEY INCLUDING CREDIT CARD FRAUD**

We will pay the Insured Person up to the specified limit applicable to the Selected Plan for the cost of obtaining replacement passports, travel tickets and other relevant travel documents lost as well as additional travel expenses and hotel accommodation incurred to replace lost travel documents such loss is arising out of robbery, burglary, theft or natural disasters (typhoon, earthquake etc) whilst on an Overseas Trip.

In the event the Insured Person whilst on an Overseas Trip experience a loss of cash, travellers cheques or banknotes belonging to him out of robbery, burglary, theft, or natural disasters (typhoon, earthquake etc) and which were in his/her care, custody or control, We will pay for actual loss up to \$500.

We will pay the Insured Person's loss or damage up to the specified limit applicable to the selected plan for payment arising out of unauthorised use of the Insured's travel documents, credit card, or traveller's cheques following theft whilst overseas by any person other than the Insured Person's Immediate Family Member or Travelling Companion.

#### **Exclusions**

We shall not be liable for any claim arising directly or indirectly from, in respect of or due to any of the following:-

1. Loss not reported to the police within 24 hours after the discovery of such loss, any claim must be accompanied by written documentation from police; and/or
2. No benefits will be payable in respect of shortage due to exchange rate or depreciation in value and for loss of travellers cheques and credit card not immediately reported to the local branch or agent of the issuing authority.
3. Losses recoverable from any other source, e.g. airlines, other existing insurance scheme

#### **SECTION 28 – HIJACKING**

We will pay \$500 per day for delay or interruption of an Overseas Trip which prevents the Insured Person from reaching the scheduled destination of the common carrier or automobile on which he is a passenger as a result of an act of Hijacking.

Coverage hereunder is up to the specified limit applicable to the selected plan. Coverage applies to the time commencing as stated above and running continuously thereafter until the earliest time the Insured Person would reasonably be able to reach the original scheduled destination, whether or not the Insured Person actually proceeds to such destination.

### **PART VI – OTHERS TRAVEL RELATED BENEFITS**

#### **SECTION 29 - STAFF REPLACEMENT EXPENSES**

We shall pay You up to the specified limit applicable to the Selected Plan in respect of reasonable travel and accommodation expenses necessarily incurred during the course of an insured Trip:

- a. in sending out a replacement for an Insured Person who suffered Temporary Total Disablement;
- b. of an unexpected death of an Immediate Family Member whilst on an overseas business trip; and
- c. in returning the replacement following the completion of the duties necessarily undertaken

#### **Exclusions**

We will not pay for liability arising directly or indirectly from, in respect of, or due to any of the followings:-

1. an Insured Person travelling against the advice of a Qualified Medical Practitioner,
2. any Pre-existing Condition;
3. pregnancy and resulting childbirth, miscarriage or disease of the female organs of reproduction;

4. either directly or indirectly any Injury, illness, death, loss or expense attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and / or mutant derivative or variations thereof however caused;
5. Any loss that is covered by any other existing insurance scheme, government program or which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation.

### **SECTION 30 – CREDIT CARD INDEMNITY**

If the Insured Person suffers Accidental Death or sustain Permanent Total Disablement as a result of an Accident sustained during an Overseas trip and payable under Section 12 above, We will pay for outstanding credit card expenses (less any arrears payments from prior months) incurred by the Insured Person during the Overseas Trip up to the specified limit applicable to the Selected Plan.

### **SECTION 31 – LEGAL FEES**

We will pay up to the specified limit applicable to the Selected Plan for the legal costs and expenses arising as a result of dealing with claims for compensation against a third party causing the Insured Person's Accidental Death or Permanent Disablement payable under Section 12 above during the Overseas Trip.

#### **Exclusions**

We shall not be liable for any legal costs and expenses arising directly or indirectly from in respect of or due to any of the following:-

1. Any claim where We or Our legal representatives believe that an action is not likely to be successful or if We believe that the cost of taking action will be greater than any award;
2. Any claim against Us, Our agents or representatives or against any tour operator, carrier or any person with whom the Insured Person has travelled or arranged to travel with; and/or
3. The follow-up of a claim for bodily Injury, loss or damage caused by or in connection with the Insured Person's profession or business, under contract or arising out of the Insured Person possessing, using or living on any land or in any building.

### **SECTION 32 – BAIL BOND FACILITY**

We will arrange a bail bond up to the specified limit applicable to the Selected Plan to obtain the release on bail of the Insured Person in the event of their detention by the authorities following a road accident whilst on an Overseas Trip.

The assistance excludes any claim related to any professional or criminal situation and such advance payment must be considered a loan to the Insured Person and must be repaid to Us within 60 days upon their release. The advance payment will be provided only if the Insured Person has no other means of making direct payment.

### **SECTION 33 – PERSONAL LIABILITY**

We will indemnify the Insured Person for legal liability to a third party up to the benefit level applicable to the Selected Plan arising during the Overseas Trip as a result of:

- a) death or accidental bodily injury caused to any third party; or
- b) accidental loss of or damage to property of any third party.

You and/or Insured Person must not make any offer or promise payment or admit fault to any other party, or become involved in any litigation without Our written approval.

#### **Exclusions**

We shall not be liable for any claim arising directly or indirectly from, in respect of or due to any of the following:-

1. Any claims arising out of the Insured Person's criminal, malicious or deliberate acts;
2. Employer's liability, contractual liability or liability to a member of an Insured Person's family;
3. Acts of animals or property belonging to, or in the care, custody or control of an Insured Person;
4. Pursuit of trade, business or profession;
5. Ownership or occupation of land or buildings (other than occupation only of any temporary residence);
6. Ownership possession or use of vehicles, aircraft or water craft;
7. Legal costs resulting from any criminal proceedings;
8. The Insured Person's participation in any motor rallies or motor racing of any kind;
9. Judgements that are not in the first instance delivered by or obtained from a Court of competent jurisdiction within Singapore;
10. Sexual molestation, physical or mental abuse;
11. Golfing either in the course of play or practice; and/or
12. Any punitive, aggravated or exemplary damages awarded by the Courts.



## PART VII - GENERAL EXCLUSIONS

- (A) This Policy will not cover any loss, Injury, damage or legal liability arising or suffered or sustained directly or indirectly as a result of:
1. Travel in, to, or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria;
  2. An Insured Person being:
    - (a) a terrorist;
    - (b) a member of a terrorist organization;
    - (c) a narcotics trafficker; or
    - (d) a purveyor of nuclear, chemical or biological weapons;
  3. Loss of or damage resulting from wilful, malicious or unlawful act or negligence of the Insured Person;
  4. Any act of War, act of a foreign enemy, civil war, invasion, revolution, insurrection use of military power or usurpation of government or military power;
  5. The Insured Person not taking all reasonable efforts to safeguard his/her property or to avoid Injury or minimize any claim under the Policy;
  6. Riding or driving in any kind of race, participating in any professional sports or in any sport whereby the Insured Person would or could earn or receive remuneration, donation, sponsorship, award or certificate of any kind and air travel (other than as a fare-paying passenger in any properly licensed private and/or commercial aircraft or other mode of conveyance or transportation);
  7. Pregnancy or childbirth, and any Injury or Sickness associated with pregnancy, childbirth or venereal disease;
  8. Any illegal or unlawful act by the Insured Person;
  9. Suicide or attempted suicide or intentional self Injury or provoked assault or intoxication or drugs;
  10. The Insured Person employed on merchant vessels, engaging in naval, military or air force service or operations or testing of any kind of conveyance or being employed as a manual worker or whilst engaging in offshore activities like diving and oil-rigging or mining or aerial photography or handling of explosives;
  11. Any Pre-Existing Conditions including congenital anomalies;
  12. Sexually transmitted diseases, AIDS, HIV infections and AIDS related infections; and/or
  13. Mental and nervous or sleep disorders, including but not limited to insanity.
  14. Any Overseas Trip undertaken against the advice of a Qualified Medical Practitioner, or when the purpose of such Overseas Trip was to obtain any form of medical treatment, consultation or advice.
- (B) We are not liable to make any payments for liability under any coverage sections of this Policy or make any payments under any extension for any loss or claim arising in, or where You or any beneficiary under the Policy is a citizen or instrumentality of the government of, any country against which any laws and/or regulations governing this Policy and/or Us, our parent company or our ultimate holding entity have established an embargo or other form of economic sanction which have the effect of prohibiting Us from providing insurance coverage or transacting business with or otherwise offering economic benefits to You or any other beneficiary under the Policy. It is further understood and agreed that no benefits or payments will be made to any beneficiary who is declared unable to receive economic benefits under the laws and/or regulations governing this Policy and/or Us, our parent company or our ultimate holding entity.

## PART VIII – GENERAL EXTENSIONS

### 1. STRIKE, CIVIL UNREST, RIOT OR COMMOTION AND TERRORIST ACT

This Policy is extended to cover the Insured Person against Accidental Death or Injury or inconveniences as specified as a result of Strike, Civil Unrest, Riot or Commotion or Terrorist Act whilst overseas. We shall not be liable for any claim arising out of or in connection with the Insured Person's own participation or provocation of any such act or if such act could reasonably have been avoided by the Insured Person.

### 2. HIJACK, MURDER AND ASSAULT

This Policy is extended to cover the Insured Person against Accidental Death or Injury as a result of being a victim of Hijack, murder or assault whilst overseas. We shall not be liable for any claims arising out of or in connection with Insured Person's own participation or provocation of any such act.

### 3. DROWNING AND SUFFOCATION

This Policy is extended to cover the Insured Person against Accidental Death or Injury as a result of drowning or suffocation by poisonous fumes, gas or smoke whilst overseas. We shall not be liable for any claim arising out of or in connection with the Insured Person's own wilful or intentional act.

#### **4. EXPOSURE AND DISAPPEARANCE**

When by reason of any Accident covered by this Policy the Insured Person is exposed to the elements and as the result of such exposure suffers an Event for which compensation is otherwise payable hereunder such Event will be covered under the terms of this Policy. If the body of the Insured Person has not been found within one year after the date of disappearance, sinking or wrecking of the aircraft or other conveyance either on the ground or at sea in which the Insured Person was travelling at the time of the Injury and under such circumstances as would otherwise be covered hereunder, it will be presumed that the Insured Person suffered loss of life resulting from bodily Injury caused by an Accident covered by this Policy at the time of such disappearance, sinking or wrecking.

#### **5. MOTOR-CYCLING**

This Policy is extended to cover motor-cycling (whether as a rider or a pillion-rider) provided that at the time of sustaining the Injury, the Insured Person was wearing a safety helmet, and not engaging in or practising for racing and hill climbing contests and reliability trials and speed or duration testing.

#### **6. UNSCHEDULED FLIGHT**

The Policy is extended to cover the Insured Person against Accidental Death or Injury whilst on a Trip and travelling as a passenger in any properly licensed private aircraft and/or helicopter excluding whilst onboard military aviation.

#### **7. ACCIDENTAL MISCARRIAGE**

This Policy is extended to cover in the case of a woman who sustained an Accidental Injury and as a result suffered a miscarriage and not attributed to any natural causes and/or sickness relating to pregnancy or childbirth.

#### **8. AUTOMATIC EXTENSION OF COVERAGE**

The Policy period shall automatically extend for up to 30 days from the expiry of the Policy or when the maximum period for an Overseas Trip has occurred without payment of any additional premium if the Insured Person is Hospitalised and quarantined overseas as advised by his/her attending Qualified Medical Practitioner.

#### **9. HOME LEAVE COVERAGE**

This Policy is extended to cover an Overseas Trip to the Insured Person's Home Country whilst on annual leave from his/her employment duties up to maximum of 30 days.

#### **10. AUTOMATIC LEISURE TRIP EXTENSION FOR DIRECTORS, MANAGING DIRECTORS, CHAIRMAN AND/OR PRESIDENT COVERED UNDER THE POLICY**

This Policy automatically extends to cover the Director(s), Managing Director(s), Chairman and/or President for Leisure Trip solely up to 30 days without additional cost provided the Director(s), Managing Director(s), Chairman and/or President are covered under the annual plan of this Policy.

### **PART IX – GENERAL CONDITIONS**

#### **1. PHYSICAL HEALTH OF INSURED PERSON**

At the time of commencement of an Overseas Trip, the Insured Person must be fit to travel and not be aware of any circumstances, which could lead to cancellation or disruption of the Overseas Trip; otherwise any claim is not payable.

#### **2. NUMBER OF POLICY**

The Insured Person may only be covered under one such Policy for the same Overseas Trip.

#### **3. ENTIRE CONTRACT**

The Policy, Schedule, Endorsements, Proposal Form, Declaration and attached papers together with other statement in writing shall constitute the entire contract. Any word or expression to which a specific meaning has been ascribed in any part of the Schedule attached shall bear specific meaning wherever it may appear in this Policy. In the event of a conflict, the terms, conditions or provisions of the Schedule attached shall prevail. No statement made by the applicant for insurance not included herein in writing shall void the insurance cover or be used in any legal proceedings. No agent has the authority to change or waive any provisions of the insurance. No change of provisions in this Policy shall be valid unless approved by an officer authorized by Us and such approval is endorsed.

#### **4. CHANGE OF OCCUPATION**

If an Insured Person shall engage in any occupation in which a greater risk may be incurred than in the occupation disclosed in the proposal for this Policy without first notifying Us and obtaining written agreement to the amendment of the Policy (subject to the payment of such reasonable additional premium as We may require as the consideration for such agreement), then no claim shall be payable in respect of any Injury arising out of or in the course of such occupation.

## **5. COMPLIANCE WITH POLICY PROVISIONS**

The due observance and fulfillment of the terms and conditions of this Policy so far as they relate to anything to be done or complied with and the truth to the best of Your knowledge and belief of the information furnished to Us in connection with this insurance shall be conditions precedent to Our liability. Your failure to comply with any of the provisions contained in this Policy will invalidate all claims made under this Policy.

## **6. NOTICE OF CLAIM**

You must give Us written notice of any claim or any event which may give rise to a claim under this Policy immediately and in any case within 30 days after the occurrence of any event which may give rise to a claim. Any notice given by You or on Your behalf with information sufficient to identify You will be deemed to be notice to Us.

## **7. NOTIFY AUTHORITIES**

If the property insured under Section 25, Section 26 & Section 27 of this Policy shall be lost or damaged, the Insured Person shall take all reasonable measures to protect, save, and recover it, and shall also promptly notify police, hotel, transportation company or transportation terminal authorities. The Insured Person must report losses to the Police, responsible hotel management, or responsible officer of any aircraft, vessel or conveyance on which he/she is travelling and obtain a written statement from such authority when available unless failure to do so is due to circumstances beyond his/her control.

## **8. SUBROGATION**

We shall at any time be entitled to undertake in the name of and on behalf of the Insured Person the absolute conduct, control, defence and/or settlement of any proceedings, and at any time to take proceedings at its own expense and for its own behalf, but in the name of the Insured Person, to cover compensation or secure indemnity from any third party in respect of anything covered by this insurance. The Insured Person must cooperate fully with Us to this end and do nothing to prejudice Our rights.

## **9. CLAIM FORMS**

Upon receipt of a notice of claim, We will furnish to You such forms as are usually furnished by Us for filing proofs of loss. If such forms are not furnished within fifteen (15) days after giving of such notice the claimant shall be deemed to have complied with requirements of this Policy as to proof of loss upon submitting, within the time fixed in the Policy for filing proofs of loss, written proof covering the occurrence, the character and extent of the loss for which the claim is made.

## **10. PROOF OF LOSS**

Written proof of loss including original Policy/certificate, original receipts, invoices and all other relevant documents must be furnished to Us at one of its local offices within sixty (60) days after the date of such loss. Failure to furnish such proof within the time required shall not invalidate nor reduce any claim if it was not reasonably possible to give proof within such time, provided such proof is furnished as soon as reasonably possible and not later than one (1) year from the date of loss.

## **11. PHYSICAL EXAMINATION AND AUTOPSY**

At Our own expense We shall have the right and opportunity to examine the Insured Person when and as often as it may reasonably require during the pendency of a claim under Section 12 & Section 13 of this Policy and to make an autopsy in the case of death where it is not forbidden by law.

## **12. LEGAL ACTIONS**

No actions at law or in equity shall be brought to recover on this Policy prior to the expiration of sixty (60) days after written proof of loss has been furnished in accordance with the requirements of the Policy. No such action shall be brought after the expiration of two (2) years from the date of rejection of claims.

## **13. ARBITRATION**

Any dispute, difference or question which may arise at any time hereafter between Us and You or the Insured Person touching the true construction of the Policy or the rights or liabilities of the parties hereto shall be referred to the decision of a single arbitrator in Singapore, under the auspices of the Singapore International Arbitration Centre (SIAC) in accordance with the prevailing SIAC Rules, to be agreed upon by the parties or in default of agreement for fourteen (14) days to be appointed by the Chairman of the SIAC.

## **14. TO WHOM BENEFITS ARE PAYABLE**

Indemnity for loss of life of the Insured Person is payable to You for the benefit of the Insured Person. All other indemnities of this Policy are payable to the name insured, except under Sections 8, 9, 10, 31, 32, 33 and 34. Under Section 1, in the event funds for emergency medical treatment are guaranteed to the provider of healthcare by Travel Guard or their authorised representative, indemnities shall be payable directly to the provider of healthcare. Under Sections 8, 9 and 10 the benefits will be paid directly to the provider of service as indicated in each Benefit. Under Section 31, 32 and 33 the benefit will be payable directly to which the Insured Person is legally liable.

**15. CANCELLATION**

We may cancel this Policy by sending thirty (30) days' notice in writing to You at the last address shown by Our records stating when thereafter such cancellation shall be effective. In event of such cancellation, We will return promptly the pro rata unearned portion of any premium which You actually paid. Such cancellation shall be without prejudice to any claim originating prior thereto.

**16. RIGHT OF RECOVERY**

In the event authorisation of payment and/or payment is made by Us or Travel Guard or authorised representative of Travel Guard for a medical claim whereby Policy is not engaged, We or Travel Guard or an authorised representative of Travel Guard reserves the right to recover against the Insured Person for the full sum which We or Travel Guard or and authorised representative if Travel Guard is liable to the medical institute which the Insured Person was admitted to.

**17. REINSTATEMENT OF POLICY**

If default is made in the payment of the agreed premium for this Policy, the subsequent acceptance of a premium by Us or by any of its duly authorised agents shall reinstate the Policy, but only to cover loss sustained 24 hours after date of reinstatement.

**18. RENEWAL**

This Policy may be renewed with Our consent from term to term by payment of the premium in advance at Our premium rate in force at time of renewals. The Premium Payment Warranty is applicable herein.

**19. INTEREST**

No indemnity from Us shall carry any interest.

**20. AD-HOC TRAVEL CARD**

You will be responsible for all ad-hoc travel cards issued by Us and We will not be held responsible for any loss or damaged due to unauthorised activations.

**21. GOVERNING LAW**

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

**22. CONTRACTS (RIGHTS OF THIRD PARTIES) ACT**

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

**23. PREMIUM PAYMENT WARRANTY**

1. Notwithstanding anything herein contained but subject to sub-clause 2 below, if the period of insurance is 60 days or more, any premium due must be paid and actually received in full by Us (or the intermediary through whom this Policy was effected) within 60 days of the inception date of the coverage under the Policy or, renewal thereof.
2. In the event that any premium due is not paid and actually received in full by Us (or the intermediary through whom this Policy was effected) within the 60-day period referred to above, then:-
  - (a) the cover under the Policy or renewal is automatically terminated immediately after the expiry of the said 60-day period;
  - (b) the automatic termination of the cover shall be without prejudice to any liability incurred within the said 60-day period; and
  - (c) We shall be entitled to a pro-rata time on risk premium subject to a minimum of S\$25.00.
3. If the period of insurance is less than 60 days, any premium due must be paid and actually received in full by Us (or the intermediary through whom this Policy was effected) within the period of insurance.

**24. CONDITION PRECEDENT**

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

- (a) for the risk insured, You have 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 You have declared that You have breached any premium payment condition in respect of a previous policy taken up with another insurer in the last twelve (12) months:
  - (i) You must have 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) You provide Us a copy of the written confirmation from the previous insurer to this effect before cover incepts.

**25. CURRENCY**

All premiums and benefits payable under this Policy will be in Singapore Dollars.

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