



TRAVEL INSURANCE FOR HSBC VISA INFINITE CARDHOLDERS POLICY WORDINGS

This document provides a description of the group insurance (issued under Master Policy No: P1594678) held by HSBC Bank (Singapore) Ltd (“HSBC”), situated at (21 Collyer Quay #10-02 HSBC Building Singapore, Singapore 049320) for the benefit of HSBC Visa Infinite Cardholders and their Family Members. The Policy is issued and underwritten by AXA Insurance Pte Ltd (“AXA”).

In consideration of the payment of the premium by HSBC, AXA agrees to provide coverage under the Policy whilst the Policy is in force and in accordance with the terms of this Policy.

The benefit under this group insurance is provided free of charge to Cardholders who will have the right to make claims on their own behalf with AXA as Insured Persons of this Policy within the relevant terms, conditions, exclusions and claims procedures as stated herein.

The Policy shall take effect from 1st October 2018. After that, the insurance may be renewed for a 12 months period mutually agreed by HSBC and AXA or may be discontinued altogether following a decision by HSBC or AXA. HSBC shall then notify the Cardholders of such a change.

Important Notice

- This Policy is issued to You based on the information You provided Us when You applied for the Insurance. You should note that You must disclose to Us fully and faithfully the facts You know or ought to know that are relevant to Your Insurance application. If You had failed to disclose the relevant facts to Us, the Policy issued to You may be void and You and/or the Insured Person may not receive any benefit from it.
- This Policy, inclusive of the Schedule, any Memorandum and Endorsement, is an important document. It explains the insurance cover We provide, the rights the Policy gives You and/or the Insured Person, the conditions You and/or the Insured Person are to comply with and situations where We will not pay under the Policy. Please read this Policy carefully and ensure that it meets Your requirements. If the Policy does not meet Your requirements or You find any error in the Policy, kindly return it to Us and contact Us immediately for correction.

PART A - POLICY DEFINITIONS

For the purpose of this Insurance, the following definitions apply:

1. **“Accident”** or **“Accidental”** means a sudden, unforeseen and unexpected event during the Period of Insurance that independently of any other cause is the sole and direct cause of bodily Injury or property damage and excludes all medical conditions, illnesses or diseases.
2. **“Adult”** refers to any individual aged 18 or above.
3. **“Assistance Company”** refers to AXA Assistance Singapore, contactable at 24-hour hotline on a collect call basis at (65) 6322 2566
4. **“Bank”** means HSBC Bank (Singapore) Ltd.
5. **“Cardholder”** refers to a holder of a HSBC Card.
6. **“Child(ren)”** refers to child(ren) who is between one (1) and twenty-five (25) years of age, not married, not employed and is residing in the same household and in the same country of residence as the Cardholder.
7. **“Chinese Physician”** means a person, including but not limited to herbalist, acupuncturist and bonesetter, who is legally qualified and practicing within the scope of his license pursuant to the laws of the country in which such practice is maintained. Chinese Physician shall not include the Insured Person or a business partner, Relative, agent, employer or employee of the Insured Person.
8. **“Chiropractor”** means a legally qualified practitioner in chiropractic medicine and practicing within the scope of his license pursuant to the laws of the country in which such practice is maintained. Chiropractor shall not include the Insured Person or a business partner, Relative, agent, employer or employee of the Insured Person.
9. **“Cover”** means the insurance coverage in accordance with the terms of this Policy.



10. **“Full Travel Expenses”** is the full fare of Public Conveyance fare that is fully paid to the operators of the Public Conveyance or its handling agent(s) (e.g. travel agency) through:
 - (a) The Insured Person’s HSBC Card; or
 - (b) The Insured Person’s HSBC Card and air miles.For a Two-Way Trip, the Public Conveyance fare refers to the fare paid to travel out of Singapore and back to Singapore. For a One-Way Trip, the Public Conveyance fare refers to the fare paid to travel out of Singapore.
11. **“Dental Treatment”** means reasonable and medically necessary treatment carried out by a qualified and licensed dentist to restore sound and natural teeth, such treatment being made necessary directly by an Accident.
12. **“Family”** means Cardholder and/or Family Members travelling together on a same Trip
13. **“Family Member”** mean the Cardholder’s legal spouse, parents and/or parents-in-law, siblings and legitimate Child(ren).
14. **“Home Country”** means the country which the Insured Person is granted rights of citizenship or permanent residence by the respective governmental authorities, excluding Singapore.
15. **“Hospital”** means an establishment duly constituted and licensed in the geographical area in which it is located as a medical or surgical hospital for the care and treatment of sick and injured persons as bed-paying patients, and that:
 - (a) provides facilities for diagnosis, treatment and minor or major Surgery;
 - (b) provides twenty-four (24) hours nursing services by registered graduate nurses;
 - (c) is supervised by a full-time staff of Physicians at all times; and
 - (d) is not primarily a clinic, a mental Hospital or institution, a place for custodial care or facility for alcoholics or drug addicts, a spa, or hydroclinic or a nursing or rest or convalescent home or a home for the aged, or such similar establishments.
16. **“Hospital Confinement or “Hospitalisation”** means being confined in a Hospital as a registered in-patient under the care of a Physician because of medical necessity (and not merely for any form of nursing, convalescence, rehabilitation or extended care). One day of Hospital Confinement means a continuous 24-hour period or for which room and board has been charged.
17. **“HSBC Card”** means valid HSBC Infinite Visa Card issued by the Bank
18. **“Illness”** means a physical condition marked by a pathological deviation from the normal healthy state, as verified by a Physician, commencing and manifesting itself during the Period of Insurance and shall exclude any Pre-existing Medical Condition.
19. **“Injury”** means an external and visible bodily Injury caused solely and directly by an Accident, as verified by a Physician, and does not include any illness or naturally occurring medical conditions or degenerative process.
20. **“Insured Person”** means :
 - (a) A Cardholder whose Full Travel Expenses has been fully charged to his HSBC Card.
 - (b) Family Member of the Cardholder whose Full Travel Expenses has been fully charged to the Cardholder’s HSBC Card.
21. **“Loss”** applicable to Section 1 and 2
 - In connection with a limb, “Loss” means permanent physical severance of the hand at or above the wrist or of the leg at or above the ankle joint;
 - In connection with a thumb or index finger, “Loss” means permanent physical severance of two (2) phalanges for the thumb and three (3) phalanges for the index finger;
 - In connection with an eye, “Loss” means total and permanent loss of all sight in the eye;
22. **“Medical Expenses”** means expenses necessarily and reasonably incurred during a Trip for Injury or Illness that the Insured Person paid to a Physician, Hospital and/or ambulance service for medical, surgical, x-ray, Hospital or nursing treatment, including the cost of medical supplies and ambulance hire and for Dental Treatment caused by an Accident. All treatment including specialist treatment must be prescribed or referred by a Physician in order for expenses to be reimbursed under this Policy and 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.
23. **“Natural Disasters”** means extreme weather conditions, including but not limited to typhoons, hurricanes, cyclones or tornadoes and such forces of nature (such as tsunamis, fires, floods, volcanic eruptions, earthquakes or landslides) that have catastrophic consequences.
24. **“Overseas”** means the countries outside of Singapore.
25. **“Period of Insurance”** means the period during which the Cover under this Policy is effective, as specified in the Policy Schedule issued to the Bank.
26. **“Physician”** means a person legally qualified by a medical degree in western medicine and duly licensed by the relevant medical board to provide medical and surgical treatment and who, in rendering treatment, is practicing



within the scope of his licensing and training in the geographical area of practice. The attending Physician cannot be an Insured Person or a business partner, Relative, agent, employer or employee of the Insured Person. Any reference to a "Physician" in this Policy shall mean, wherever appropriate, a general practitioner and/or a specialist.

27. **"Permanent Disability"** means the disability described in the Schedule of Compensation that according to medical evidence and certification by a Physician will last for the rest of the Insured Person's life.
28. **"Pre-existing Medical Condition"** means any Injury or Illness which the Insured Person has received medical treatment, diagnosis, consultation or prescribed drugs, or which symptoms or manifestations have existed whether treatment was actually received, prior to the Trip and which the Insured Person should reasonably be aware of.
29. **"Premium Per Cardholder"** is the premium rate agreed between the Bank and Us to be applied to the number of Cardholders for the purpose of calculating the Provisional Annual Deposit Premium and the actual premium payable.
30. **"Public Conveyance"** means any land, sea, rail or air conveyance (such as bus, ferry, hovercraft, hydrofoil, ship, train, tram or underground train) that has fixed and established routes only and is operated under license by the respective country for the transportation of fare paying passengers.
This excludes rental vehicles, taxis and all modes of transportation that are chartered or arranged as part of a tour, even if the services are regularly scheduled.
31. **"Relative"** means spouse, Child, son-in-law, daughter-in-law, parent, parent-in-law, grandparent, grandparent-in-law, grandchild, brother, sister, brother-in-law, sister-in-law, niece, nephew, aunt or uncle of the Insured Person.
32. **"Serious Injury"** or **"Serious Illness"** when applied to the Insured Person means to require treatment by a Physician and that results in being certified as unfit to continue with the scheduled Trip. When applied to any of the Insured Person's Family Member or Travel Companion, it means Injury or Illness that is certified as being life threatening by a Physician that results in the discontinuation or cancellation of the scheduled Trip.
33. **"Stolen" or "Theft"** means dishonestly and illegally taken from the Insured Person against his will, whether by stealth, by force or threat of force or by coercion.
34. **"Strike, Riot or Civil Commotion"** means disturbance of public peace with the presence of violence or threats of violence created by a gathering of civilians (organized or unorganized) usually against a governing body or the policies thereof, and including any action of any constituted authority to suppress or attempt to suppress such gathering.
35. **"Total and Permanent Disablement"** means (a) total disability of a permanent nature that prevents the Insured Person from attending to his business or occupation (of any and every kind) or if he have no business or occupation from attending to his usual duties and, (b) lasting twelve (12) calendar months and at the expiry of that period being beyond hope of improvement.
36. **"Travel Companion"** means the person who travels or plans to travel with the Insured Person on the same travel itinerary but excluding any tour leader who is travelling together as part of a tour group and receiving remuneration in payment or in kind.
37. **"Trip"** means a journey undertaken by the Insured Person and commencing in Singapore when the Insured Person leaves the place of residence or office for the place of embarkation, but not more than three (3) hours prior to the scheduled departure time, and ceasing upon the following, whichever is the earliest:
 - (a) The expiry of the Period of Insurance stated in the Policy Schedule;
 - (b) The Insured Person's return to his Home Country;
 - (c) Three (3) hours upon the Insured Person's arrival in Singapore;
 - (d) On the 61st day from the date of commencement of Two-Way Trip when applied to Section 2 to 9 and 15 to 21;
 - (e) On the 31st day from the date of commencement of One-Way Trip when applied to Section 2 to 9 and 15 to 21.
38. **"We/Our/Us/Insurer"** means AXA Insurance Pte Ltd.
39. **"You, Your"** refers to the Bank



PART B - INSURANCE COVER

This Insurance is arranged by the Bank for the Cardholder or the Family Member of the Cardholder as herein defined. In consideration of the payment of the premium by the Bank, We agree to cover the Insured Person as set out in this Policy. The cover and Our liability to pay under the Policy are subject to the Terms set out herein and the Sum Insured specified below.

TABLE OF BENEFITS

PERSONAL ACCIDENT		Maximum Sum Insured payable per Insured Person per Trip
Section 1	Accidental Death / Total and Permanent Disablement (Public Conveyance)	(A) Cardholder US\$2,000,000 (B) Family Member of Cardholder (Adult) US\$1,000,000 (C) Family Member of Cardholder (Child) US\$30,000
Section 2	Accidental Death / Total and Permanent Disablement (Land Cover)	(A) Cardholder: S\$100,000 (B) Family Member of Cardholder (Adult) S\$100,000 (C) Family Member of Cardholder (Child) S\$15,000
MEDICAL EXPENSES		Maximum Sum Insured payable (per Family per Trip)
Section 3	Overseas Medical Expenses	S\$100,000
Section 4	Post Medical Expenses (in Singapore)	S\$10,000
Section 5	Overseas Hospitalisation Allowance	S\$5,000 (S\$200 per day per pax)
Section 6	Overseas Hospital Visit	S\$1,000
Section 7	Child Care Benefit	S\$1,000
Section 8	Special Grant	S\$1,000
EMERGENCY MEDICAL EVACUATION AND REPATRIATION		Maximum Sum Insured payable (per Family per Trip)
Section 9	AXA Assistance A – Emergency Medical Assistance & Evacuation B – Emergency Medical Repatriation C – Local Burial / Repatriation of Mortal Remains D – Compassionate Visit	S\$250,000
TRAVEL INCONVENIENCE		Maximum Sum Insured payable (per Family Per Trip)
Section 10	Trip Cancellation	S\$10,000 (S\$4,000 per pax)
Section 11	Travel Delay	S\$1,000 (S\$100 every 8 hours per pax)



Section 12	Missed Flight Connection	S\$800 (S\$400 per pax)
Section 13	Luggage Delay	S\$1000 (S\$500 per pax)
Section 14	Loss of Luggage	S\$5,000 (S\$1,000 per pax)
Section 15	Replacement of Traveller	S\$300 (S\$150 per pax)
Section 16	Trip Postponement	S\$300 (S\$150 per pax)
Section 17	Trip Curtailment	S\$5,000
Section 18	Trip Diversion	S\$500 (S\$50 every 6 hours per pax) (S\$100 every 6 hours per Family)
Section 19	Loss of Travel Documents	S\$400 (S\$200 per pax)
Section 20	Rental Car Excess	S\$2,000
Section 21	Personal Liability	S\$100,000



SECTION 1 – ACCIDENTAL DEATH & TOTAL AND PERMANENT DISABLEMENT – PUBLIC CONVEYANCE

We cover the Insured Person for Injury as a result of an Accident during a Trip occurring:

- (a) anywhere in the world Overseas and outside the Insured Person's Home Country; and
- (b) during the Period of Insurance, only whilst the Insured Person is travelling on, boarding or alighting from a Public Conveyance.

If the Injury results in the Insured Person's death or Permanent Disability, described in the Schedule of Compensation (shown after Section 2) within one hundred and eighty (180) days from the date of the Accident, We will pay an amount calculated by applying the Benefit Percentage to the Sum Insured specified for this Section, subject to the Provisions (shown after Section 2).

Aggregate for Section 1

- (a) The maximum benefit payable under this Section shall not exceed US\$2,000,000 in aggregate per Family per trip.
- (b) The total liability payable under this Section occurring whilst a number of Insured Persons are together shall not exceed US\$11,538,500 per event and/or conveyance in respect of Visa Infinite Card/ Premier/MasterCard/Platinum Visa Cards.
- (c) In the event the maximum liability should exceed US\$11,538,500 per event and/or conveyance, the limit amount shall be apportioned among the Insured Persons, but the sum shall not be greater than the maximum Sum Insured of each Insured Person.

N.B. This Policy will only pay for any claim under either Section 1 or 2 for the same event but not for claims made under both Sections.

SECTION 2 – ACCIDENTAL DEATH & TOTAL AND PERMANENT DISABLEMENT – LAND COVER

If during a Trip, the Insured Person is involved in an Accident whilst Overseas and outside his Home Country, excluding whilst the Insured Person is travelling on, boarding or alighting from a Public Conveyance covered under Section 1, and as a consequence, sustained bodily Injury or death within one hundred and eighty (180) days from the date of the Accident, We will pay the compensation according to the age of the Insured Person and up to the limit specified in this Section as shown in the table below:

Insured Persons	Maximum Limit Payable
Insured Person up to age 70	100% of Sum Insured specified
Insured Person above 70 years old	10% of Sum Insured specified
Insured Child	15% of Sum Insured specified

Aggregate for Section 2

- (a) The maximum benefit payable under this Section shall not exceed S\$500,000 in aggregate per Family per trip.
- (b) The total liability payable under this Section occurring whilst a number of Insured Persons are together shall not exceed S\$3,000,000 per event and/or conveyance in respect of Visa Infinite Card/ Premier/MasterCard/Platinum Visa Cards.
- (c) In the event the maximum liability should exceed S\$3,000,000 per event and/or conveyance, the limit amount shall be apportioned among the Insured Persons, but the sum shall not be greater than the maximum Sum Insured of each Insured Person.

N.B. This Policy will only pay for any claim under either Section 1 or 2 for the same event but not for claims made under both Sections.



SCHEDULE OF COMPENSATION AND PROVISIONS APPLICABLE TO SECTION 1 AND 2

SCHEDULE OF COMPENSATION	
Death / Permanent Disability	Benefit Percentage
1. Death	100%
2. Total & Permanent Disablement	100%
3. Loss of two (2) Limbs	100%
4. Loss of sight in both eyes	100%
5. Loss of one (1) Limb and Loss of sight in one (1) eye	100%
6. Loss of one (1) Limb	50%
7. Loss of sight in one (1) eye	50%
8. Loss of a thumb and index finger of the same hand	25%

Provisions

- No benefits will be payable:
 - Under Schedule of Compensation item (1) unless such death occurs within one hundred and eighty (180) days from the date of the Accident.
 - Under Schedule of Compensation item (2) except on proof to Us that the disablement has continued for twelve (12) months from the date of Accident and in all probability will continue for the remainder of the Insured Person's life.
- The maximum amount of all benefits payable for one or more injuries sustained by the Insured Person during the Period of Insurance shall not exceed the maximum Sum Insured specified in the Table of Benefits.
- If the conveyance in which the Insured Person is travelling in sinks, is wrecked or disappears, We will presume that he has suffered loss of life resulting from Injury at the time of such sinking, wrecking or disappearance if the Insured Person's body has not been found within one (1) year of that date.

SECTION 3 – OVERSEAS MEDICAL EXPENSES

If during a Trip, the Insured Person sustains Injury or Illness whilst Overseas and outside his Home Country, We will reimburse the Insured Person up to the limit specified in this Section for necessary and reasonable Medical Expenses (including Dental Treatment due to an Accident) incurred Overseas and outside his Home Country within 30 days of sustaining the Injury or Illness, as shown in the table below:

Insured Person	Maximum Limit Payable
Insured Person up to age 70	100% of Sum Insured specified
Insured Person above 70 years old	10% of Sum Insured specified
Insured Child	50% of Sum Insured specified

The medical expenses incurred for treatment by a Chinese Physician or a Chiropractor is subject to a maximum of \$300 per Trip.

If the Insured Person is entitled to a refund of all or part of such expenses from other sources, We will only be liable for the amount that exceeds the reimbursement recoverable from such other sources.

For the purpose of this Section, the Medical Expenses Cover under a One-Way trip Policy ceases twenty four (24) hours upon the Insured Person's arrival and immigration clearance in the country of disembarkation of the intended destination.

Exclusions

In addition to the General Exclusions, We will not pay for any claim under this Section in respect of:

- Meals and other incidental expenses except for those incurred as an in-patient whilst receiving treatment in the Hospital.
- Expenses relating to any medical appliances and equipment unless prescribed by a Physician treating the Injury or Illness.
- Prostheses, hearing aids, dentures and any treatment for cosmetic purposes.
- Treatment or aid already obtained in Singapore before the Trip.



SECTION 4 – POST MEDICAL EXPENSES (IN SINGAPORE)

We will reimburse the Insured Person up to the limit specified in this Section for Medical Expenses (including Dental Treatment due to an Accident) that are necessarily incurred in Singapore for medical treatment for Injury or Illness sustained during a Trip Overseas and outside the Insured Person's Home Country, as shown in the table below:

Insured Person	Maximum Limit Payable
Insured Person up to age 70	100% of Sum Insured specified
Insured Person above 70 years old	10% of Sum Insured specified
Insured Child	50% of Sum Insured specified

The time limit for seeking medical treatment is as follows:

- (a) If medical treatment had already been sought Overseas, the Insured Person has up to a maximum of twenty one (21) days from the date of return to Singapore to continue medical treatment in Singapore; or
 - (b) If prior medical treatment has not been sought whilst Overseas, the Insured Person has up to five (5) days from the date of return to Singapore to seek first medical treatment and follow-up medical treatment up to a maximum of twenty one (21) days from the date of that first treatment in Singapore.
- provided always that the date of return to Singapore is still within the Period of Insurance.

The medical expenses incurred for treatment by a Chinese Physician or a Chiropractor is subject to a maximum of \$300 per Trip.

If the Insured Person is entitled to a refund of all or part of such expenses from other sources, We will only be liable for the amount that exceeds the reimbursement recoverable from such other sources.

Exclusions

In addition to the General Exclusions, We will not pay for any claim under this Section in respect of:

1. Meals and other incidental expenses except for those incurred as an in-patient whilst receiving treatment in a Hospital.
2. Expenses relating to any medical appliances and equipment unless prescribed by a Physician treating the Injury or Illness.
3. Prostheses, hearing aids, dentures and any treatment for cosmetic purposes.

SECTION 5 – OVERSEAS HOSPITAL ALLOWANCE

If during a Trip, the Insured Person sustains Injury or Illness whilst Overseas and outside his Home Country, resulting in the Insured Person's Hospital Confinement whilst Overseas and outside his Home Country, We will pay the Sum Insured specified on the Table of Benefits for each full day (continuous period of 24 hours) of Hospital Confinement up to the Sum Insured specified under this Section. Payment will be made after the period of Hospital Confinement.

SECTION 6 – OVERSEAS HOSPITAL VISIT

If during a Trip, the Insured Person sustains Injury or Illness whilst Overseas and outside his Home Country, resulting in the Insured Person's Hospital Confinement for more than five (5) consecutive days whilst Overseas and outside his Home Country and his medical condition forbids evacuation, and there is no accompanying Adult Family Member, We will pay for reasonable hotel accommodation and travel expenses (direct economy fare by air, rail or sea travel but excluding cost of drinks, meals and other room services or domestic travel fares e.g. taxi or MRT fare) up to the Sum Insured specified under this Section necessarily incurred for one (1) Relative or friend, who upon the written advice of a Physician, is required to travel and remain with the Insured Person until he is certified medically fit by a Physician to continue the Trip or return to Singapore.

SECTION 7 - CHILD CARE BENEFIT

If during a Trip, the Insured Person sustains Injury or Illness whilst Overseas and outside his Home Country, resulting in the Insured Person's Hospital Confinement whilst Overseas and outside his Home Country and there is no other Adult to accompany the Child(ren) below the age of 18 home, We will pay for reasonable travel expenses (direct economy fare by air, rail or sea travel but excluding cost of drinks, meals and other room services or domestic travel fares e.g. taxi or MRT fare) and hotel accommodation, up to the Sum Insured specified in this Section, that are necessarily incurred for one (1) adult Relative or friend to accompany the Child(ren) back to Singapore.



SECTION 8 - SPECIAL GRANT

We will pay up to the Sum Insured specified in this Section if the Insured Person dies during a Trip whilst Overseas and outside his Home Country from an Illness sustained Overseas and outside His Home Country.

SECTION 9 - AXA ASSISTANCE

Cover for this Section is only in respect of death or Injury sustained by the Insured Person as a result of an Accident occurring Overseas and outside the Insured Person's Home Country during a Trip, subject to the limits as follow:

Insured Person	Maximum Limit Payable
Insured Person up to age 70	100% of Sum Insured specified
Insured Person above 70 years old	50% of Sum Insured specified
Insured Child	50% of Sum Insured specified

If during a Trip, the Insured Person suffers Injury Overseas and outside his Home Country or are in need of medical, legal or administrative emergency assistance whilst Overseas (except for prior travel information that may be obtained locally), arising out of and in the course of this Trip, provided that such Trip is not undertaken against the advice of the Physician, and/or for the purpose of obtaining or seeking any medical or surgical treatment abroad, the following services under this Section are available directly from the Assistance Company upon specific verbal notification by the Insured Person or his personal representative to the following 24-hour Hotline on a collect call basis.

AXA Assistance Singapore: (65) 6322 2566

Providing the following information:

- The Insured Person's full name, travelling dates, NRIC/Employment Pass number and Policy or Certificate of Insurance number.
- The name of the place and telephone number where the Assistance Company can reach the Insured Person or his representative; and
- A brief description of the emergency and the nature of help required.

A - EMERGENCY MEDICAL ASSISTANCE AND EVACUATION

If during a Trip, the Insured Person suffers Injury Overseas and outside his Home Country such that the Assistance Company's medical team and the attending Physician recommended Hospitalisation, the Assistance Company will arrange for:

- the Insured Person's transfer to one of the nearest Hospital, and
- If necessary on medical grounds, the transfer with necessary medical supervision by any means (including, but not limited to, air ambulance, scheduled commercial flight, and road ambulance) to a Hospital more appropriately equipped for the particular Injury, all costs for emergency medical transfer/evacuation will be borne entirely by the Assistance Company up the limits stated in this Section.

B - EMERGENCY MEDICAL REPATRIATION

After local treatment and if, according to the medical opinion of both attending Physician and the Assistance Company alarm center doctor, the Insured Person's medical condition will not prevent him being repatriated with medical supervision as a regular passenger; the Assistance Company will organize and pay for his repatriation to Singapore by scheduled airline flight (on the appropriate means of transportation, including any supplementary cost of transportation to and from the airport, provided that the original return ticket is not valid for such repatriation, and provided that the Insured Person surrenders any unused portion of his ticket to the Assistance Company. Any decision on the repatriation of the Insured Person will be made jointly and exclusively by both the attending Physician and the Assistance Company alarm center doctor under constant medical supervision.

All costs for emergency medical repatriation will be borne entirely by the Assistance Company, up the limits stated in this Section.



C - LOCAL BURIAL / REPATRIATION OF MORTAL REMAINS BACK TO SINGAPORE

If during a Trip, the Insured Person sustains Injury resulting in death Overseas and outside his Home Country, the Assistance Company will organize and pay the cost of transportation of the mortal remains of the deceased Insured Person (or his/her ashes) from the place of death to Singapore for burial.

As an alternative, upon specific request of the personal representative of the deceased Insured Person, and wherever possible, the Assistance Company will organize and pay for the cost of local burial in the country in that the Insured Person was visiting at the time of his death.

The Assistance Company's financial responsibility for such local burial will be limited to the equivalent of the cost of the repatriation, up to the limits stated in this Section.

Should the deceased Insured Person's representative choose an alternative destination besides Singapore for burial, the Assistance Company will organize and pay for the cost of transportation of the mortal remains to this alternative site, up to the equivalent cost of transporting the remains to Singapore.

D - COMPASSIONATE VISIT

If during a Trip, the Insured Person sustains Injury resulting in death Overseas and outside his Home Country, and there is no accompanying Adult Family Member present, the Assistance Company will arrange and pay for hotel accommodation and reasonable travel expenses (direct economy fare by air, rail or sea travel but excluding cost of drinks, meals and other room services or domestic travel fares e.g. taxi or MRT fare), up to the Sum Insured specified in this Section, that are necessarily incurred for one (1) Relative or friend to travel to the country that the Insured Person was visiting at the time of death to assist in the necessary arrangements to bring the mortal remains back to Singapore.

Exclusions

In addition to the General Exclusions, We will not pay for any claim under this Section in respect of:

1. Emergency medical evacuation or repatriation or costs not approved and arranged by the appointed Assistance Company or its authorized representative, except that we reserve the right to waive this exclusion if the Insured Person or his Travel Companion(s) cannot for reasons beyond the Insured Person's control to notify the Assistance Company during an emergency situation. In any event, we reserve the right to reimburse only for those expenses incurred for services that the Assistance Company would have provided under the same circumstances.
2. Any event occurring or treatment received in Singapore.
3. Any expense if the Insured Person is not suffering from a serious medical condition or if the treatment can be reasonably delayed until his return to Singapore, or any treatment or expenses related to childbirth, pregnancy that endangers the life of the mother and/or unborn child in the event of childbirth, miscarriage or pregnancy after 6 months therefore of.
4. Any treatment performed or ordered by a person who is not a Physician/Chinese Physician.
5. The cost of burial in Singapore.

SECTION 10 – TRIP CANCELLATION

If the Insured Person's scheduled Trip is cancelled within thirty (30) days from the date of commencement of the Trip due to any of the following events before the scheduled date of departure:

- (a) Insured Person dies, sustains Serious Injury or Serious Illness
- (b) Insured Person's Family Member who is travelling in the same Trip as the Insured Person dies, sustains Serious Injury or Serious Illness.

We will pay the Full Travel Expenses which was paid through the HSBC Card, subject to a maximum Sum Insured specified for this Section, less any refund which the Insured Person is able to recover from any of the operators or other insurance.

Exclusions

In addition to the General Exclusions, We will not pay anything under this Section:

1. If the Insured Person is aware or ought to have known at the time of the booking of the Trip any event that renders the cancellation of the Insured Person's Trip highly possible (such as Family Member receiving in-patient treatment in hospital or having received a terminal prognosis at the time of the booking of the Trip);



2. If the Insured Person fails to notify the travel operator or provider of transport or accommodation immediately when it is found necessary for the Insured Person to cancel the Trip;
3. If Death and/or Illness and/or Injury is/are related to any Pre-existing Medical Condition, disease or medical condition of the Insured Person or the Insured Person's Family Member.
4. The portion of the Trip that was redeemed from air miles or frequent flyer reward points.

N.B. This Policy will only pay for any claim under either Section 10, 15 or 16 for the same event but not for claims made under more than one Section.

SECTION 11 – TRAVEL DELAY

If the departure of the Public Conveyance from a place of embarkation outside Singapore and in which the Insured Person has booked to travel is delayed for at least eight (8) hours from the scheduled time of departure stated in the Insured Person's itinerary due to strike, industrial action, adverse weather conditions or mechanical breakdown of the Public Conveyance, We will pay the Insured Person one hundred dollars (\$100) per Insured Person for each full eight (8) hours' delay subject to the Sum Insured specified for this Section.

Exclusions

In addition to the General Exclusions, We will not pay anything under this Section:

1. if the Insured Person fails to check in with the conveyance operator (or its handling agents) according to the itinerary supplied to the Insured Person or if the Insured Person fails to obtain written confirmation from the Public Conveyance operator (or its handling agents) of the actual number of hours of delay and the reason for such delay;
2. if the delay is caused by strike or industrial action which already existed on the date of the booking the Public Conveyance;
3. for delay on the Insured Person's outbound travel from Singapore.

N.B. This Policy will only pay for any claim under either Section 11 or 18 for the same event but not for claims made under more than one Section.

SECTION 12 – MISSED FLIGHT CONNECTION

If due to delay of the Public Conveyance in which the Insured Person has booked to travel to the Overseas connecting point, the Insured Person fails to arrive at the Overseas connecting point in time to board a connecting Public Conveyance, and no alternative transport is made available within 4 hours from the actual time of the missed connecting Public Conveyance, We will pay the additional and necessary costs the Insured Person actually incurred before the next available connecting Public Conveyance for:

- (a) hotel accommodation; and/or
- (b) meals or refreshments

at the Overseas connecting point up to the maximum Sum Insured specified for this Section.

Payment under this Section is conditional upon the Insured Person receiving a confirmed reservation on the connecting Public Conveyance;

Exclusions

In addition to the General Exclusions, We will not pay any claim under this Section, if

1. the full fare of the Scheduled Public Conveyance has not been charged to an HSBC Card;
2. an alternative onward Public Conveyance is made available to the Insured Person within four (4) hours from the actual arrival time of the Insured Person's incoming Public Conveyance to the connecting point;
3. if the Insured Person fails to obtain written confirmation from the Public Conveyance operators (or its handling agents) confirming the delay and the missed connection.

SECTION 13 – LUGGAGE DELAY

If the Insured Person's check-in luggage with the Public Conveyance is delayed for more than six (6) hours and less than forty-eight (48) hours upon the Insured Person's arrival at the scheduled overseas destination, We will reimburse the Insured Person for the purchase of essential items necessarily incurred at the scheduled Overseas destination to get the Insured Person through the period of the delay. Essential items are personal items such as basic toiletries,



undergarments and other basic wear. The maximum amount We will pay under this Section will not exceed the Limits shown in the Table of Benefits.

Exclusions

In addition to the General Exclusions, We will not pay any claim under this Section:

1. for purchases made within the first six (6) hours of the Insured Person's arrival at the scheduled Overseas destination;
2. for purchases made after the delivery of the Insured Person's luggage or after forty-eight (48) hours of the Insured Person's arrival at the scheduled Overseas destination whichever is the earlier;
3. the check-in luggage was delayed at his Home Country;
4. if the full fare of the Scheduled Public Conveyance has not been charged to an HSBC Card;
5. if the Insured Person fails to keep and produce the original receipt of purchase of the replacement items; and/or
6. if the Insured Person fails to obtain written confirmation from the Public Conveyance operators (or its handling agents) confirming the delay and the number of hours the Insured Person's check-in luggage has been delayed.

N.B. This Policy will only pay for any claim under either Section 13 or 14 for the same event but not for claims made under more than one Section.

SECTION 14 – LOSS OF LUGGAGE

If the Insured Person's check-in luggage with the Public Conveyance is delayed for more than forty-eight (48) hours upon the Insured Person's arrival at the scheduled Overseas destination, permanent place of residence or return to Singapore, the Insured Person's luggage is deemed permanently lost and We will reimburse the Insured Person for the replacement of essential items in the check-in luggage within the forty-eight (48) hour period of the Insured Person's arrival at that destination. Essential items are personal items such as basic toiletries, undergarments and other basic wear. The maximum amount We will pay under this Section will not exceed the limits shown in the Table of Benefits.

Exclusions

In addition to the General Exclusions, We will not pay any claim under this Section:

1. if the full fare of the Scheduled Public Conveyance has not been charged to an HSBC Card;
2. if the Insured Person fails to keep and produce the original receipt of purchase of the replacement items; and/or
3. if the Insured Person fails to obtain written confirmation from the Public Conveyance operators (or its handling agents) confirming the delay and the number of hours the Insured Person is without the check-in luggage.
4. if the Insured Person has already received compensation from the Public Conveyance operators

N.B. This Policy will only pay for any claim under either Section 13 or 14 for the same event but not for claims made under more than one Section.

SECTION 15 - REPLACEMENT OF TRAVELLER

In the event that the Insured Person or his Family Member is admitted into Hospital as an in-patient upon the advice of a Physician as a result of Injury or Illness and the Insured Person cannot proceed with the scheduled Trip, but is substituted by another person for the Trip, We will reimburse the Insured Person up to the Sum Insured specified in this Section for any administrative fees or charges incurred in making the necessary changes in travel and/or accommodation arrangements to enable that person to take over the Insured Person's place for the Trip.

Coverage under this Section is effective only if the Trip is purchased before the Insured Person become aware of any circumstances that result in cancelling the Trip and provided the admission into Hospital takes place within seven (7) days before the date of commencement of the Trip.

Exclusions

In addition to the General Exclusions, We will not pay for any claim under this Section in respect of:

1. More than one incident of change of the replacement traveller.
2. The Trip is purchased less than three (3) days prior to the commencement of the scheduled Trip.
3. Any air miles, frequent flyer reward points or holiday points that was used to pay for the Trip.

N.B. This Policy will only pay for any claim under either Section 10, 15 or 16 for the same event but not for claims made under more than one Section.



SECTION 16 - TRIP POSTPONEMENT

We will reimburse the Insured Person for the reasonable administrative charges up to the Sum Insured specified in this Section, incurred to reschedule the Trip due to any of the following events occurring on or within thirty (30) days, except for item (d), before the date of commencement of the Trip:

- (a) Death, Serious Injury or Serious Illness (including compulsory quarantine) occurring to the Insured Person, his Family Member or Travel Companion and upon written medical advice from the attending Physician to be unfit for travel.
 - (b) Unexpected outbreak of Strike, Riot or Civil Commotion at the planned destination.
 - (c) Witness summons that are not made known to the Insured Person prior to the purchase of the Trip.
 - (d) Serious damage to the Insured Person's residence in Singapore from fire or flood occurring on or one week before the date of commencement of the Trip and the Insured Person's presence is required at the premises on the scheduled date of departure of the Trip.
 - (e) Natural Disasters that prevent the Insured Person from commencing the scheduled Trip.
- provided always that this Trip is purchased before the Insured Person becomes aware of any circumstances which lead to the disruption of the Trip.

Exclusions

In addition to the General Exclusions, We will not pay for any claim under this Section in respect of:

1. Loss that is directly or indirectly caused by government regulations or control, bankruptcy, liquidation or default of travel agencies or by any transport / conveyance.
2. Loss that is covered by any other existing insurance scheme, government program or that will be paid or refunded by a hotel, transportation / conveyance provider or travel agent or any other provider of travel and/or accommodation.
3. Any air miles, frequent flyer reward points or holiday points that was used to pay for the Trip.
4. Airport taxes or administration fees included in the cost of the Insured Person's travel fare.
5. Natural Disasters which are publicly known before the purchase of the Trip.
6. The Trip is purchased less than three (3) days prior to the commencement of the scheduled Trip.

N.B. This Policy will only pay for any claim under either Section 10, 15 or 16 for the same event but not for claims made under more than one Section.

SECTION 17 - TRIP CURTAILMENT

We will reimburse the Insured Person up to the Sum Insured specified in this Section if he is forced to curtail or alter the itinerary of any part of the scheduled Trip after it has commenced, as the direct result of:

- (a) Death, Serious Injury or Serious Illness occurring to the Insured Person or his Family Member and upon written medical advice from the attending Physician to curtail the Trip.
- (b) The Insured Person or his Family Member requiring medical treatment or Hospitalisation and upon medical advice from the attending Physician against travelling resulting in the Insured Person being unable to return to Singapore immediately.
- (c) Hijacking of the Public Conveyance that the Insured Person is travelling on board as a passenger.
- (d) Natural Disasters that prevent the Insured Person from continuing with the scheduled Trip.
- (e) Unexpected outbreak of a Strike, Riot or Civil Commotion arising out of circumstances beyond the Insured Person's control.

The benefits payable under this Section are limited to:

- 1) Any pre-paid travel fare and/or accommodation costs made for the Trip as shown on the booking invoice that are not utilized and non-recoverable from any other source consequent upon the curtailment of the scheduled Trip. This reimbursement will be pro-rated for each complete day of the unused Trip.
- 2) Any additional accommodation and travelling expenses (direct economy fare by air, rail or sea travel but excluding cost of drinks, meals and other room services or domestic travel fares e.g. taxi or MRT fare) that are necessarily incurred to extend the Trip Overseas upon the written advice of the Physician. The hotel accommodation provided shall be similar or equivalent to the room type that the Insured Person have originally stayed in or if not available, the next level of room type.



Coverage is effective only if the Trip is purchased before the Insured Person become aware of any circumstances that could lead to the disruption of the scheduled Trip. No payment will be made for that part of the Trip that has already been undertaken up to the time of the curtailment.

“Curtailment” means abandonment of the scheduled Trip as shown on the booking invoice and/or shortening of the Trip and returning to Singapore.

Exclusions

In addition to the General Exclusions, We will not pay for any claim under this Section in respect of:

1. Government regulations or Act, delay or amendment of the scheduled trip (including error, omission or default) by the provider of any service forming part of the scheduled trip as well as the agent or tour operator through which the trip was booked.
2. The Insured Person's business, financial or contractual obligation or those of his Family Members.
3. The Insured Person's disinclination to travel or financial circumstances.
4. Any unlawful act of, or criminal proceedings against the Insured Person that the scheduled Trip depends upon, other than his/her attendance, under the subpoena as a witness, in a Court of Law.
5. The Insured Person's failure to notify the travel agent/tour operator or provider of transport or accommodation immediately upon finding it necessary to cancel or curtail the travel arrangement.
6. Any air miles, frequent flyer reward points or holiday points that was used to pay for the Trip.

SECTION 18 - TRAVEL DIVERSION

If during a Trip, the Public Conveyance in which the Insured Person is travelling in is diverted due to adverse weather conditions, Natural Disasters or for emergency medical treatment for a fellow passenger which prevents the Insured Person from continuing on the scheduled Trip and is delayed from arriving at the planned destination by at least six (6) consecutive hours, We will pay \$100 for every full six (6) consecutive hours of delay up to the Sum Insured specified in this Section.

The duration of delay must be verified in writing by the operator(s) of the Public Conveyance or their handling agent(s).

N.B. This Policy will only pay for any claim under either Section 11 or 18 for the same event but not for claims made under more than one Section.

SECTION 19 - LOSS OF TRAVEL DOCUMENTS

We will reimburse the Insured Person up to the Sum Insured specified for this Section, the cost of obtaining replacement of his travel documents (i.e. passport, visas or travel tickets) that are lost during a Trip, whilst Overseas and outside his Home Country as well as any travel expenses and/or hotel accommodation necessarily incurred to replace such lost travel documents. Where the replacement passports are to be obtained upon the Insured Person's return to Singapore, We will pay the cost of obtaining such passports excluding any transport costs or any incidental costs incurred in Singapore. Such loss must be due to robbery, burglary, Theft or Natural Disasters occurring whilst Overseas.

Exclusions

In addition to the General Exclusions, We will not pay for any claim under this Section in respect of:

1. Loss and replacement of credit cards, identity cards, employment passes, foreign identification number (FIN) cards, social visit passes or any kind of passes and driving licenses.
2. Losses not reported to the police within 24 hours and report not obtained at the place of loss.

SECTION 20 - RENTAL CAR EXCESS

We will reimburse the Insured Person up to the Sum Insured specified in this Section for any excess or deductible that he becomes liable to pay in respect of any loss of or damage to the rental vehicle that the Insured Person has hired during a Trip whilst Overseas outside his Home Country.

Provisions

1. As part of the hiring agreement, the Insured Person must take up a comprehensive motor insurance against loss of or damage to the rental vehicle during the rental period.
2. The Insured Person must comply with all requirements of the car rental company under the hiring agreement and the insurer of the rental vehicle as well as the laws, rules and regulations of the country.



3. The rental vehicle must be hired in the Insured Person's name and driven by the Insured Persons permitted under the hiring agreement, holding a legally valid license to drive the rental vehicle and provided always that the Insured Persons are not disqualified by any Court of Law or prohibited by reasons of any law, enactment, rule or regulation from renting and driving the rental vehicle at all material time.

Rental vehicle in this Section refers to any motor-driven four-wheeled passenger car rented from a licensed car rental company for the purpose of private use and which is in the Insured Person's care and custody.

Exclusions

In addition to the General Exclusions, We will not pay for any claim under this Section in respect of:

1. Loss or damage arising from operation of the rental vehicle in violation of the terms of the rental agreement.
2. Loss or damage that occurs beyond the limits of any public roads or in violation of the laws, rules and regulations of the country.
3. Loss or damage arising from wear and tear, gradual deterioration, damage from insects or vermin, inherent vice, latent defect or damage.

SECTION 21 - PERSONAL LIABILITY

We will indemnify the Insured Person up to the Sum Insured specified in this Section for his legal liability to a third party during a Trip whilst Overseas and outside his Home Country as a result of:

- a) Accidental Injury (including death) caused solely by the Insured Person; or
- b) Accidental damage caused solely by the Insured Person to the property of the third party.

In addition, We will indemnify the Insured Person for any third party costs and expenses that are recoverable from him as well as costs and expenses incurred by him that have our prior written consent.

If the Insured Person is entitled to a refund of all or part of such expenses from other sources, We will only be liable for the amount that exceeds the reimbursement recoverable from such other sources.

"Property damage" means any physical damage to or the destruction of or the loss of use of the tangible property.

Exclusions

In addition to the General Exclusions, We will not pay for any claim under this Section in respect of:

1. Employer's liability, contractual liability or liability to the Insured Person's family member(s) and relatives.
2. Property, animals belonging to the Insured Person or in his care, custody or control.
3. The Insured Person's willful, malicious or unlawful act or omission.
4. Pursuit of trade, business or profession.
5. Ownership or occupation of land or buildings (other than occupation of any temporary residence).
6. Ownership, possession or use of vehicles, aircraft or watercraft or any other conveyance.
7. Legal costs resulting from any criminal proceedings taken against the Insured Person whether actually convicted or not.
8. The influence of intoxicants and use of firearms.
9. Participation in mountaineering, ski racing in major events, ski jumping, ice hockey, the use of bobsleighs, riding or driving in races or rallies.
10. Judgments that are not in the first instance delivered by or obtained from a Court of competent jurisdiction within Singapore.



PART C - GENERAL EXCLUSIONS - APPLICABLE TO ALL SECTIONS OF THIS POLICY

WE WILL NOT PAY UNDER ANY SECTION OF THIS POLICY FOR THE LOSS OR LIABILITY DIRECTLY OR INDIRECTLY ARISING AS A RESULT OF:

1. Any Pre-existing Medical Condition.
2. Suicide or attempted suicide, intentional self-Injury, willful exposure to danger (other than in an attempt to save human life) or the committing of any criminal acts.
3. The effect or influence of alcohol or drugs unless the drug is taken in accordance with an authorised medical prescription.
4. Illness or disease directly or indirectly arising from sexually transmitted disease, Human Immunodeficiency Virus (HIV) and/or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutant derivatives or variations however caused.
5. Pregnancy, childbirth, abortion, miscarriage and any Injury or Illness related to such conditions.
6. Surgery or medical treatment, that in the opinion of the Physician treating the Insured Person can reasonably be delayed until return to Singapore.
7. Travelling against medical advice or where the trip is made solely for the purpose of obtaining treatment.
8. Mental and nervous disorders, including insanity.
9. Congenital conditions and any physical birth defects arising out of or resulting therefrom.
10. Travelling to the country against the travel advisory by government authority or by the Singapore Government relating to any war or warlike event, Strike, Riot or Civil Commotion, disease outbreak or unsafe health conditions, impending natural disasters or any other events of similar nature.
11. Any form of cosmetic (aesthetic) treatment or plastic surgery or any treatment that relates to or is needed because of previous cosmetic treatment. This exclusion does not apply to reconstructive surgery if:
 - (a) it is carried out to restore function or appearance after an Accident or following surgery for a medical condition, provided that the Accident or surgery occurred whilst the Insured Person is covered during the Period of Insurance and
 - (b) it is done at a medically appropriate stage after the Accident or surgery.
12. Activities engaging in sports or games in a competitive or professional capacity or where the Insured Person would or could receive remuneration, sponsorship or reward of any kind from engaging in such sports or games.
13. Extreme sports and sporting activities which involve speed, height, danger, a high level of physical exertion, highly specialized gear or spectacular stunts, whether they are played competitively or non-competitively, in a team or individually, including but not limited to racing, motor rallies, off-piste skiing, triathlons or the likes and snowboarding, ultra marathons, horse jumping, paragliding, kitesurfing, big wave surfing, rafting down rapids or ocean sailing.
14. Underwater activities requiring the use of artificial breathing apparatus. This exclusion does not apply to leisure scuba diving under the supervision of a qualified diving instructor or if the Insured Person hold a PADI certification (or similar recognized qualification) and diving no deeper than thirty (30) meters.
15. Accidents whilst engaged in expeditions, hunting trips, pot holing, mountaineering that entails the use of ropes and climbing equipment, rock climbing. This exclusion also applies to hiking/trekking in Remote Area(s) unless organised by a recognized local tour operator for the general public and under the guidance of licensed guides, and any activity involving the Insured Person being airborne (whether suspended or not). However, this exclusion does not apply to any leisure hot air balloon ride, leisure parachuting, leisure sky diving, leisure bungee jumping and leisure snow or ice sports.

“Remote Area” means a place that is distant from any people or activities or buildings and with no nearby town and:

 - (a) may require walking more than 5 km to a facility with phone or radio communication (even if personal communication equipment is available); or
 - (b) may include areas of little traffic or where hills and dense forest make it difficult to obtain help using the communication system available; or
 - (c) medical or other emergency support is more than 1 hour away if a vehicle is not available.
16. Taking part in flying or other aerial activities except as a fare-paying passenger in a licensed passenger-carrying aircraft.
17. Any illegal activities, loss resulting directly or indirectly from action taken by any government authority including confiscation, seizure, destruction and restriction.
18. Loss of or damage to hired or leased equipment; testing of any kind of conveyance.



19. Employment on merchant vessels or as a manual worker; naval, military or airforce service or operations, regular or temporary, military or police duties.
“Manual worker” means a person engaging in tasks that involve physical exertion regardless of whether any machinery or tools are used and where such person is remunerated for the work done. The nature of the labour includes but not limited to doing painting, packing, installation, assembly, lifting, construction or repair work.
20. Offshore activities like diving, oil-rigging, mining, aerial photography or handling of explosives.
21. Survey of offshore installations or facilities under construction including survey from aerial conveyance.
22. War, invasion, act of foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property or 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.
23. Ionising radiations, or contamination by radioactivity from any irradiated nuclear fuel, or from any nuclear waste from the combustion of nuclear fuel.
24. Radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly, or of its nuclear component.
25. Consequential loss or damage of any kind.
26. The Insured Person’s direct participation in terrorist acts.



PART D - GENERAL CONDITIONS - APPLICABLE TO ALL SECTIONS OF THIS POLICY

The Insured Person must comply with the following conditions to have the full protection of the Policy. Our liability shall be conditional on the Insured Person's observance of the terms of this Policy.

1. Fit for Travel

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

2. Age

In the event of any claim, the age of the Insured Person will be determined as at the date of Injury or Illness with reference to the date of birth.

3. Interpretation

This Policy, Certificate of Insurance and the Policy Schedule shall be read together and any word or expression to which a specific meaning has been attached in any part of this Policy, Certificate of Insurance or Policy Schedule shall bear such meaning wherever it may appear.

4. Reasonable Care

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

5. Mis-Representation

This Policy will not pay any claims in the event of misrepresentation, mis-description or non-disclosure or concealment of any circumstances material to or in connection with the Insured Person's health, and in particular;

- (a) whether he is suffering from a disease, illness, disability or handicap; or
- (b) whether he is aware of circumstances suggesting that he may be suffering from a disease, illness, disability or handicap.

6. Fraud

If the Insured Person, or anyone acting for him, makes a claim under the Policy knowing the claim to be false or fraudulently inflated, We will not pay the claim and all Cover under the Policy will be forfeited.

7. Duplication of Cover

In the event that an Insured Person is covered under more than one travel insurance underwritten by Us for the same Trip, Cover will only be effective for the Policy which provides the highest benefit level.

8. Known Circumstances or Events

Coverage is effective only if the Trip is purchased before the Insured Person knows or ought to know of any circumstance or event that renders the cancellation/postponement of the Trip highly possible (e.g. hospitalisation of a Family Member or having received a terminal prognosis of a Family Member or any risk related to the place of intended destination).

9. Payment of Benefits

All benefits payable under this Policy shall be paid to the Insured Person and, in the event of the Insured Person's death, to his estate. Such payment shall constitute full and final discharge of Our obligations under this Policy. Benefits payable under this Policy are in Singapore dollars.

For claims incurred in a foreign currency, We will convert the amount into Singapore dollars at the exchange rate to be determined by Us in Our sole discretion on the date of occurrence.



10. Claims

If any Injury, Accident, loss or damage or Theft happens, the Insured Person must:

- (a) make a report within 24 hours of the incident, to the police or the relevant authorities at the place of loss or to the management of the establishment where the incident occurred, if any property is lost, Stolen or malicious damage is suspected, and any claim must be accompanied by written documentation from such authorities.
- (b) take all reasonable steps to recover missing property.
- (c) give written notification to Us within 30 working days upon completion of the Trip.
- (d) give Us the tour invoice, e-ticket confirmation, boarding pass and/or photocopy of passport for verification and proof of travel.
- (e) any writ, summons, letters or other documents in connection with the claim.
- (f) at the Insured's Person's expense, or at the expense of his representative, provide Us with certificates, information and other documents (including where necessary translation) as We may reasonably require.
- (g) execute or do any deeds and things and render such co-operation and assistance as We reasonably require.
- (h) not admit or deny any claim made by someone else against him or make any agreement with any third party.

We shall be entitled to:

- (a) request an examination by a medical referee appointed by Us for a non-fatal Injury.
- (b) negotiate, settle or defend any such claim in the Insured Person's name and on his behalf.
- (c) use any legal right of recovery the Insured Person has.
- (d) request an autopsy and/or post-mortem examination in the event of death.
- (e) at our option, choose to make payment, reinstate or repair the lost or damaged property.

Our liability is limited solely to the payment of the benefits that the Insured Person is entitled to under this Policy. We assume no liability for the availability, quality or results of any medical treatment or other service, or the Insured Person's failure to obtain any treatment or service covered by the terms of this Policy.

11. Other Insurances

If the Insured Person have or should have any other insurance from other insurer(s) providing cover for the same loss, damage or liability, We shall not be liable to pay except for any excess beyond the amount which would have been payable under the other policy or policies had this Policy not been effected. (Not applicable to Sections 1 and 2).

12. Governing Law

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

13. Arbitration

If We admit liability to a claim but there is a dispute as to the amount to be paid, such dispute will be referred to and finally resolved by arbitration in Singapore in accordance with the Arbitration Rules of the Singapore International Arbitration Centre ("SIAC Rules") for the time being in force, which rules are deemed to be incorporated by reference in this clause. The Tribunal shall consist of one (1) arbitrator to be jointly appointed by Us and the Insured Person. No action shall be brought to recover any sum under this Policy prior to the expiration of sixty (60) days after written proof of claim has been furnished in accordance with the requirements of this Policy.

14. Interest

No amount payable under this Policy shall carry interest.

15. Clerical Error

A clerical error by AXA shall not invalidate the insurance otherwise validly in force, nor continue the insurance otherwise not validly in force.

16. Contracts (Rights of Third Parties) (Chapter 53B of Singapore)

A person or any entity who is not a party to this Policy shall have no rights under the Contracts (Right of Third Parties) (Chapter 53B of Singapore) to enforce any of its items.



17. Sanction Clause

Under no circumstances shall this insurance contract be deemed to provide cover and no liability be incurred to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us to any sanction, prohibition, or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America or Singapore.

18. Due Observance

Your and/or the Insured Person's due observance and fulfilment of the Terms of this Policy insofar as they relate to anything to be done or complied with by You and/or the Insured Person and the truth of statements and any declaration made by You shall be a condition precedent to Our liability to make any payment under this Policy.

19. Termination of Cover

Cover for each Insured Person shall terminate on the earliest of:

- (a) an anniversary date of this Policy unless otherwise extended by payment of premium;
- (b) the cancellation of the Policy;
- (c) the death of the Insured Person;
- (d) when the maximum payment in respect of the Insured Person has been made under the Policy.

20. Physical Examination and Autopsy

At Our expense, We shall have the right and opportunity to examine the Insured Person when and as often as it may reasonably require. In the event of death of the Insured Person, reasonable notice shall be given to the Company before the interment or cremation and We may require or be represented at a post-mortem examination on the body of the Insured Person. At Our expense, We shall also have the right and opportunity to make an autopsy where it is not forbidden by law. Immediate notice of time and place shall be given to Us before the holding of any inquest.

21. Currency

All amounts shown in this Policy are in Singapore dollars, unless otherwise stated. Premiums and claims payable under this Policy shall also be in Singapore dollars.

22. Illegality Clause

Under no circumstances shall this contract of insurance be deemed to provide cover and no liability be incurred to pay or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would cause Us to be in breach of, or expose Us to any prohibition, or restriction under the laws or regulations of Singapore.