

TABLE OF COVERAGE

BENEFITS SECTION	DELUXE PLAN		CLASSIC PLAN	
	Maximum Benefit (S\$)		Maximum Benefit (S\$)	
	Individual	Group (Per Insured)	Individual	Group (Per Insured)
1(A). Personal Accident a. For Adult below 70 years old b. For Adult 70 years old and above c. For Child below 21 years old	Sum Insured 200,000		Sum Insured 150,000	
	N/A		Sum Insured 50,000	
	N/A	Sum Insured 50,000	Sum Insured 25,000	
	SCALE OF COMPENSATION		% of Sum Insured	
	(a) Death		100%	
	(b) Loss of two or more limbs		100%	
	(c) Loss of all sight in both eyes		100%	
	(d) Loss of all sight in one eye and loss of one limb		100%	
	(e) Loss of all sight in one eye		50%	
	(f) Loss of one limb		50%	
	(g) Permanent total disability		100%	
	Loss means permanent, total irrecoverable loss. Loss of use of limb(s) shall be treated as loss of limb(s). The total compensation payable for Benefit (a) to (g) above shall not exceed the Sum Insured.			
1(B). Public Conveyance Double Cover a. For Adult below 70 years old b. For Adult 70 years old and above c. For Child below 21 years old	Sum Insured 400,000		N/A	
	N/A		N/A	
	N/A	Sum Insured 100,000	N/A	
2. Medical Expenses incurred Overseas a. For Adult below 70 years old b. For Adult 70 years old and above c. For Child below 21 years old	500,000		250,000	
	N/A		75,000	
	N/A	200,000	150,000	
3. Medical Expenses incurred in Singapore a. For Adult below 70 years old b. For Adult 70 years old and above c. For Child below 21 years old	25,000		12,500	
	N/A		1,000	
	N/A	10,000	10,000	
4. Treatment by Chinese Physician or Chiropractor	300			
5. Additional Accommodation & Travel Expenses	10,000		5,000	
6(A). Hospital Visitation & 6(B) Compassionate Visit	10,000		5,000	
7. Overseas Hospital Income	10,000 (200 per day)		5,000 (100 per day)	
8. Emergency Medical Evacuation Expenses	Unlimited		500,000	
9. Repatriation Expenses	Unlimited		50,000	
10. Kidnap & Hostage Benefit	5,000 (200 per 24 hrs)		3,000 (100 per 24 hrs)	
11. Trip Cancellation	10,000		5,000	
12. Trip Cancellation Due to Insolvency	3,000		2,000	
13. Trip Curtailment including Aircraft Hijacking & Natural Disasters	10,000		5,000	
14. Overbooked Flight/Cruise	200		100	
15. Flight Misconnection	200		100	
16. Travel Delay (Excess: 6 hrs)	1,000 (100 for each 6 consecutive hours delay whilst Overseas or in Singapore)			

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17. Flight Diversion (Excess: 6 hrs)	500 (100 for each 6 hrs delay)	
18. Baggage Delay (Excess: 6 hrs)	1,000 (200 for each 6 consecutive hours delay whilst Overseas or in Singapore)	
19. Loss or Damage of Baggage & Personal Effects	5,000 (Max. 500 for any one article or pair or set of articles or any 1 collection except for Laptop is max. 1,000)	3,000 (Max. 500 for any one article or pair or set of articles or any 1 collection except for Laptop is max. 1,000)
20. Travel Documents	5,000	3,000
21. Loss of Money	250	
22. Emergency Phone Charges	150	100
23. Home Contents Cover	5,000 (Max. 500 for any one article or pair or set of articles or any 1 collection)	3,000 (Max. 500 for any one article or pair or set of articles or any 1 collection)
24. Rental Vehicle Excess	500	
25. Personal Liability	1,000,000	500,000
26. Full Terrorism Cover	(In aggregate for the above Sections 1 to 25)	
a. For Adult below 70 years old	200,000	150,000
b. For Adult 70 years old and above	N/A	50,000
c. For Child below 21 years old	N/A	25,000

TRAVEL INSURANCE POLICY

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 in respect of each Insured Person in accordance with and subject to the terms, conditions and exclusions of this Policy.

The statements, information and/or declaration provided by you and the Insured Person, including any declaration made over the telephone, fax, or the internet at the time of application, shall form the basis of this contract.

The terms, conditions and exclusions of this Policy, the Schedule, Endorsement(s) and Memoranda 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 of the Maximum Benefit 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 documentary proof satisfactory to us.

PART I

THE BENEFITS

1. PERSONAL ACCIDENT

- (A) Should you sustain an Injury caused by an Accident that results in death or Permanent Total Disability or loss of limb(s) or sight within 90 days from the date of the Accident, we will pay the benefits specified in Section 1(A) of the Selected Plan as shown in the Table of Coverage; or.
- (B) Should an Accident occur Overseas whilst you are on board a Public Conveyance as a fare-paying passenger that results in death within 90 days from the date of the Accident, we will pay the benefits specified in Section 1(B) of the Selected Plan as shown in the Table of Coverage.

You can only claim under sub-clause 1(A) or 1(B) but not under both sub-clauses. We will only pay the applicable Benefit to you under Section 1(A) or 1(B) of the Selected Plan as shown in the Table of Coverage.

2. MEDICAL 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 2 of the Selected Plan as shown in the Table of Coverage or for a period of up to 30 days from the date of first treatment, whichever occurs first.
- (B) We will reimburse the necessary and reasonable cost of medical treatment by a Specialist only if such specialist medical treatment is deemed necessary and referred to by your Medical Practitioner.
- (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.
- (D) Claim submissions must be substantiated with a written confirmation by a Medical Practitioner and original medical bills and receipts.

3. 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 3(B) and 3(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 3 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 3 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 to 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.

4. 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 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.

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(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.

5. ADDITIONAL ACCOMMODATION AND TRAVEL EXPENSES

Should you whilst Overseas be certified medically unfit by a Medical Practitioner to continue your Trip or to return to Singapore due to any Injury, Sickness or Disease, we will reimburse the reasonable additional accommodation and travel expenses (for economy airfare, public rail or ferry transport fare, but excluding meals, drinks and taxi fares) 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 Trip, whichever occurs first, and up to the limit specified in Section 5 of the Selected Plan as shown in the Table of Coverage.

6. HOSPITAL VISITATION / COMPASSIONATE VISIT

(A) Should you be hospitalised Overseas for at least 6 consecutive days as a result of Injury, Sickness or Disease sustained during the Trip and your medical condition forbids medical evacuation and no adult Family Member is with you, we will reimburse the reasonable additional accommodation and travel expenses (for economy airfare, public rail or ferry transport fare, but excluding meals, drinks and taxi fares) that are necessarily incurred by one (1) Family Member, 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 Trip, whichever occurs first, up to the limit specified in Section 6 of the Selected Plan as shown in the Table of Coverage.

(B) In the event of Your death due to an Accident, Injury, Sickness or Disease whilst Overseas and no adult Family Member was present at Your death, We will pay, up to the limit specified in Section 6 of the Selected Plan, the reasonable travel (economy airfare, rail or sea transport fare but excluding meals, drinks and taxi fares) and hotel accommodation expenses incurred by one (1) Family Member to assist in the final arrangements to bring your mortal remains to Singapore.

You can only claim under either sub-clause 6 (A) or 6 (B) for any loss or expenses sustained by you arising from the same event but not under both sub-clauses. We will only pay the applicable Benefit to you under Section 6(A) or 6(B) of the Selected Plan as shown in the Table of Coverage. Our maximum aggregate liability for both sub-clauses under this Section is subject to the maximum benefit of the Selected Plan as shown in the Table of Coverage.

7. OVERSEAS HOSPITAL INCOME

We will pay a cash benefit specified in Section 7 of the Selected Plan as shown in the Table of Coverage for each full day (continuous 24 hours) of hospital confinement up to 50 days in the event that you are hospitalised Overseas due to an Injury, Sickness or Disease sustained whilst Overseas. Payment under this Section will be made after the period of hospital confinement.

8. EMERGENCY MEDICAL EVACUATION EXPENSES

(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 8 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) The means of evacuation arranged by NTUC Income or its Appointed Assistance Company, may include air ambulance, surface ambulance, regular air transportation, railroad or any other appropriate means.

(C) 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.

9. REPATRIATION EXPENSES

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 Singapore.

EXCLUSIONS:

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.

10. KIDNAP AND HOSTAGE BENEFIT

(A) We will pay you a benefit specified in Section 10 of the Selected Plan as shown in the Table of Coverage per each full day (continuous 24 hours) up to the limit specified in Section 10 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.

EXCLUSIONS:

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

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United Nations armed forces are existent and active; or

(c) loss or damage to all kinds of property of any description, including intellectual property.

11. TRIP CANCELLATION

(A) We will reimburse 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 11 of the Selected Plan as shown in the Table of Coverage should your Trip be cancelled 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 Family Member or Travelling Companion;
- (b) Serious Injury or Serious Sickness suffered by you or your Family Member or Travelling Companion;
- (c) compulsory quarantine by government authorities due to infectious diseases suffered by you;
- (d) sudden riot, strike or civil commotion breakout at the planned destination;
- (e) Natural Disasters occurring at the planned destination;
- (f) summons to appear in court as a witness which were not made known to you prior to taking up the Policy; or
- (g) 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 premises on the date of departure.

(B) No payment shall be made for:

- (a) 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;
- (b) loss arising directly or indirectly from compulsory quarantine by government authorities due to infectious diseases suffered by your Family Member or Travelling Companion.
- (c) loss that is covered by any other existing insurance scheme;
- (d) loss arising directly or indirectly from pregnancy or childbirth and any sickness or bodily injury due to pregnancy or childbirth;
- (e) if this insurance is purchased less than 7 days before the date of departure; or
- (f) loss caused directly or indirectly by government regulation or control.

You can only claim under either Section 11 or 12 for any loss or expenses sustained by you arising from the same event but not under both Sections. We will only pay the applicable Benefit to you under Section 11 or 12 of the Selected Plan as shown in the Table of Coverage

12. 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 12 of the Selected Plan as shown in the Table of Coverage should your Trip be cancelled 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) loss that is covered by any other existing insurance scheme;
- (b) loss resulting from Insolvency that occurred before the date of commencement of cover for the Insured Person (as determined by Condition 1 of Part III of this Policy);
- (c) if this insurance is purchased less than 7 days before the date of departure; or
- (d) caused directly or indirectly by government regulation or control.

You can only claim under either Section 11 or 12 for any loss or expenses sustained by you arising from the same event but not under both Sections. We will only pay the applicable Benefit to you under Section 11 or 12 of the Selected Plan as shown in the Table of Coverage

13. TRAVEL CURTAILMENT INCLUDING AIRCRAFT HIJACK & NATURAL DISASTERS

(A) We will reimburse you for the loss of non-refundable and irrecoverable travel and/or accommodation costs prepaid in advance or forfeited from you after commencement of the Trip up to the limit specified in Section 13 of the Selected Plan as shown in the Table of Coverage 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 Family Members or Travelling Companion;
- (b) Serious Injury or Serious Sickness suffered by you or your Family Member or Travelling Companion;
- (c) sudden riot, strike or civil commotion breakout at the planned destination;
- (d) Natural Disasters occurring at your planned destination;
- (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) compulsory quarantine by government authorities due to infectious diseases suffered by you,

(B) In the event that you incur economy travel expenses (air, land or sea) and/or reasonable accommodation expenses resulting from the said curtailment, you may also claim for such expenses up to S\$2,000 for Deluxe Plan and S\$1,000 for Classic Plan under this Section. Our maximum aggregate liability under this Section is subject to the maximum benefit of the Selected Plan as shown in the Table of Coverage.

(C) 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

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transport or accommodation immediately when it is found necessary to cancel the travel arrangement;

- (b) loss arising directly or indirectly from compulsory quarantine by government authorities due to infectious diseases suffered by your Family Member or Travelling Companion.
- (c) loss that is covered by any other existing insurance scheme; or
- (d) that portion of the Trip which had been undertaken up to the time of curtailment.

14. OVERBOOKED FLIGHT/CRUISE

We will pay you the cash benefit specified in Section 14 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.

The overbooked flight/cruise details to be obtained by you must be verified in writing by the operator(s) of the airline/cruise liner (as applicable) or their handling agent(s).

You can only claim under either Section 14 or 15 from the same event but not under both Sections. We will only pay the applicable Benefit to you under Section 14 or 15 of the Selected Plan as shown in the Table of Coverage.

15. FLIGHT MISCONNECTION

(A) We will pay you the cash benefit specified in Section 15 of the Selected Plan as shown in the Table of Coverage in the event that you miss your connecting flight in which you had received a confirmed reservation from the airline, arising from the delay of the scheduled conveyance (flight, rail, coach or ferry with fixed itinerary) 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 of the scheduled departure time of your flight connection. This benefit is payable only once for each Trip.

(B) The missed flight connection details to be obtained by you must be verified in writing by the operator(s) of the airline and the delayed scheduled conveyance (flight, rail, coach or ferry with fixed itinerary) or their respective 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 claim under either Section 14 or 15 from the same event but not under both Sections. We will only pay the applicable Benefit to you under Section 14 or 15 of the Selected Plan as shown in the Table of Coverage.

16. TRAVEL DELAY

(A) We will pay a cash benefit for every full 6 consecutive hours of delay (up to the limit per Trip as specified in Section 16 of the Selected Plan as shown in the Table of Coverage) 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 riot or civil commotion, strike or industrial action, adverse weather conditions, Natural Disasters, mechanical breakdown or derangement or structural defect of that Public Conveyance.

(B) The delay details to be obtained by you 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.

EXCLUSIONS:

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;
- (c) Riot or civil commotion existing at the date this Policy is purchased by you;
- (d) Your late arrival at the airport or port or station after check-in or booking-in time; or
- (e) any regulations, directives or actions taken by the local Government or regulatory authorities.

You can only claim under either Section 16 or 17 from the same event but not under both Sections. We will only pay the applicable Benefit to you under Section 16 or 17 of the Selected Plan as shown in the Table of Coverage.

17. FLIGHT DIVERSION

(A) We will pay a cash benefit for every full 6 consecutive hours of delay up to the limit per Trip specified in Section 17 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 details to be obtained by you must be verified in writing by the operator of the airline/handling agent on the number of hours delayed and reason for the delay.

You can only claim under either Section 16 or 17 from the same event but not under both Sections. We will only pay the applicable Benefit to you under Section 16 or 17 of the Selected Plan as shown in the Table of Coverage.

18. BAGGAGE DELAY

(A) We will pay a cash benefit for every full 6 consecutive hours of delay up to the limit specified in Section 18 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 details to be obtained by you must be verified in writing by the airline or cruise operator(s) on the number of hours delayed and the reason for such delay.

You can only claim under either Section 18 or 19 for any loss or expenses sustained by you arising from the same event but not under both Sections. We will only pay the applicable Benefit to you under Section 18 or 19 of the Selected Plan as shown in the Table of Coverage.

19. LOSS OR DAMAGE OF BAGGAGE & PERSONAL EFFECTS

- (A) We will reimburse you for the loss or damage to your baggage and personal effects arising from an Accident or theft that occurs whilst Overseas, up to the limit specified in Section 19 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 article more than 1 year old at the date of loss.

Notwithstanding anything to the contrary, it is a condition precedent to our liability that:

- (A) You must take all possible steps and due care deemed appropriate by any one person put in a similar situation to safeguard, ensure the security and to prevent the loss or damage of your baggage and personal effects.
- (B) 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.
- (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) Claims arising from loss or damage to your baggage or personal effects whilst in the custody and care of the transport/and or accommodation provider must be made to the service provider first. Any payment under this policy shall only be made upon the proof of compensation/proof of denial by the transport/and or accommodation provider.

EXCLUSIONS:

No payment shall be made for:

- (a) any loss of or damage to watch, Jewellery and/or Valuables, fragile articles, antiques, artifacts, manuscripts, paintings, musical instruments, dentures, fur, contact or corneal lenses, or to travel documents, travel tickets, papers;
- (b) baggage sent in advance separately;
- (c) 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;
- (d) any loss of data recorded on tapes, cards, discs or otherwise;
- (e) any loss of or damage to items caused by wear and tear, atmospheric climatic conditions, gradual deterioration, pests/insects and damage sustained in any repair process;
- (f) items confiscated or under retention by customs or authorities;
- (g) loss of or damage to Business Goods or equipment of any kind;
- (h) 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;
- (i) loss of or damage to motor-driven vehicles and snow skis;
- (j) loss of or damage to cash, Money, securities, stamps, debit or credit cards, identity card, passport, drivers license, coupons or travel pass; or
- (k) any loss or damage to items not belonging to you.

You can only claim under either Section 18 or 19 for any loss or expenses sustained by you arising from the same event but not under both Sections. We will only pay the applicable Benefit to you under Section 18 or 19 of the Selected Plan as shown in the Table of Coverage.

20. TRAVEL DOCUMENTS

- (A) We will reimburse you up to the limit specified under Section 20 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 all possible steps and due care deemed appropriate by any one person put in a similar situation to safeguard and ensure the security of your travel documents and it must not be left unattended whilst in a Public Place.

21. LOSS OF MONEY

- (A) We will reimburse you for any loss of Money belonging to you, up to the limit specified in Section 21 of the Selected Plan as shown in the Table of Coverage. The loss must have resulted from robbery or theft that occurred whilst Overseas.

It is a condition precedent that:

- (A) Any loss must be reported to the police where the loss or damage occurred within 24 hours of the incident.
- (B) Claim submission must be substantiated by a copy of a police report.
- (C) You must take all possible steps and due care deemed appropriate by any one person put in a similar situation to safeguard and ensure the security of your Money and it must not be left unattended whilst in a Public Place.

EXCLUSIONS:

No payment shall be made for any:

- (a) any loss not reported to the police within 24 hours of the occurrence;

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- (b) any loss of cash cards or any other cards having a stored value; or
- (c) any loss due to exchange rate or depreciation in value of currencies.

22. EMERGENCY PHONE CHARGES

We will reimburse you up to the limit specified in Section 22 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 and payable under Sections 1, 2(A), 8 and/or 9 of the Benefits in Part 1 under this Policy.

EXCLUSIONS:

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.

23. HOME CONTENTS COVER

We will reimburse or at our option repair, reinstate or replace the physical loss or damage to your Contents located within your Home in Singapore 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 23 of the Selected Plan as shown in the Table of Coverage.

EXCLUSIONS:

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.

24. 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 24 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.

EXCLUSIONS:

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.

25. PERSONAL LIABILITY

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 or damage to property caused solely by your negligence whilst Overseas, up to the limit specified in Section 25 of the Selected Plan as shown in the Table of Coverage.

EXCLUSIONS:

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 Family Member;
- (d) liability arising out of the use of weaponry, animals, vehicles, aircraft or any craft;

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- (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.

26. FULL TERRORISM COVER

In the event that any benefits payable under any one or more of the Sections 1 to 25 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, 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 26 of the Selected Plan as shown in the Table of Coverage.

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.

PART II

SPECIAL FEATURES

1. 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 up to 14 days or when you arrived in Singapore whichever occurs first.
- (B) We will automatically extend the Period of Insurance under this Policy without any additional premium for a maximum of up to 14 days in the event that you are hospitalised or quarantined Overseas as advised by a Medical Practitioner.

2. 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 8 and 9 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 purpose of the benefit payable under Part 1 Benefit 1 (A) only, we will commence cover for an Insured Person from the time an Insured Person leaves his/her place of residence or business to proceed directly to the place of embarkation 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 180 consecutive days for the Trip.
- (B) For the purposes of the benefits payable under Section 11 and 12 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).

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 purpose of the benefit payable under Part 1 Benefit 1 (A) only, we will commence the cover for each Trip taken by an Insured Person from the time an Insured Person leaves his/her place of residence or business to proceed directly to the place of embarkation 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

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(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 Section 11 and 12 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).

(D) We will not automatically extend the cover under this Policy if the last trip exceeds the Period of Insurance except for the circumstances stated above in Automatic Extension Of Policy Cover under PART II of this Policy. Renewal for an annual policy is subject to underwriting. You are required to inform us immediately should you be aware of any changes or have any information which may affect our decision to accept the renewal application.

2. Payment of Benefits

In consideration of the payment of premium specified by us for each Insured Person, we will pay the benefits listed in this Policy subject to proof satisfactory to us of the title of the claimant, the happening of the event during the period of insurance upon which the Benefit are payable and with and subject to terms, conditions and exclusions of this Policy.

All benefits payable under this Policy shall be paid to the Insured Person or the Policyholder 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 legal personal representatives of the Insured Person;
- (ii) the benefits payable under Section 8 and 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 25 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. Purchase of Travel Insurance

You must purchase the insurance before departing from Singapore.

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 or you have any information which may affect our decision to accept this application.

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

We reserve the right to amend the terms and provisions of this Policy, and such amendment will be applicable from the next renewal of this Policy. No alteration to this Policy shall be valid unless approved in writing by our authorized representative and reflected in an Endorsement. No broker or agent has the authority to amend or to waive any of the terms and conditions of this Policy.

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 except for claims submitted under clause Section 1(A) or Section 1(B) of Part I of this Policy.

10. Determination of Age

In the event of a claim under Sections 1, 2 and 3 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 Permanent Total Disability or loss of limb(s) or sight which you must give us immediate notice of such death or Permanent Total Disability or loss of limb(s) or sight.

(B) It is a condition precedent to our liability that 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

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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) We may cancel this Policy by giving you 7 days' notice at your last known address. Such notice shall be deemed to have been duly received, on the same day if delivered by hand, or when in the ordinary course of post it would be received, if delivered by post, or immediately, if sent by fax or email.

(B) You may cancel this Policy by notifying us and the cancellation will take effect from the date we receive the notice of cancellation. In such event, the refund will be calculated as follows:

(i) Per Trip Plan: We will refund the premium less an administrative charge of \$15 if this Policy is cancelled before the commencement of the Period of Insurance, provided there has been no claim made under this Policy. There will be no refund of premium after the commencement of the Period of Insurance.

(ii) Annual Plan: We will refund the premium less an administrative charge of \$15 if this Policy is cancelled before the commencement of the Period of Insurance provided there has been no claim made under the Policy. If this Policy is cancelled within 180 days from the commencement of the Period of Insurance and provided there has been no claim made under the Policy, the refund premium shall be calculated as follows :

$$\text{Premium Refund} = 85\% \text{ Premium} \times \frac{\text{Unexpired period of insurance (days)}}{\text{Original period of insurance (days)}}$$

We will not give any refund of premium once this Policy has been in-force for more than 180 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 premium 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(A) or 1(B) of Part I 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

24. Governing Law

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

25. Fit for Travel

At the time of your Trip, you 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.

26. Payment Before Cover Warranty

(a) Notwithstanding anything herein contained but subject to sub clause (b) hereof, it is hereby agreed and declared that the total premium due must be paid and actually received in full by us (or the intermediary through whom this Policy was effected) on or before the commencement date of the coverage under the Policy, the Schedule, and an Endorsement.

(b) In the event that the total premium due is not paid and actually received in full by us (or the intermediary through whom this Policy was effected) on or before the commencement date referred to the above, the Policy, the Schedule, and an Endorsement shall be deemed to be cancelled immediately and no compensations whatsoever shall be payable by us. Any payment received thereafter shall be of no effect whatsoever on the cancellation of the Policy, the Schedule, and an Endorsement.

27. Minimum Premium (For Per Trip Plan)

The minimum premium per policy is as follows:

	Deluxe Plan (S\$)		Classic Plan (S\$)		Deluxe + Classic (S\$)	
	Individual	Group	Individual	Group	Individual	Group
ASEAN	29	58	22	44	-	51
Asia	39	78	29	58	-	68
Worldwide	63	126	43	86	-	106

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) intentional self-injury, suicide or attempted suicide while sane or insane, your criminal act, provoked assault, your intentional act or willful exposure to danger (except in an attempt to save human life);
- (c) the effect or influence of alcohol or drug;
- (d) pregnancy, childbirth, abortion, miscarriage or all complications arising from such conditions;
- (e) mental defect or infirmity, insanity;
- (f) venereal disease, Human Immunodeficiency Virus (HIV) and/or any HIV related illness including acquired immunity deficiency syndrome (AIDS) and/or any mutant derivatives or variations of this however caused;
- (g) any Pre-Existing Medical Conditions or physical defect or infirmity;
- (h) taking part in flying or other aerial activities except as a fare-paying passenger in a licensed passenger carrying aircraft;
- (i) any kind of speed contest or racing (other than on foot);
- (j) any Accident while driving or riding on a motor race track;
- (k) participating in any professional sports or in any sports for which the Insured Person would or could earn or receive any form of remuneration, donation, sponsorship, award or certificate of any kind;
- (l) engaging in any hazardous activities/sports including but not limited to hunting, dragon boating, caving, potholing, mountaineering or rock climbing each necessitating the use of guides or ropes, underwater activities involving the use of underwater breathing apparatus (other than undertaken for leisure purposes), sky diving, hang-gliding, paragliding or parachuting, trekking trips or expeditions unless agreed in writing by us.
- (m) usage (including pillion riding) of any motorcycle, moped or mechanically assisted pedal cycles, ATV (All-Terrain Vehicle) above 125cc unless agreed by us in writing;
- (n) 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;
- (o) any consequence whether direct or indirect of war, invasion, act of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, military or popular uprising, insurrection, rebellion, revolution, usurped power or martial law;
- (p) radioactivity or from the use, existence or escape of any nuclear fuel, material or waste;
- (q) 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;
- (r) Your failure to take reasonable effort to safeguard and ensure the security of your property or to avoid Injury or minimize claims under this Policy;
- (s) Travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria.
- (t) travelling other than for social, business and/or administrative purposes, unless agreed in writing by us.
- (u) engaging in manual or hazardous work of any nature or the use of machineries and/or tools or engaging in any offshore or mining, aerial photography activities or handling of explosives, unless agreed in writing by us.
- (v) any event including riot, strike or civil commotion, health threatening situations, natural disasters that were publicised by the mass media or through travel advisory issued by any authority unless the Policy was taken up prior to date of publication or advisory;

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- (w) any item lost or damaged when placed in any Public Place which is not watched over or looked after by You or which is not in the custody of an authorised party including but not limited to transport and accommodation providers such as airline, train, ferry, hotel & resort.
- (x) any loss of or damage resulting from your willful act, omission, negligence or carelessness.

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 occurring during the Period of Insurance which shall independently of any other cause be the sole and direct cause of bodily injury or property damage; whichever is applicable.

Application Form means the application form in our prescribed format to be submitted by you or an authorized third party 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.

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.

Child or Children means children who are from age 30 days to below 21 years.

Chinese Physician means a registered herbalist, acupuncturist or bone setter licensed under any applicable laws. The Chinese Physician should not be the Insured Person, business partner, employer, employee, agent, Family Member 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, Family Member 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.

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.

Family Member means your spouse, children, parent, brother, sister, grandparent, grandparent-in-law, daughter-in-law, son-in-law, grandchild and parent-in-law, brother-in-law and sister-in-law.

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.

Home means the Home address in Singapore of the Insured Person as stated in the Insured Person's Singapore National Registration Identification Card.

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 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.

Jewellery and/or Valuables means items made of or have inclusion of precious metals, semi-precious or precious stone including but not limited to rings, bracelets, pendants, necklaces, bangles, ear rings, brooches, silver and gold pens.

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, Family Member or Travelling Companion of the Insured Person.

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

Natural Disaster means any event or force of nature that has catastrophic consequences.

Overseas means to or in the countries covered under the area specified in the Certificate of Insurance.

Period of Insurance means the period of insurance granted under this Policy as stated in the Certificate of Insurance.

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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.

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.

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.

Public Conveyance means any aircraft, bus, ferry, hovercraft, hydrofoil, ship, train, tram or underground train 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.

Rental Vehicle means all motor-driven four-wheeled vehicles rented from a licensed rental agency for the purposes of private use and which is in your care or custody.

Selected Plan means the choice of Deluxe Plan or Classic Plan 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 Family Member 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.

Single Trip (For Per Trip Plan)

The cover for each trip commences from the time you leave your place of residence in Singapore to proceed directly to the place of embarkment in Singapore to commence travel to the intended destination(s) and ceases on whichever of the following that occurs first:

- the expiry of the Period of Insurance specified in the policy.
- your return to your place of residence in Singapore.
- 3 hours after arrival in Singapore.

The above is subject to a maximum duration of not more than 180 consecutive days for any one Single Trip.

Specialist means a Medical Practitioner possessing the necessary additional qualifications and expertise to practice as a recognised specialist of diagnostic techniques, treatment and prevention, in a particular field of medicine like psychiatry, neurology, pediatrics, endocrinology, obstetrics, gynaecology, orthopaedic, optometry 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 Single Trip for cover purchased on a per trip basis or Unlimited Trip for cover purchased on an annual basis.

Unlimited Trips (For Annual Plan)

We will automatically cover for all trips made by you during the Period of Insurance. The cover for each trip made by you during the Period of Insurance commences from the time you leave your place of residence in Singapore to commence your journey outside Singapore and continue to remain outside Singapore.

The cover automatically ceases after 90 days or on whichever of the following that occurs first:

- the expiry of the Period of Insurance specified in the policy.
- your return to your place of residence in Singapore.
- 3 hours after arrival in Singapore.

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 mounting to an uprising, military or usurped power, or confiscation or nationalization or requisition or destruction of or damage to property by or under martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege 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.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact NTUC Income or visit the GIA/LIA or SDIC web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).