

**TRAVELBLISS INSURANCE POLICY  
TERMS AND CONDITIONS**

This policy ("Policy") sets out the terms and conditions of a contract of insurance between NTUC Income Insurance Co-operative Limited and you. Please read this Policy carefully as it is a legal document.

In consideration of the payment of premium specified by us for each Insured Person, we will pay the benefits listed in this Policy to be payable in respect of each Insured Person whilst this Policy is in force and up to the maximum limits specified under the Selected Plan, in accordance with and subject to the terms, conditions, limitations, exclusions and qualifications of this Policy.

Your Application Form submitted to us, any declarations made by the Insured Persons, the Table of Coverage, the Certificate of Insurance and any endorsement(s) issued by us in respect of this Policy shall form part of this Policy.

Our maximum liability for each Insured Person in respect of one or more injuries or occurrences shall not exceed the limits specified under the Selected Plan as shown in the Table of Coverage. We will indemnify you against all costs and expenses covered by this Policy, subject to satisfactory documentary proof.

**PART I  
THE BENEFITS****1. PERSONAL ACCIDENT**

Should you sustain an Injury caused by an Accident that results in death or Permanent Total Disability within 90 days from the date of the Accident, we will pay the benefits specified in Section 1 of the Selected Plan as shown in the Table of Coverage.

**2. PUBLIC CONVEYANCE DOUBLE COVER**

Should an Accident occur Overseas whilst you are on board a Public Conveyance as a fare-paying passenger, and you sustain Injury caused by such Accident that results in death within 90 days from the date of the Accident, we will pay the benefits specified in Section 2 of the Selected Plan as shown in the Table of Coverage.

*(You can only be compensated for any claim under either Section 1 or 2 of the Selected Plan as shown in the Table of Coverage for the same event but not under both Sections.)*

**3. MEDICAL & ACCIDENTAL DENTAL EXPENSES INCURRED OVERSEAS**

- (A) Should you suffer an Injury, Sickness or Disease whilst Overseas, we will reimburse the necessary and reasonable cost of medical, surgical, hospital, ambulance, nursing home and accidental emergency dental treatment given and authorized by a Medical Practitioner that are necessarily incurred by you whilst Overseas, up to the limit specified in Section 3 of the Selected Plan as shown in the Table of Coverage or for a period of up to 90 days from the date of first treatment, whichever occurs first.
- (B) If you are able to recover all or part of the medical expenses from other sources, we will only be liable to reimburse the amount that is non-recoverable from such other sources.
- (C) Claim submissions must be substantiated with a written confirmation by a Medical Practitioner and original medical bills and receipts.
- (D) No payment shall be made for any injury or sickness related to pregnancy or childbirth.

**4. MEDICAL EXPENSES INCURRED IN SINGAPORE**

- (A) Should you suffer an Injury, Sickness or Disease whilst Overseas, we will reimburse the necessary and reasonable cost of medical, surgical, hospital, ambulance, nursing home and any such follow-up treatment given and authorized by a Medical Practitioner that are incurred by you in Singapore (excluding all dental treatment), subject to and in accordance with Sections 4(B) and 4(C) below.
- (B) If prior medical treatment has not been sought Overseas, you must seek medical treatment in Singapore within 7 days upon your return to Singapore. From the date of the first treatment in Singapore, you have up to a maximum period of 30 days to continue treatment in Singapore up to the limit specified in Section 4 of the Selected Plan as shown in the Table of Coverage, whichever occurs first.
- (C) If prior medical treatment has already been sought Overseas, you have up to a maximum period of 30 days after your return to Singapore to continue treatment in Singapore up to the limit specified in Section 4 of the Selected Plan as shown in the Table of Coverage, whichever occurs first.
- (D) Necessary and reasonable cost of medical treatment by a Specialist is payable only if such specialist medical treatment is deemed necessary and referred by your Medical Practitioner.
- (E) If you are able to recover all or part of the medical expenses from other sources, we will only be liable to reimburse the amount that is non-recoverable from such other sources.
- (F) Claim submissions must be substantiated with a written confirmation by a Medical Practitioner and original medical bills and receipts.
- (G) No payment shall be made for pregnancy or childbirth related bodily injury or sickness.

## **5. MEDICAL EXPENSES – WOMEN’S BENEFIT**

- (A) We will reimburse the hospitalised medical expenses reasonably and necessarily incurred by you whilst Overseas for a pregnancy-related Sickness occurring Overseas, up to the limit specified under Section 5 of the Selected Plan as shown in the Table of Coverage.
- (B) If you are able to recover all or part of the medical expenses from other sources, we will only be liable to reimburse the amount that is non-recoverable from such other sources.
- (C) Claims submission must be substantiated with a written confirmation by a Medical Practitioner and original medical bills and receipts.
- (D) No payment shall be made in respect of:
  - (a) pregnancy-related sickness or treatment which was sought in your home country or country of residence or upon return to Singapore; or
  - (b) the costs, expenses and losses incurred as a result of the following pregnancy-related sickness or treatment:
    - (i) events that occurred during the first trimester of pregnancy (ie. 0-12 weeks) and last trimester of pregnancy (that is, 28 weeks onwards);
    - (ii) ectopic pregnancy or childbirth (including premature childbirth or stillbirth);
    - (iii) abortion or miscarriage, except if related to an Injury caused by an Accident and not attributed to any natural causes and/or sickness related to pregnancy or childbirth;
    - (iv) clinical tests or treatment relating to fertility, contraception, sterilization, birth defects or congenital illness;
    - (v) psychological, psychiatric illness or any depression disorder including post-natal depression; or
    - (vi) Pre-existing Medical Conditions.

## **6. TREATMENT BY CHINESE PHYSICIAN OR CHIROPRACTOR**

- (A) We will reimburse the reasonable and necessary expenses incurred for treatment (whether in Singapore or Overseas) by a Chinese Physician or Chiropractor for Injury or Sickness sustained whilst Overseas subject to and in accordance with Sections 6(B) and 6(C) below.
- (B) If prior medical treatment has not been sought Overseas, you must seek medical treatment in Singapore within 7 days upon your return to Singapore. From the date of the first treatment in Singapore, you have up to a maximum period of 30 days to continue treatment in Singapore up to the limit specified in Section 6 of the Selected Plan as shown in the Table of Coverage, whichever occurs first.
- (C) If prior medical treatment has already been sought Overseas, you have up to a maximum period of 30 days after your return to Singapore to continue treatment in Singapore up to the limit specified in Section 6 of the Selected Plan as shown in the Table of Coverage, whichever occurs first.
- (D) If you are able to recover all or part of the medical expenses from other sources, we will only be liable to reimburse the amount that is non-recoverable from such other sources.
- (E) Claim submissions must be substantiated with a written confirmation by the Chinese Physician or Chiropractor (as the case may be) and original medical bills and receipts.
- (F) No payment shall be made for pregnancy or childbirth related bodily injury or sickness.

## **7. OVERSEAS HOSPITAL INCOME**

We will pay a cash benefit of S\$200 for each full day (continuous 24 hours) of hospital confinement for one (1) hospital stay up to a maximum continuous period of 250 days in the event that you are hospitalised Overseas for at least a continuous 24 hours due to an Injury or Sickness sustained whilst Overseas, up to the limit specified in Section 7 of the Selected Plan as shown in the Table of Coverage. Payment under this Section will be made after the period of hospital confinement.

## **8. HOSPITAL INCOME IN SINGAPORE**

We will pay a cash benefit of S\$100 for each full day (continuous 24 hours) of hospital confinement for one (1) hospital stay up to a maximum continuous period of 10 days in the event that you are hospitalised in Singapore for at least a continuous 24 hours upon your immediate return to Singapore due to an Injury or Sickness sustained whilst Overseas, up to the limit specified in Section 8 of the Selected Plan as shown in the Table of Coverage. Payment under this Section will be made after the period of hospital confinement.

## **9. EMERGENCY MEDICAL EVACUATION**

- (A) We will reimburse the reasonable cost of transportation and en-route medical care and supplies necessarily incurred whilst Overseas as a direct result of Injury, Sickness, Disease and/or Accident occurring Overseas, up to the limit specified in Section 9 of the Selected Plan as shown in the Table of Coverage, if in the opinion of NTUC Income or the Appointed Assistance Company, it is necessary to evacuate you to another location for treatment.
- (B) All decisions as to the best suited means of transportation and the destination evacuated to will be made by NTUC Income or its Appointed Assistance Company and will be based solely upon medical necessity and severity.

## **10. REPATRIATION EXPENSES**

- (A) If you suffer Injury, Sickness or Disease occurring whilst Overseas that results in death within 30 days from the date of the Injury or commencement of the Sickness or Disease, we will make the necessary arrangements, and pay the reasonable costs necessarily incurred, for the transportation and return of your mortal remains to your place of residence in Singapore, up to the limit specified in Section 10 of the Selected Plan as shown in the Table of Coverage.
- (B) No payment shall be made for:
  - (a) any expenses not paid or incurred by you in respect of services provided by another party; or
  - (b) any expenses incurred for services not arranged or approved by us.

## 11. DIRECT REPATRIATION

- (A) If you suffer Injury, Sickness or Disease occurring whilst Overseas that results in death within 30 days from the date of the Injury or commencement of the Sickness or Disease, we will make the necessary arrangements, and pay the reasonable costs necessarily incurred, for the transportation and return of your mortal remains to your country of origin or home country, up to the limit specified in Section 11 of the Selected Plan as shown in the Table of Coverage.
- (B) No payment shall be made for:
- (a) any expenses not paid or incurred by you in respect of services provided by another party; or
  - (b) any expenses incurred for services not arranged or approved by us.

## 12. ADDITIONAL ACCOMMODATION & TRAVEL EXPENSES

Should you (whilst Overseas) be certified medically unfit by a Medical Practitioner to continue your Trip or return to Singapore due to any Injury, Sickness or Disease that occurs whilst Overseas, we will reimburse the reasonable additional travel and accommodation expenses (for economy airfare, public rail or ferry transport fare, but excluding meals and drinks) that are necessarily incurred:

- (a) by you to remain behind; and
- (b) by a Travelling Companion who, on the written advice of a Medical Practitioner, remains with or escorts you,

until you are certified medically fit by a Medical Practitioner to continue your Trip or return to Singapore or up to a period of 30 days from the date of expiry of the Period of Insurance, whichever occurs first, and up to the limit specified in Section 12 of the Selected Plan as shown in the Table of Coverage.

## 13. HOSPITAL VISITATION

Should you be hospitalised Overseas for at least 6 consecutive days as a result of Injury, Sickness or Disease that occurs whilst Overseas and your medical condition forbids medical evacuation and no adult Relative is with you, we will reimburse the reasonable additional travel and accommodation expenses (for economy airfare, public rail or ferry transport fare, but excluding meals and drinks) that are necessarily incurred by 1 Relative who on the written advice of a Medical Practitioner travels to and remains with you until you are certified medically fit by a Medical Practitioner to continue your Trip or return to Singapore or up to a period of 30 days from the date of expiry of the Period of Insurance, whichever occurs first, up to the limit specified in Section 13 of the Selected Plan as shown in the Table of Coverage.

## 14. CHILD GUARD

Should you be confined in a hospital Overseas as a result of an Injury, Sickness or Disease, and there is no adult to accompany your child(ren) who is/are below age 21 years, we will reimburse the reasonable travel and accommodation expenses (for economy airfare, public rail or ferry transport fare, but excluding meals and drinks) necessarily incurred for 1 Relative to accompany your child(ren) back to Singapore, up to the limit specified in Section 14 of the Selected Plan as shown in the Table of Coverage.

## 15. EDUCATION GRANT

- (A) Should an Accident occur whilst you are Overseas and you sustain Injury caused by such Accident that results in your death within twelve (12) months of the Accident, and at the date of your Accident, you have a legally dependent child(ren) below 21 years of age and studying full time in a recognized institution of learning, we will pay the benefit up to the limit specified in Section 15 of the Selected Plan as shown in the Table of Coverage.
- (B) This benefit is payable only one time for a maximum of four (4) children, and up to the limit per child and the overall maximum limit specified in Section 15 of the Selected Plan as shown in the Table of Coverage.

## 16. EMERGENCY PHONE CHARGES

- (A) We will reimburse you up to the limit specified in Section 16 of the Selected Plan as shown in the Table of Coverage the actual telephone charges incurred for personal mobile phone used for the sole purpose of engaging the services of our Appointed Assistance Company during a medical emergency and for which a medical claim has been submitted under Section 1, 2, 3, 5, 9, 10 and/or 11 of the Selected Plan under this Policy.
- (B) No payment shall be made for calls via:
- (a) any fixed telephone line or LAN line, or
  - (b) public telephone using International Calling Card (ICC) or otherwise.

## 17. TRIP CANCELLATION

- (A) We will reimburse you the non-refundable and irrecoverable portion of travel and/or accommodation costs prepaid in advance (including the travel agent's cancellation fee) up to the limit specified in Section 17 of the Selected Plan as shown in the Table of Coverage should your Trip be cancelled by you during the period of 30 days immediately before the date of departure from Singapore due to any of the following events occurring during the period of 30 days immediately before the date of departure from Singapore:
- (a) Your death or the death of your Relative or Travelling Companion;
  - (b) Serious Injury or Serious Sickness or compulsory quarantine suffered by you or your Relative or Travelling Companion;
  - (c) sudden riot, strike or civil commotion breakout at the planned destination;
  - (d) natural disasters occurring at the planned destination such as typhoon, earthquake or tsunami;
  - (e) witness summons or jury service; or
  - (f) serious damage to your residence in Singapore due to fire or natural disasters at any time during the period of seven (7) days immediately before the date of departure and which requires your presence at your residence in Singapore on the date of departure.
- (B) No payment shall be made for:
- (a) expenses incurred after the cancellation of the Trip;
  - (b) loss arising directly or indirectly from your neglect, omission or failure to notify the travel agent, tour operator or provider of transport or accommodation immediately when it is found necessary to cancel the travel arrangement;

- (c) loss caused by cancellation by the carrier;
- (d) that portion of the Trip which will be paid or refunded by a travel agent or any other provider of travel and/or accommodation (including hotels and airlines) or any other person;
- (e) loss that is covered by any other existing insurance scheme;
- (f) pregnancy or childbirth and any sickness or bodily injury due to pregnancy or childbirth;
- (g) if this insurance is purchased less than 7 days before the date of departure; or
- (h) loss caused directly or indirectly by government regulation or control.

*(You can only be compensated for any claim under any one of the Sections 17, 18 or 19 of the Selected Plan (but not more than one Section) for the same event.)*

## **18. TRIP POSTPONEMENT**

- (A) We will reimburse you the resulting administrative charges (if any) payable to the tour operator, travel agency and/or transport provider (and for which you are legally liable and which are not recoverable from any other source), up to the limit specified in Section 18 of the Selected Plan as shown in the Table of Coverage, if your Trip is postponed by you at any time during the period of 30 days immediately before the date of departure from Singapore due to any of the following reasons occurring during the period of 30 days immediately before the date of departure from Singapore:
  - (a) your death or death of your Relative or Travelling Companion;
  - (b) Serious Injury or Serious Sickness or compulsory quarantine suffered by you or your Relative or Travelling Companion;
  - (c) sudden riot, strike or civil commotion breakout at the planned destination;
  - (d) natural disasters occurring at the planned destination such as typhoon, earthquake or tsunami;
  - (e) witness summons or jury service; or
  - (f) serious damage to your residence in Singapore due to fire or natural disasters at any time during the period of seven (7) days immediately before the date of departure and which requires your presence at your residence in Singapore on the date of departure.
- (B) No payment shall be made for:
  - (a) expenses incurred after the postponement of the Trip;
  - (b) loss arising directly or indirectly from your neglect, omission or failure to notify the travel agent/tour operator or provider of transport or accommodation immediately when it is found necessary to cancel the travel arrangement;
  - (c) loss caused by cancellation by the carrier;
  - (d) that portion of the Trip which will be paid or refunded by a travel agent or any other provider of travel and/or accommodation (including hotels and airlines) or any other person;
  - (e) loss that is covered by any other existing insurance scheme;
  - (f) pregnancy or childbirth and any sickness or bodily injury due to pregnancy or childbirth;
  - (g) if this insurance is purchased less than 7 days before the date of departure; or
  - (h) loss caused directly or indirectly by government regulation or control.

*(You can only be compensated for any claim under any one of the Sections 17, 18 or 19 of the Selected Plan (but not more than one Section) for the same event.)*

## **19. TRIP CANCELLATION DUE TO INSOLVENCY**

- (A) We will reimburse you for the loss of non-refundable and irrecoverable travel and/or accommodation costs prepaid in advance up to the limit specified in Section 19 of the Selected Plan as shown in the Table of Coverage should your Trip be cancelled by you due to the Insolvency of:
  - (a) the travel agency;
  - (b) the transport provider; and/or
  - (c) the tour operator.
- (B) No payment shall be made for:
  - (a) expenses incurred after the cancellation of the Trip;
  - (b) loss caused by cancellation by the carrier;
  - (c) that portion of the Trip which will be paid or refunded by a travel agent or any other provider of travel and/or accommodation (including hotels and airlines) or any other person;
  - (d) loss that is covered by any other existing insurance scheme;
  - (e) loss resulting from Insolvency that occurred before the date of commencement of cover for the Insured Person (as determined by Condition 1 of this Policy);
  - (f) loss resulting from failure by the airline, cruise operator, tour operator or travel agency to provide the travel arrangements for reasons other than insolvency;
  - (g) if this insurance is purchased less than 7 days before the date of departure; or
  - (h) caused directly or indirectly by government regulation or control.

*(You can only be compensated for any claim under any one of the Sections 17, 18 or 19 of the Selected Plan (but not more than one Section) for the same event.)*

## 20. TRAVEL CURTAILMENT INCLUDING AIRCRAFT HIJACK & NATURAL DISASTERS

- (A) If during the Trip you have to return directly to Singapore from Overseas due to the following reasons:
- (a) Your death or death of your Relative or Travelling Companion;
  - (b) Serious Injury or Serious Sickness suffered by you or your Relative or Travelling Companion;
  - (c) sudden riot, strike or civil commotion breakout at the planned destination;
  - (d) natural disasters occurring such as typhoon, earthquake or tsunami;
  - (e) the aircraft in which you are travelling in as a passenger is Hijacked, and your Trip is interrupted as a direct result for at least 12 consecutive hours; or
  - (f) Your quarantine upon medical advice by a Medical Practitioner,
- we will reimburse you for the following (up to the limit specified in Section 20 of the Selected Plan as shown in the Table of Coverage):
- (i) any additional economy travel expenses (air, land or sea) and/or reasonable accommodation expenses resulting from the curtailment; and/or
  - (ii) the non-refundable and irrecoverable portion of travel and/or accommodation expenses prepaid in advance by or forfeited from you after commencement of the Trip as a result of the reasons stated above.
- (B) No payment shall be made for:
- (a) loss arising directly or indirectly from your negligence, omission or failure to notify the travel agent/tour operator or provider of transport or accommodation immediately when it is found necessary to cancel the travel arrangement;
  - (b) loss caused by cancellation by the carrier;
  - (c) that portion of the Trip which will be paid or refunded by a travel agent or any other provider of travel and/or accommodation (including hotels and airlines) or any other person;
  - (d) loss that is covered by any other existing insurance scheme;
  - (e) that portion of the Trip which had been undertaken up to the time of curtailment; or
  - (f) pregnancy or childbirth and any sickness or bodily injury due to pregnancy or childbirth.

*(You can only be compensated for any claim under either Section 20 or 21 of the Selected Plan but not under both Sections for the same event.)*

## 21. TRAVEL INTERRUPTION

We will reimburse the unused non-refundable and irrecoverable portion of travel costs (airfare, public rail or ferry transport fare) and/or accommodation costs prepaid in advance if during the Trip, you are confined in a hospital whilst Overseas for at least 6 consecutive days as a result of any Injury, Sickness or Disease occurring whilst Overseas, up to the limit specified in Section 21 of the Selected Plan as shown in the Table of Coverage.

*(You can only be compensated for any claim under either Section 20 or 21 of the Selected Plan (but not under both Sections) for the same event.)*

## 22. LOSS OR DAMAGE OF BAGGAGE/PERSONAL EFFECTS

- (A) We will reimburse you for the cost of loss or damage to your personal accompanied luggage and effects worn or carried on you or in suitcases, arising from natural disasters, fire, explosion, robbery, theft or Accident that occur Overseas, up to the limit specified in Section 22 of the Selected Plan as shown in the Table of Coverage. We may at our option, replace or repair or pay a cash equivalent after making due allowance for wear & tear or depreciation in respect of any item more than 1 year old at the date of loss. The maximum payable is S\$500 for any item or pair or set of items or any 1 collection.
- (B) We may settle payment or at our option elect to reinstate or repair such articles, subject to due allowance for wear and tear and depreciation.
- (C) You must take all possible steps and reasonable precautions to safeguard and ensure the security of your baggage and personal effects. Any loss must be reported to the police or relevant authority such as the hotel or airline where the loss or damage occurred within 24 hours of the incident. Claim submission must be substantiated by a copy of a police report or a written documentation issued by a relevant authority evidencing the loss together with relevant purchase receipts or proof of purchase.
- (D) No payment shall be made for:
- (a) any loss or damage not reported to the police within 24 hours of the occurrence;
  - (b) any loss of or damage to watch, article of jewellery, gem stones, article of precious metal, fragile articles, antiques, artifacts, manuscripts, paintings, musical instruments, dentures, field glasses, fur, contact or corneal lenses or to papers, travel documents, travel tickets;
  - (c) any loss or damage due to pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds;
  - (d) any unattended baggage in any Public Place or baggage sent in advance separately;
  - (e) any loss or damage as a result of your failure to take due care and precautions to safeguard and ensure the security of your luggage and effects;
  - (f) any loss of data recorded on tapes, cards, discs or otherwise;
  - (g) any loss of or damage to items caused by wear and tear, gradual deterioration, pests/insects and damage sustained in any repair process;
  - (h) items confiscated or under retention by customs or authorities;
  - (i) loss of or damage to Business Goods or equipment of any kind;
  - (j) loss or damaged items covered under any other insurance policy or which would be reimbursed by the carrier, hotel, tour operator, travel agency or others;

- (k) loss of or damage to motor-driven vehicles, snow skis, electronic devices, mobile handheld communication device, Laptops, software and accessories;
- (l) loss of or damage to cash, Money, securities, stamps, debit or credit cards, identity card, passport, drivers license, coupons or travel pass; or
- (m) any mysterious disappearance of any of your personal accompanied luggage and effects.

### **23. LOSS OF MONEY**

- (A) We will reimburse you for any loss of Money belonging to you, up to the limit specified in Section 23 of the Selected Plan as shown in the Table of Coverage. The loss must have resulted from arising from robbery or theft that occur whilst Overseas.
- (B) Any loss must be reported to the police or relevant authority where the loss or damage occurred within 24 hours of the incident.
- (C) Claim submission must be substantiated by a copy of a police report or a written documentation issued by a relevant authority evidencing the loss.
- (D) No payment shall be made for:
  - (a) any loss not reported to the police within 24 hours of the occurrence;
  - (b) any loss of cash cards or any other cards having a stored value;
  - (c) any loss due to exchange rate or depreciation in value of currencies; or
  - (d) any mysterious disappearance of any Money

### **24. LOSS OF JEWELLERY**

- (A) We will reimburse you for any loss of articles of Jewellery belonging to you, up to the limit specified in Section 24 of the Selected Plan as shown in the Table of Coverage. The loss must have resulted from robbery or theft that occur whilst Overseas.
- (B) Any loss must be reported to the police or relevant authority where the loss or damage occurred within 24 hours of the incident.
- (C) Claim submission must be substantiated by a copy of a police report or a written documentation issued by a relevant authority evidencing the loss, together with relevant purchase receipts or proof of purchase.
- (D) You must take every possible measure to safeguard and ensure the security of your Jewellery and it must not be left unattended whilst in a Public Place.
- (E) No payment shall be made for:
  - (a) loss of or damage to Jewellery left unattended in a Public Place;
  - (b) loss of or damage to Jewellery due to negligence or which otherwise could have been avoided if proper care was exercised;
  - (c) loss of or damage to Jewellery covered under any other insurance policy or would be reimbursed by the carrier, hotel, travel agency or others;
  - (d) loss of or damage to Jewellery sent in advance separately;
  - (e) loss of or damage to Jewellery that are Business Goods;
  - (f) loss of Jewellery not owned by you; or
  - (g) any mysterious disappearance of any Jewellery.

### **25. BAGGAGE DELAY**

- (A) We will pay a cash benefit of S\$200 for every full 6 consecutive hours of delay up to the limit specified in Section 25 of the Selected Plan as shown in the Table of Coverage in the event that the checked-in luggage accompanying you has been delayed, misdirected or temporarily misplaced during the Trip by any airline or cruise operator for a period exceeding 6 consecutive hours from the time of arrival at the Overseas destination or in Singapore.
- (B) The delay must be verified in writing by the airline or cruise operator(s) on the number of hours delayed and the reason for such delay.

*(If you make a claim and receive payment from us under this Section 25 of the Selected Plan as shown in the Table of Coverage, you shall not be compensated for any claim made under any one or more of the Sections 22, 23 or 24 of the Selected Plan for the same event.)*

### **26. TRAVEL DOCUMENTS**

- (A) We will reimburse you up to the limit specified under Section 26 of the Selected Plan as shown in the Table of Coverage for the reasonably and necessary cost of obtaining replacements of passports, visas, travel tickets (excluding new travel tickets) and other relevant travel documents lost as well as the reasonable additional travel and/or accommodation expenses (for public transport fares or petrol cost but excluding meals and drinks) necessarily incurred to replace lost travel documents if such loss is due to natural disasters, fire, explosion, robbery, theft or Accident that occurs whilst Overseas.
- (B) The cost of obtaining replacement passports includes the administrative fee for issuing a replacement passport and the cost of passport-sized photographs taken.
- (C) Any loss must be reported to the police or relevant authority such as the hotel or airline where the loss or damage occurred within 24 hours of the incident. Claim submission must be substantiated by a copy of a police report or a written documentation issued by a relevant authority evidencing the loss.
- (D) You must take every possible measure to safeguard and ensure the security of your travel documents and it must not be left unattended whilst in a Public Place.

### **27. TRAVEL DELAY**

- (A) We will pay a cash benefit of S\$100 for every full 6 consecutive hours of delay (up to the limit per Trip as specified in Section 27 of the Selected Plan as shown in the Table of Coverage) in the event of a delay in the departure of the scheduled Public Conveyance for at least 6 consecutive hours from the time specified in the itinerary. The delay must result from strike or industrial action, adverse weather conditions, mechanical breakdown or derangement or structural defect of that Public Conveyance.



- (B) No payment shall be made for delay arising directly or indirectly from:
  - (a) Your failure to board the Public Conveyance according to the time specified in the itinerary supplied to you;
  - (b) strike or industrial action existing at the date this Policy is purchased by you; or
  - (c) Your late arrival at the airport or port or station after check-in or booking-in time.
- (C) The delay must be verified in writing by the operator(s) of the Public Conveyance or their handling agent(s) on the number of hours delayed and the reason for such delay.

*(You can only be compensated for any claim under either Section 27 or 28 of the Selected Plan but not under both Sections for the same event.)*

## **28. FLIGHT DIVERSION**

- (A) We will pay you S\$100 for every full 6 consecutive hours of delay up to the limit per Trip specified in Section 28 of the Selected Plan as shown in the Table of Coverage in the event that whilst travelling on a scheduled flight your flight is diverted due to adverse weather conditions that prevent you from continuing your Trip and you are delayed from arriving at your planned destination by at least 6 consecutive hours.
- (B) The diversion must be verified in writing by the operator of the conveyance/handling agent on the number of hours delayed and reason for the delay.

*(You can only be compensated for any claim under either Section 27 or 28 of the Selected Plan but not under both Sections for the same event.)*

## **29. OVERBOOKED FLIGHT/CRUISE**

We will pay you the cash benefit specified in Section 29 of the Selected Plan as shown in the Table of Coverage in the event that you are denied boarding of the scheduled aircraft or cruise liner whilst Overseas, arising from the overbooking of the flight or cruise in which you had received a confirmed reservation from the travel agent or the airline or cruise liner and no alternative transportation/compensation is made available to you within 6 hours of the scheduled departure time. This benefit is payable only once for each Trip.

*(You can only be compensated for any claim under either Section 29 or 30 of the Selected Plan (but not under both Sections) for the same event.)*

## **30. FLIGHT MISCONNECTION**

- (A) We will pay you the cash benefit specified in Section 30 of the Selected Plan as shown in the Table of Coverage in the event that you miss your connecting flight arising from the delay of the connecting conveyance in which you are travelling as a passenger to the place for your flight connection and no alternative onward transportation is made available to you within 6 hours upon your arrival at the place for your flight connection. You must have received a confirmed reservation on the connecting flight. This benefit is payable only once for each Trip.
- (B) The missed flight connection must be verified in writing by the operator(s) of the airline or their handling agent(s). You may make a claim under this Section only once per Trip for only one (1) missed connecting flight during your Trip.

*(You can only be compensated for any claim under either Section 29 or 30 of the Selected Plan (but not under both Sections) for the same event.)*

## **31. KIDNAP & HOSTAGE BENEFIT**

- (A) We will pay you a benefit of S\$250 per each full day (continuous 24 hours) up to the limit specified in Section 31 of the Selected Plan as shown in the Table of Coverage, if you are held Hostage following a Kidnap whilst Overseas for a period of at least 24 continuous hours.
  - (B) There must be sufficient proof that the event has actually occurred and we are given immediate verbal or written notice and updates of the incident. You are to notify the appropriate law enforcement agency having jurisdiction over the matter.
- No payment shall be made for:
- (a) Your collusion with other parties or your sole action to perform criminal acts;
  - (b) events occurring in your country of residence, countries located in Central or Southern America or Africa, or any country in which United Nations armed forces are existent and active; or
  - (c) loss or damage to all kinds of property of any description, including intellectual property.

## **32. PERSONAL LIABILITY**

- (A) We will pay on your behalf the amount of damages (and third party costs and expenses recoverable against you) that you are legally liable to compensate another party(ies) for any bodily injury, death or loss of or damage to property caused solely by your negligence whilst Overseas, up to the limit specified in Section 32 of the Selected Plan as shown in the Table of Coverage.
- (B) No payment shall be made for any:
  - (a) liability arising out of any wilful, malicious, unlawful or criminal act or omission;
  - (b) liability in respect of loss of or damage to property in your charge or under your control or which belongs to you;
  - (c) property damage or bodily injury or death to your employees or your Relative;
  - (d) liability arising out of the use of weaponry, animals, vehicles, aircraft or any craft;
  - (e) liability directly arising from your specific pursuit of any trade, business or profession;
  - (f) liability assumed by you under contract;
  - (g) court judgments which are not in the first instance delivered by or obtained from a court of competent jurisdiction within Singapore;
  - (h) court judgments which are subject to or pending further appeal by you or on your behalf;
  - (i) liability arising from the transmission of communicable disease by you;
  - (j) liability arising out of the abuse of controlled drugs unless prescribed by a medical practitioner;

- (k) liability arising from the influence of intoxicants or riding/racing in races or rallies;
- (l) liability arising from your involvement with pollution which harms the environment; or
- (m) punitive, aggravated or exemplary damages.

### 33. GOLF EQUIPMENT & HOLE-IN-ONE EXPENSES

- (A) We will reimburse you, up to the limits specified in Section 33 of the Selected Plan as shown in the Table of Coverage for:
  - (a) theft or damage sustained whilst Overseas to Golf Equipment owned by you (this does not include Golf Equipment hired or loaned by you); and
  - (b) the entertainment cost of one (1) round of celebratory drinks for scoring a hole-in-one at any 18-hole golf course (up to a maximum of S\$500 per Trip) whilst Overseas, provided such entertainment cost was incurred within twenty-four (24) hours of scoring the hole-in-one.
- (B) We may settle payment or at our option opt to reinstate or repair the Golf Equipment, subject to due allowance for wear and tear and depreciation.
- (C) Any loss or damage of Golf Equipment must be reported to the police or relevant authority such as the hotel or airline where the loss or damage occurred within 24 hours of the incident. Claim submission must be substantiated by a copy of a police report or a written documentation issued by a relevant authority evidencing the loss together with relevant purchase receipts or proof of purchase.
- (D) You must take every possible measure to safeguard and ensure the security of your Golf Equipment.
- (E) You must provide us with receipts for entertainment cost incurred within twenty-four (24) hours of scoring the hole-in-one and a written confirmation from the relevant golf club certifying that the hole-in-one was achieved.
- (F) No payment shall be made for:
  - (a) loss of or damage to Golf Equipment left unattended in a Public Place;
  - (b) loss of or damage to Golf Equipment whilst in the actual course of play or practice;
  - (c) loss of or damage to Golf Equipment resulting from wear and tear, defects existent at purchase, and any damage resulting from repairs;
  - (d) loss or damage resulting from your negligence or wilful act or omission;
  - (e) loss or damage resulting from confiscation or retention by customs or authorities; or
  - (f) loss or damage covered by any other policy.

*(You can only be compensated for any claim under either Section 22 or 33 of the Selected Plan (but not under both Sections) for the same event.)*

### 34. HOME CONTENTS COVER

- (A) We will reimburse or at our option repair, reinstate or replace the physical loss or damage to your Contents (subject to maximum S\$500 for any 1 article or pair or set of articles or any 1 collection) located within your residence in Singapore ("your said residence") that was left vacant because of your Trip, caused by fire occurring during the Period of Insurance whilst you are Overseas, up to the limit specified in Section 34 of the Selected Plan as shown in the Table of Coverage.
- (B) No payment shall be made for:
  - (a) wear, tear, depreciation, the process of cleaning, dyeing, repairing or restoring any article, the action of light or atmospheric conditions, moth, insects, vermin or any other gradually operating cause;
  - (b) any loss or damage occasioned through the wilful act of the Insured Person or with the connivance of the Insured Person;
  - (c) any loss (whether temporary or permanent) of the insured property or any part thereof by reason of confiscation, requisition, detention or legal or illegal occupation of your said residence or of any premises, vehicle or thing containing the same by any government authorities;
  - (d) electrical or mechanical breakdown;
  - (e) any loss from Theft during or after a fire occurrence;
  - (f) consequential loss of any kind;
  - (g) business or professional use in respect of photographic and sporting equipment and accessories and musical instruments;
  - (h) motor vehicles, boats, bicycles and any equipment or accessories relating thereto;
  - (i) any loss or damage insured under any other insurance policy or reimbursed by any other party;
  - (j) any loss not reported to the police or relevant authorities within 24 hours of the discovery of loss; or
  - (k) any loss of or damage to a tenant's property or to any Contents not owned by you.

### 35. RENTAL VEHICLE EXCESS

- (A) We will reimburse you for any excess or deductible which you become legally liable to pay in respect of loss or damage to a rental vehicle caused by an Accident during the rental period whilst Overseas, up to the limit specified in Section 35 of the Selected Plan as shown in the Table of Coverage. The rental vehicle must be rented from a licensed rental agency. You must have been either a named driver or co-driver of the rental vehicle and must have arranged all comprehensive motor insurance at the point of hiring to indemnify against loss or damage to the rental vehicle throughout the rental period.
- (B) Claim submission must be substantiated by copies of the rental agreement, the receipt showing payment of the rental excess or deductible and such reports regarding the Accident and/or the lost or damaged rental vehicle as we may require.
- (C) No payment shall be made for:
  - (a) any loss or damage to the rental vehicle while it is not in your custody and control;
  - (b) breach of the vehicle rental agreement or laws, rules and regulation of the country where the vehicle is rented or driven;



- (c) any loss or damage to the rental vehicle if at the time of the Accident, you were not licensed to drive the rental vehicle or you were taking part in or practising for speed or time trials of any kind; or
- (d) any loss or damage arising from wear and tear, gradual deterioration, pests or insects and damage sustained in any repair process.

### **36. PET CARE**

- (A) If you place your cat or dog at a pet boarding house or hotel for the duration of the Trip, and you are unable to collect your cat or dog on the agreed collection date as a direct result of a delay of your final inbound Public Conveyance back to Singapore, we will pay a cash benefit of S\$50 for each full day (continuous 24 hours) of additional stay required by your cat or dog at such pet boarding house or hotel due to such delay of your final inbound Public Conveyance back to Singapore, up to the limit specified under Section 36 of the Selected Plan as shown in the Table of Coverage.
- (B) For claim purposes, you must provide a confirmation letter from the Public Conveyance provider stating the reason and details of the delay, and a letter from the pet boarding house or hotel stating the original and actual collection dates.
- (C) No payment shall be made for any claim under this Section if the reason for the delay was earlier informed publicly or made known to you before the Trip.

### **37. LOSS OF CREDIT CARD**

- (A) We will reimburse you for such unauthorised transactions for which you are legally liable resulting from fraudulent usage of your credit card by persons other than you after accidental loss or theft of your credit card whilst Overseas, up to the limit specified in Section 37 of the Selected Plan as shown in the Table of Coverage.
- (B) Any loss must be reported to the relevant credit card company within 6 hours of discovery of the loss. No payment shall be made for loss that is covered by the credit card company and/or any insurance scheme. Claim submission must be substantiated by a written documentation issued by the credit card company evidencing the loss.

### **38. LAPTOP, MOBILE HANDHELD COMMUNICATION DEVICE**

- (A) We will reimburse you for loss of or damage sustained to any Laptop or Mobile Handheld Communication Device owned by you whilst Overseas as a result of natural disasters, fire, explosion, robbery, theft or Accident occurring Overseas, up to the limit specified in Section 38 of the Selected Plan as shown in the Table of Coverage. The maximum payable in respect of any one article or pair or set of articles (excluding Laptop) is S\$500 and shall be payable only once for each Trip. A pair or set of items is treated as one item (eg a set of mobile phone and its standard accessories). The maximum payable in respect of a Laptop is S\$1,500 and shall be payable only once for each Trip.
- (B) We may settle payment or at our option reinstate or repair such articles, subject to due allowance for wear and tear and depreciation.
- (C) Any loss must be reported to the police or relevant authority such as the hotel or airline where the loss or damage occurred within 24 hours of the incident. Claim submission must be substantiated by a copy of a police report or a written documentation issued by a relevant authority evidencing the loss together with relevant purchase receipts or proof of purchase.
- (D) No payment shall be made for:
  - (a) loss of or damage to property caused by wear and tear, gradual deterioration, pests/insects and damage sustained in any repair process;
  - (b) loss of or damage to property left unattended in a Public Place;
  - (c) Loss of or damage to property due to negligence or which otherwise could have been avoided if proper care was exercised;
  - (d) any loss of data recorded on tapes, cards, discs or otherwise including the cost of reproducing the data;
  - (e) loss of or damage to property covered under any other insurance policy or would be reimbursed by the carrier, hotel, travel agency or others;
  - (f) loss of or damage to baggage sent in advance separately;
  - (g) loss of or damage to Business Goods or equipment of any kind;
  - (h) Mobile Handheld Communication Device that is more than 6 months from the date of purchase. Evidence of purchase must be submitted for claim;
  - (i) loss of or damage to equipment which is hired, leased or entrusted to you but which is not owned by you; or
  - (j) any mysterious disappearance of any Laptop or Mobile Handheld Communication Device owned by you.

### **39. AUTOMATIC EXTENSION OF POLICY COVER**

- (A) We will automatically extend the Period of Insurance under this Policy without any additional premium if the Public Conveyance in which you are travelling is delayed through no act or omission of yours, with the result that your Trip is not completed when the Period of Insurance expires. This extension is for a maximum of 14 days.
- (B) We will automatically extend the Period of Insurance under this Policy without any additional premium for a maximum of 30 days in the event that you are hospitalised or quarantined Overseas as advised by a Medical Practitioner.

### **40. FULL TERRORISM COVER**

In the event that any benefits payable under any one or more of the Sections 1 to 39 of the Selected Plan as shown in the Table of Coverage become payable in respect of losses arising directly or indirectly from an Act of Terrorism or Nuclear, Chemical or Biological Terrorism (regardless of any other cause or event contributing at the same time as or in any other sequence to the loss), such benefits will be payable subject to the lower of the following:

- (a) the limit(s) specified in the relevant Section of the Selected Plan as shown in the Table of Coverage under which such benefits is/are payable; or
- (b) the aggregate limit specified in Section 40 of the Selected Plan as shown in the Table of Coverage.

## **PART II SPECIAL FEATURE**

### **Worldwide 24 hours Emergency Assistance**

We have arranged with our Appointed Assistance Company to provide you with various 24 hour emergency assistance services. The services available from our Appointed Assistance Company are medical advice, referral to doctors, specialists, hospitals, lawyers and interpreters, arrangement for bail bonds, travel assistance for loss of passport, embassy referral, emergency medical evacuation, repatriation of mortal remains, despatch of doctors and medicine, compassionate visits, accompanied return of dependent children and hospital deposit guarantees.

All costs and expenses incurred for these services rendered are to be borne by you except for emergency medical evacuation expenses and repatriation of mortal remains which are covered under the benefits listed in Section 9, 10 and 11 of the Selected Plan as shown in the Table of Coverage.

## **PART III GENERAL CONDITIONS**

### **1. Cover**

#### **1.1 For Single Trip (for Per Trip Plan)**

- (A) For the purposes of the benefits payable under Sections 1 to 40 of the Selected Plan as shown in the Table of Coverage (but excluding Sections 17, 18 and 19), the cover for an Insured Person commences from the time an Insured Person leaves his/her place of residence or business to proceed directly to the place of embarkment in Singapore to commence travel to the intended destination(s) and such cover terminates on whichever of the following is the first to occur:
- (a) upon the expiry of the Period of Insurance; or
  - (b) upon his/her return to his/her place of residence or business in Singapore upon completion of the planned Trip; or
  - (c) three (3) hours after his/her arrival in Singapore upon completion of the planned Trip,
- subject always to a maximum duration of 183 consecutive days for the Trip.

- (B) For the purposes of the benefits payable under Sections 17, 18 and 19 of the Selected Plan as shown in the Table of Coverage, the cover for an Insured Person commences on the date of issue of this Policy (as such date is shown in the Certificate of Insurance and/or the Application Form).

#### **1.2 For an Annual Plan**

- (A) We will cover the Insured Person for all Trips made by him/her during the Period of Insurance.
- (B) For the purposes of the benefits payable under Sections 1 to 40 of the Selected Plan as shown in the Table of Coverage (but excluding Sections 17, 18 and 19), the cover for each Trip commences from the time an Insured Person leaves his/her place of residence or business to proceed directly to the place of embarkment in Singapore to commence travel to the intended destination(s) and such cover terminates on whichever of the following is the first to occur:
- (a) upon the expiry of the Period of Insurance; or
  - (b) upon his/her return to his/her place of residence or business in Singapore upon completion of the planned Trip; or
  - (c) three (3) hours after his/her arrival in Singapore upon completion of the planned Trip,
- subject always to a maximum duration of 90 consecutive days for each such Trip.
- (C) For the purposes of the benefits payable under Sections 17, 18 and 19 of the Selected Plan as shown in the Table of Coverage, the cover for an Insured Person commences on the date of issue of this Policy (as such date is shown in the Certificate of Insurance and/or the Application Form).

### **2. Payment of Benefits**

All benefits payable under this Policy shall be paid to the Insured Person who suffered or incurred the loss, damage or expense, except:

- (i) in the event of the death of the Insured Person, the benefits shall be paid to the nominee(s) (if any) of the Insured Person and if there is no such person(s) so nominated, the benefits shall be paid to the legal personal representatives of the Insured Person;
- (ii) the benefits payable under Section 9 of the Selected Plan as shown in the Table of Coverage shall be paid directly to the provider of the service as indicated in that Section; and
- (iii) the benefit payable under Section 32 of the Selected Plan as shown in the Table of Coverage shall be paid directly to the party(ies) to whom the Insured Person is legally liable.

The payment of benefits in accordance with this Condition 2 shall be considered as a full and final discharge of our liability under this Policy to the Insured Person concerned.

### **3. Basis of Contract**

The information given by you on the Application Form shall form the basis of this Policy and is deemed to be incorporated herein.

### **4. Duty of Disclosure**

Before you enter into this contract of travel insurance, you have a duty to disclose to us every matter that you know, or could be reasonably expected to know, that is relevant to our decisions whether to accept the risk of the insurance and if so, on what terms. You have the same duty to disclose those matters to us before you extend or vary this contract of travel insurance.

### **5. Mis-Representation**

This Policy shall be voidable in the event of misrepresentation, non-disclosure or concealment of any circumstances material to or in connection with your health.

## **6. Fraud**

In the event you or anyone acting for you makes a claim under this Policy, knowing the claim to be false or fraudulently inflated, we will reject the claim and all cover under this Policy will be forfeited.

## **7. Reasonable Care**

You shall act in a prudent manner and exercise reasonable care for the safety and supervision of your property as if uninsured and to take precaution in preventing any loss, damage, Accident, Injury, Sickness or Disease.

## **8. Alteration Of Document**

Any amendment made to this Policy shall not be valid unless endorsed in writing by our authorised officer.

## **9. Other Insurance**

In the event that any other insurance covers the same damage, loss or liability covered by this Policy, we will pay only our rateable proportion of any claim.

## **10. Determination of Age**

In the event of a claim under Sections 1, 2, 3 and/or 4 of the Selected Plan as shown in the Table of Coverage, the age of the Insured Person will be determined:

- (i) as at the date of the Accident, in the event of a claim for death or Permanent Total Disability; and
- (ii) as at the date of occurrence of Injury, Sickness or Disease (as the case may be), in the event of any claim (other than for death or Permanent Total Disability).

## **11. Subrogation**

In the event of any payment under any Section of this Policy, we shall be subrogated to all your rights of recovery against any person or organization and you shall execute and deliver relevant documents and do whatever else is necessary to secure such rights. No action or attempt after the loss shall be taken by you, or anyone acting for you, to prejudice such rights.

## **12. Claims**

- (A) As soon as practicable and in any case within 30 days after the happening of any loss or event which may give rise to a claim, you must give us written notice of such loss or event, except in the case of death or dismemberment for which you must give us immediate notice of such death or dismemberment.
- (B) In the event of a claim under this Policy, you shall do the following:
  - (a) give us at your expense all medical evidence, certificates, reports, original invoices and receipts, proof of ownership, documentation such as translation of a foreign language document into the English language any other evidence, verified by oath if necessary, which we may require from you to support your claim;
  - (b) give us the tour booking form, invoice, e-ticket confirmation, boarding pass and/or photocopy of passport for verification and proof of travel, and provide us such other documentary or other proof that we may require; and
  - (c) give us the necessary documents in the English language. In the case of a foreign language document and if we so require, you shall at your expense provide us with an English translation of such document to be done by a certified translator acceptable to us.
- (C) If you are able to recover all or part of the medical expenses from other sources, we will only be liable to reimburse the amount that is non-recoverable from such other sources. Claim submission must be substantiated with a written confirmation by a Medical Practitioner and medical bills and receipts.
- (D) All claims will be paid in Singapore dollars. For claims of loss, damage, costs and/or expenses incurred in a foreign currency, we will convert the foreign currency amount into Singapore dollars at such foreign currency exchange rate to be determined by us in our sole discretion to be applicable on the date of occurrence of such loss, damage, costs and/or expenses.

## **13. False or Exaggerated Claims**

No payment will be made under this Policy if the claim is:

- (a) in any respect fraudulent;
- (b) intentionally exaggerated; or
- (c) supported by false declaration.

## **14. Non-assignment**

We will not recognise or be affected by any notice of trust, charge or assignment relating to this Policy.

## **15. Cancellation and Refund**

- (A) Per Trip Plan: We will not refund the premium if this Policy is cancelled at any time after the Certificate of Insurance and/or this Policy is issued by us.
- (B) Annual Plan: Either the Policyholder or NTUC Income may cancel this Policy by giving at least seven (7) days' written notice to the other party. We will give a full refund of premium paid if this Policy is cancelled (pursuant to this Condition 15) before the commencement of the Period of Insurance provided there has been no claim made under this Policy. We will refund the pro-rated unearned portion of any premium paid by you if this Policy is cancelled (pursuant to this Condition 15) within 90 days from the commencement of the Period of Insurance and provided there has been no claim made under this Policy. We will not give any refund of premium once this Policy has been in-force for more than 90 days prior to its cancellation or

once there has been a claim made under this Policy, whichever occurs first.

(C) You agree that all refunds of premiums shall be paid to the Policyholder.

#### **16. Termination of Insurance**

The occurrence of any specific loss to an Insured Person for which payment is payable under Section 1 or 2 of the Selected Plan as shown in the Table of Coverage shall at once terminate this Policy in respect of that Insured Person. This termination shall be without prejudice to any claim originating out of the Accident causing such loss.

#### **17. Exclusion of Third Party Rights**

A person who is not party to this Policy shall have no right under the Contracts (Rights of Third Parties) Act (Chapter 53B) to enforce any of its terms.

#### **18. Compensation**

No compensation shall be payable under this Policy until the total amount of such compensation shall have been ascertained and agreed by us.

#### **19. Duplication of Cover**

In the event you had purchased more than 1 travel policy underwritten by us for the same Trip, we will consider the person to be insured only under the policy which provides the highest benefit level.

#### **20. Limit of Liability**

The limits stated under each of the Sections of the Selected Plan as shown in the Table of Coverage shall (unless otherwise expressly stated in this Policy and/or in the Table of Coverage) be applicable to each Trip undertaken by the Insured Person during the Period of Insurance.

#### **21. Currency**

All dollar amounts shown in this Policy, the Table of Coverage, the Application Form and the Certificate of Insurance are denominated in Singapore dollars (S\$).

#### **22. Interest**

No amount payable under this Policy shall carry any interest.

#### **23. Arbitration**

Any dispute arising out of or in connection with this Policy, including any question regarding its existence, validity or termination, shall be referred to and finally resolved by arbitration in Singapore in accordance with the Arbitration Rules of the Singapore International Arbitration Centre for the time being in force, which rules are deemed to be incorporated by reference in this Condition 23.

#### **24. Governing Law**

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

#### **25. Payment before Cover**

Premiums must be paid to and actually received in full by us or through the intermediary through which the Policy was effected on or before the date of commencement of the cover for an Insured Person (as determined in accordance with Condition 1 of this Policy, failing which this Policy shall be deemed to be cancelled immediately from its inception and no benefits whatsoever shall be payable by us under this Policy. Any payment of premium received after such cancellation shall have no effect whatsoever on such cancellation.

### **PART IV GENERAL EXCLUSIONS**

1. This Policy does not cover claims for loss or liability directly or indirectly caused by or arising from:

- (a) travel arrangements booked or undertaken against medical advice or for the purpose of obtaining medical treatment;
- (b) self-injury, your criminal act, suicide or attempted suicide, provoked assault, intoxication, drugs, intemperance or insanity, nervous or sleep disorder, venereal disease or virus including acquired immunity deficiency syndrome (AIDS) or any physical defect or infirmity, childbirth or menopause;
- (c) any Pre-Existing Medical Conditions;
- (d) taking part in flying or other aerial activities except as a fare-paying passenger in a licensed passenger-carrying aircraft;
- (e) racing other than on foot, participating in any professional sports or in any sports for which you would or could earn or receive any form of remuneration, donation, sponsorship, award or certificate of any kind;
- (f) engaging in rock climbing, mountaineering, parachuting, hand gliding, any underwater activity involving the use of underwater breathing apparatus, unless the foregoing activities are done as a leisure activity with a licensed guide or instructor;
- (g) motor cycling;
- (h) engaging in or taking part in any naval, military or air forces services or training or participating in operations of an offensive nature planned or conducted by the civil or military authorities;
- (i) War Activities including any action taken in controlling, preventing or suppressing the same;
- (j) radioactivity or from the use, existence or escape of any nuclear fuel, material or waste;
- (k) any breach of government regulation or failure by you to take reasonable precaution to avoid a claim under this Policy following warning of any

intended strike, riot or civil commotion through or by general mass media;

- (l) You not taking reasonable effort to safeguard and ensure the security of your property or to avoid bodily injury or minimize claims under this Policy;
  - (m) Unexplained or mysterious disappearance; or
  - (n) Travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria.
2. If we allege that by reason of any of the exclusions listed in this Part IV (General Exclusions) of this Policy, any loss, damage, cost or expense is not covered by this Policy, the burden of proving the contrary shall be upon you. In the event that any portion of any exclusion in this Part IV is found to be invalid or unenforceable, the remaining exclusions in this Part IV shall remain in full force and effect.

## **PART V DEFINITIONS**

For the purpose of this Policy, the following definitions shall apply:

**Accident or accidental** means a sudden, unforeseen and fortuitous event.

**Act of Terrorism** means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear. Robberies or other criminal acts primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) will not be considered as an Act of Terrorism. Act of Terrorism also includes any act which is verified or recognized by the relevant government as an act of terrorism.

**Application Form** means the application form in our prescribed format to be submitted by you to apply for insurance cover under this Policy.

**Appointed Assistance Company** means the company appointed by us from time to time to provide you with various emergency assistance services.

**ASEAN** refers to Malaysia, Thailand, Indonesia, Brunei, the Philippines, Vietnam, Laos, Myanmar and Cambodia.

**Asia** refers to China (excludes Mongolia and Tibet), Hong Kong, Macau, Japan, Taiwan, Korea, India, Sri Lanka, Australia, New Zealand and all countries listed under ASEAN.

**Biological Agent** means any pathogenic (disease producing) micro-organism(s) and/or biological produced toxin(s) including genetically modified organisms and chemically synthesized toxins which cause illness and/or death in humans, animals or plants.

**Business Goods** means any merchandise or article of trade that is held with the purpose of being sold for a monetary return, and includes trade or business exhibits and samples that are not intended for sale or re-sale.

**Certificate of Insurance** means the certificate of insurance issued to the Insured Person(s) that lists, among other things, the Insured Persons, the Selected Plan and the Period of Insurance covered under this Policy.

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

**Child or Children** means legal children below age 21 years who are unmarried and unemployed.

**Chinese Physician** means a registered herbalist, acupuncturist or bone setter licensed under any applicable laws. The Chinese Physician should not be the Insured Person or the spouse, business partner, employer, employee, agent, Relative or Travelling Companion of the Insured Person.

**Chiropractor** means a licensed and qualified practitioner in chiropractic medicine. The Chiropractor should not be the Insured Person or the spouse, business partner, employer, employee, agent, Relative or Travelling Companion of the Insured Person.

**Contents** mean all household furniture and furnishings and personal effects. Contents shall exclude deeds, bonds, bills of exchange, promissory notes, cheques, travellers' cheques, securities for money, documents of any kind, cash, currency notes or any other legal tender.

### **Family Plan**

For Per Trip Family Plan:

The Insured Persons must comprise of:

- (i) 1 or maximum 2 adults related or non-related who are named in the Certificate of Insurance and/or the Application Form as Insured Persons; and
- (ii) Unlimited number of Children who are below age 21 years. All Children must be unmarried and unemployed throughout the Period of Insurance.  
Each of the Children must be the legal child or ward (in the case of a legal guardian), grandchild, sibling, nephew, niece or cousin of either one of the adults mentioned in (i) above.  
All of the Insured Persons must depart from and return to Singapore together at the same time.

For Annual Family Plan:

The Insured Persons must comprise of:

- (i) 1 adult or maximum 2 adults who are legally married to each other as husband and wife and who are named in the Certificate of Insurance and/or the Application Form as Insured Persons; and
- (ii) Unlimited number of Children who are below age 21 years. All Children must be unmarried and unemployed throughout the Period of Insurance and must be legal children of the adult(s) mentioned in (i) above.

Each child making a Trip under an Annual Family Plan must be accompanied by at least 1 of the insured adults under such Annual Family Plan for Trips made during the Period of Insurance.

**Golf Equipment** means golf clubs and golf bags, excluding golf accessories such as gloves, shoes, golf balls.

**Hijack or Hijacked** means any seizure or exercise of control by force or threat of force or violence and with wrongful intent of a vehicle in transit.

**Hostage** means being held as security by another person by force or against your will for the fulfillment of specified terms in a conflict.

**Injury** means bodily injury which you sustain during the Period of Insurance and is caused by an Accident solely and independently of any other causes.

**Insolvency** means the inability of an individual or entity to pay his/its debts when they are due and is deemed to occur, in the case of an individual, upon a bankruptcy petition being presented against him, and in the case of an entity, upon a resolution for winding up being passed by such entity or a winding up petition being presented against such entity.

**Insured Person:**

- (i) under an Individual Plan – means the person(s) referred to in the Certificate of Insurance and/or the Application Form as the person(s) who are insured under this Policy; and
- (ii) under a Family Plan – means the person(s) referred to in the Certificate of Insurance and/or the Application Form as the persons(s) who are insured under this Policy, all of whom must qualify as Insured Persons under the “Family Plan” definition found in this Part V (Definitions) of this Policy.

**Jewellery** means rings, bracelets, brooches, necklaces, bangles, ear rings and lockets.

**Kidnap** means being seized or abducted by force or deception against your will and usually to extract a ransom, with the exception of minors being kidnapped by their own parents.

**Laptop** means a laptop computer including accessories or attachments that come as standard equipment with such laptop computer.

**Medical Practitioner** means any person registered and legally qualified as a physician by a medical degree in western medicine and authorised by the medical licensing authority of that country to render medical or surgical service within the scope of his/her license and training. The medical practitioner should not be the Insured Person or the spouse, business partner, employer, employee, agent, Relative or Travelling Companion of the Insured Person.

**Mobile Handheld Communication Device** means any electronic device used to access internet or for communication purposes, such as personal digital assistant (PDA), palmtop, smart phone, blackberry handphone or any mobile handheld communication device.

**Money** means banks notes, coins, postal orders, travellers’ cheques and demand deposits.

**Nuclear, Chemical, Biological Terrorism** means the use of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid, gaseous Chemical Agent and/or Biological Agent in an Act of Terrorism.

**Overseas** means to or in the countries covered under the Area specified in the Certificate of Insurance and/or the Application Form.

**Period of Insurance** means the period of insurance granted under this Policy as stated in the Certificate of Insurance and/or the Application Form.

**Permanent Total Disability** means a disability preventing you from engaging in any occupation or employment for wage or profit or from attending to any business whatsoever.

**Personal Baggage** means personal luggage and items belonging to you, which are brought along or acquired during the Trip and worn or carried along with you during the Trip.

**Pre-existing Medical Condition** means any injury, illness or disease:

- (a) in respect of which you have prior knowledge of before the commencement of cover for a particular Trip; or
- (b) which existed or have developed symptoms or there exists manifestation of illness or disease within the twelve (12) months prior to the date of commencement of cover for a particular Trip for which you are aware or should reasonably have been aware, based on normal medically accepted pathological development of the illness or disease.

For cover under this Policy purchased on an annual basis, the term “Pre-existing Medical Condition” also refers to a medical condition for which you have made a claim on a previous Trip, and such medical condition will be considered a Pre-existing Medical Condition for the purpose of subsequent Trips.

**Policy** and **this Policy** refer to this Policy and include your Application Form submitted to us, any declarations made by the Insured Persons, the Table of Coverage, the Certificate of Insurance and any endorsement(s) issued by us in respect of this Policy.

**Policyholder** means the particular Insured Person referred to as the Policyholder in the Certificate of Insurance and/or the Application Form and under whose name this Policy has been issued, and who acts on behalf of the Insured Person(s) in making the declarations which form the basis of this Policy.

**Public Conveyance** means any land, sea or air conveyance which has fixed and established routes and is operated by a duly licensed carrier or operator for the transportation of fare paying passengers.

**Public Place** means a common area or place whereby anyone has a right to be present or come and go as they please.

**Relative** means your spouse, child, parent, parent-in-law, brother, sister, grandparent, grandparent-in-law, great grandparent, great grandparent-in-law, grandchild, niece, nephew, aunt or uncle.

**Rental Vehicle** means all motor-driven vehicles rented from a licensed rental agency and which is in your care or custody.

**Selected Plan** means the choice of TravelBliss Prestige or TravelBliss that you made at the time of application.

**Serious Injury or Serious Sickness** means:

- (a) when applied to you, an Injury or Sickness that requires treatment by a Medical Practitioner and which results in you being certified by that Medical Practitioner as unfit to travel or to continue with your Trip; and
- (b) when applied to your Relative or Travelling Companion, an Injury or Sickness that is life threatening as certified by a Medical Practitioner.

**Sickness** means any sickness contracted or suffered by you during the Period of Insurance for which you seek the care or treatment of a Medical Practitioner.



**Disease** means any disease contracted or suffered by you during the Period of Insurance for which you seek the care or treatment of a Medical Practitioner.

**Specialist** means a Medical Practitioner possessing the necessary additional qualifications and expertise to practise as a recognised specialist of diagnostic techniques, treatment and prevention, in a particular field of medicine like psychiatry, neurology, pediatrics, endocrinology, obstetrics, gynaecology and dermatology.

**Table of Coverage** means the separate table showing the list of benefits payable in respect of each Insured Person according to the Selected Plan whilst this Policy is in force, subject to the terms, conditions, limitations, exclusions and qualifications of this Policy.

**Travelling Companion** means a person who has made any travel reservation and/or confirmation to accompany you on the same Trip.

**Trip** means a planned journey Overseas.

**Unattended Baggage** means any of your personal belonging(s) not physically held or carried by you and which is not given due care or watched over when it ought to be under your reasonable attention or purview.

**War Activities** means war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, riot, strike, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, or confiscation or nationalization or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

**“We”, “we”, “Our”, “our”, “Us”, “us” and “NTUC Income”** refer to NTUC Income Insurance Co-operative Limited.

**Worldwide** refers to ASEAN, Asia and the rest of the world.

**“You”, “you”, “Yours” and “yours”** refer to the Insured Person(s) referred to in the Certificate of Insurance and/or the Application Form.