Chubb Travel Insurance

Policy Wording

CHUBB®

Benefit Schedule

Core Benefits		First	Business	Economy	*Saver
Personal Accident		Maximum Sum Insured (S$)			
1	Accidental Death and Disablement - For Adult (below 65 years old) - For Adult (above 65 years old) & Child (up to 23 years old)	 $500,000 $100,000	 $200,000 $20,000	 $150,000 $10,000	 $50,000 $5,000
2	Child Education Grant	$5,000	$2,500	NIL	NIL
Medical Expenses (Overseas and In Singapore)					
3	Overseas Medical Expenses - For Adult (below 65 years old) - For Adult (above 65 years old) & Child (up to 23 years old)	 $2,000,000 $200,000	 $500,000 $100,000	 $250,000 $50,000	 $20,000 $4,000
4	Overseas Traditional Chinese Medicine Expenses	$750	$750	$750	$250
5	Continuation of Medical Treatment After Return to Singapore (up to 31 consecutive days; sub-limit of $750 for Traditional Chinese Medicine Expenses) - For Adult (below 65 years old) - For Adult (above 65 years old) & Child (up to 23 years old)	 $20,000 $10,000	 $10,000 $5,000	 $5,000 $2,500	 $1,000 $500
6	Emergency Overseas Travel Expenses	$20,000	$10,000	$5,000	NIL
7	Hospital Confinement Benefit - Hospital Confinement in Overseas ($200 per Day of Confinement) - Hospital Confinement in Singapore ($200 per Day of Confinement)	 $40,000 $6,000	 $30,000 $6,000	 $20,000 $6,000	 NIL NIL
8	Chubb Assistance - Emergency Medical Evacuation - For Adult (below 65 years old) - For Adult (above 65 years old) & Child (up to 23 years old)	 Unlimited $200,000	 Unlimited $100,000	 Unlimited $100,000	 $20,000 $20,000
9	Chubb Assistance - Repatriation Of Mortal Remains	Unlimited	Unlimited	Unlimited	$5,000
10	Emergency Overseas Mobile Phone Charges	Actual cost	Actual cost	Actual cost	Actual cost
Liability					
11	Personal Liability	$2,000,000	$1,000,000	$500,000	$500,000
12	Legal Expenses	$150,000	$75,000	$25,000	NIL
Travel Inconveniences					
13	Journey Cancellation	$20,000	$10,000	$5,000	$5,000
14	Journey Postponement	$2,000	$1,500	$750	$750
15	Journey Curtailment	$20,000	$10,000	$3,000	NIL
16	Replacement Traveller	$1,000	$500	$500	$500
17	Loss of Advance Deposit due to Insolvency of Travel Agent	$5,000	$3,000	$1,000	NIL
18	Travel Disruption ($100 for first 4 consecutive hours and $200 per every 12 consecutive hours thereafter)	$2,000	$1,000	$800	$400

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Core Benefits		First	Business	Economy	*Saver
		Maximum Sum Insured (S$)			
19	Loss or Damage of Personal Property, Baggage and Money (max $300 for Money / $500 per article or a pair or a set of articles / $1,000 for Portable Computers)	$8,000	$5,000	$3,000	$1,000
20	Baggage Delay ($200 per every 6 consecutive hours)	$1,200	$1,000	$800	$400
21	Loss or Damage of Travel Documents	$5,000	$3,000	$2,000	$500
22	Hijack / Kidnap / Hostage ($100 per every 6 consecutive hours)	$2,500	$1,000	$1,000	NIL
23	Accommodation Cancellation	$2,500	$1,000	$500	NIL
Others					
24	Terrorism Extension	Included	Included	Included	Included
	24-Hour Worldwide Medical Emergency Assistance Hotline	Included	Included	Included	Included
	24-Hour Travel Advice Hotline	Included	Included	Included	Included
	Automatic Extension of cover	Included	Included	Included	Included
Optional: Add-Ons (with payment of additional premium)					
Life Event					
25	Cancellation/Postponement of Wedding Photo Shoot	$5,000	$2,000	$2,000	$2,000
Lifestyle					
26(A)	Alternative Accommodation Expenses	$5,000	$2,000	$2,000	$2,000
26(B)	Loss of Frequent Flyer Points	$1,000	$500	$500	$500
26(C)	Rental Vehicle Excess	$1,000	$500	$500	$500
26(D)	Return Rental Vehicle	$1,000	$500	$500	$500
26(E)	Entertainment Disruption	$3,000	$500	$500	$500
Golf					
27(A)	Hole-In-One	$1,000	$500	$500	$500
27(B)	Golf Equipment	$1,000	$500	$500	$500
27(C)	Unused Green Fees	$1,000	$500	$500	$500
Skiing					
28(A)	Ski Equipment (max $1,000 per equipment)	$5,000	$2,500	$2,500	$2,500
28(B)	Ski Track / Piste Closure ($100 per day)	$1,000	$500	$500	$500
28(C)	Unused Ski Equipment Hire, lift passes & Ski School Expenses	$1,000	$500	$500	$500
28(D)	Replacement of Ski pass or ski lift pass	$500	$250	$250	$250

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Optional: Add-On		First	Business	Economy	*Saver
		Maximum Sum Insured (S$)			
Adventurous Sports					
29	Winter Sports: snowboarding, snow tubing, snow rafting, snow mobiling, glacier walking with a qualified guide Water Sports: diving up to 40 Metres (subject to PADI Certification), white water rafting of Grade 4 and above with a qualified guide Biking Sports: mountain biking, quad biking, expedition bicycle touring, motor biking Outdoor Sports: trekking/mountain trekking up to 4000 Metres, 4 Wheel Driving Adventure.	Policy Aggregate $200,000	Policy Aggregate $100,000	Policy Aggregate $100,000	Policy Aggregate $100,000
Post Journey Medical Expenses					
30	Post Journey Medical Expenses in Singapore (Within two (2) days after returning to Singapore, up to 31 consecutive days) Excess: $50 for each and every claim	$5,000	$2,000	$2,000	$2,000
Personal Accident due to Terrorism					
31	- For Adult (below 65 years old)	$75,000	$50,000	$25,000	$12,500
	- For Adult (above 65 years old) & Child (up to 23 years old)	$15,000	$10,000	$5,000	$2,500
Personal Effects					
32	Jewellery	$10,000	$5,000	$5,000	$5,000
	Sporting Equipment	$5,000	$3,000	$3,000	$3,000
	(max per article, per set or pair of articles)	$2,000	$1,000	$1,000	$1,000

Important Notes:

1. *Saver Plan is only applicable to Journey to and from Malaysia, Batam Island and Bintan Island.
2. The benefit amount listed above is the maximum coverage payable for each Benefit.
3. Benefit items are on reimbursement basis where you will be reimbursed for the expenses incurred except for Benefit items 1,2,7,18,20,22,28(B) and 31.
4. Pre-existing Condition will not be covered.
5. Please refer to the policy wording for full exclusions, terms and conditions.

Region 1: Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand and Vietnam.

Region 2: Australia, China (excluding Tibet), Hong Kong, India, Japan, Korea, Macau, Mongolia, New Zealand, Sri Lanka, Taiwan, Timor-Leste and including Region 1.

Region 3: Rest of the world including Nepal and Tibet but excluding Cuba.

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Chubb Travel Insurance

Chubb Insurance Singapore Limited (hereinafter called the Company) hereby insures the Insured Person(s) named in the Certificate of Insurance if included hereunder, subject to the terms, conditions and exclusions contained herein.

This Policy shall commence on the Effective Date. This Policy shall not be binding on the Company unless the Certificate of Insurance is signed by an authorised representative of the Company.

Authorised Representative of the Company

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Part 1 Interpretation

Section 1 – Definitions

In this Policy, unless otherwise defined or the context otherwise requires:

Accident means a sudden, unforeseen and fortuitous event, external to the body and **Accidental** shall have a corresponding meaning.

Accidental Injury means a bodily injury resulting from an Accident which is not an illness and which:

(a) occurs at an identifiable time and place during the Period of Insurance; and

(b) may include a bodily injury caused by You being directly and unavoidably exposed to the elements as a result of an Accident.

Act of Terrorism means any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or commission of an act dangerous to human life or property, against any individual, property or government, which the stated or non-stated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not, committed by a Terrorist or Freedom Fighter. Act of Terrorism shall also include any act, which is verified or recognised by the (relevant) government as an act of terrorism.

Annual Policy means a Policy issued for the selected plan where You can make an unlimited number of Journey to the selected Region(s) of travel during the Period of Insurance.

Benefit means the respective benefit, as stated in the Policy, payable by Us under the terms and conditions of this Policy in respect of each event or loss covered by this Policy.

Benefit Schedule means the document which is incorporated and forms part of this Policy We send You which contains details of the cover provided to You by Us.

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

Certificate of Insurance means the document which is incorporated and forms part of this Policy We send You which contains details of the cover provided to You by Us.

Chemical agent means any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property.

Child(ren) means Your unmarried dependent child or children (including step or legally adopted child(ren) who are:

(a) at least forty-five (45) days of age; and

(b) up to and including eighteen (18) years of age or up to and including twenty-three (23) years of age whilst they are full-time students at an accredited institution of higher learning and primarily dependent on You for maintenance and support.

Chinese Doctor means a legally licensed traditional Chinese medicinal practitioner (including a Chinese acupuncturist or bonesetter) duly registered and practising within the scope of his or her license pursuant to the laws of the country in which such practice is maintained. **Chinese Doctor** shall not include You or any of Your relatives unless otherwise approved by Us.

Chubb Assistance means our appointed service provider which can be contacted at +65 6836 2922.

Confined or **Confinement** means at least a Day of Confinement as a Resident In-Patient (other than for day surgery) upon the advice of and under the regular care and attendance of a Doctor. For this purpose, a **Day of Confinement** shall mean a period for which the Hospital charges for room and board.

Civil Commotion means a disturbance, commotion or disorder created by civilians usually against a governing body or the policies thereof.

Civil War means any of the following, whether declared or not: armed opposition, insurrection, revolution, armed rebellion, sedition, between two or more parties belonging to the same country where the opposing parties are different ethnic religious or idealistic groups, any military or usurped power.

Dental Expenses means reasonable and necessary charges incurred as a result of Accidental Injury to natural tooth/teeth for dental treatment, carried out by a Dentist, medically necessary to treat Your condition that has manifested whilst Overseas, including charges for medical supplies or services, not exceeding the usual level of charges for similar treatment, supplies or medical services in the locality where the expense is incurred and does not include charges that would not have been made if no insurance existed.

Dentist means a legally licensed dentist or dental surgeon duly registered and practising within the scope of his or her license pursuant to the laws of the country in which such practice is maintained. **Dentist** shall not include You or any of Your relatives unless otherwise approved by Us.

Doctor means a legally licensed doctor or surgeon duly registered and practising within the scope of his or her license pursuant to the laws of the country in which such practice is maintained. **Doctor** shall not include You or any of Your relatives unless otherwise approved by Us.

Effective Date means the commencement date of the Period of Insurance.

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

Family Member means Your Partner, Child(ren), parent, parent-in-law, grandparent, grandparent-in-law, great grandparent, great grandparent-in-law, grandchild(ren), brother, sister, brother-in-law, sister-in-law.

Home Country means any country of which You are a citizen or a permanent resident and excludes Singapore.

Hospital means a legally constituted establishment operated pursuant to the laws of the country in which it is based, which holds a license as a hospital (if licensing is required in the state or government jurisdiction) and meets the following requirements:

(i) operates primarily for the reception, medical care and treatment of sick, ailing or injured persons as in-patients;

(ii) provides full-time nursing service by and under the supervision of a staff of nurses;

(iii) has a staff of one or more Doctors available at all times;

(iv) maintains organised facilities for the medical diagnosis and treatment of such persons, and provides (where appropriate) facilities for major surgery within the confines of the establishment or in facilities controlled by the established; and

Hospital shall not include the following:

(a) a mental institution; an institution confined primarily to the treatment of psychiatric disease including sub-normally; the psychiatric department of a hospital;

(b) a health hydro or nature cure clinic;

(c) a place for or a special unit of a hospital used primarily as a place for drug addicts or alcoholics.

(d) a clinic, nursing, rest, rehabilitative, convalescent home, extended-care facility or similar establishment.

Inception Date means the date when Your Annual Policy first comes into force.

Insured Person(s) means the person(s) named in the Certificate of Insurance who satisfy the eligibility requirements and with respect to premium has been paid or agreed to be paid, as follows:

Annual Policy

For a Family Plan, the Family shall comprise:

(a) You,

(b) Your Partner, and

(c) Your Child(ren)

Child(ren) who is/are below twelve (12) years of age in a Family Plan must be accompanied by You or Your Partner for any Journey made during the Period of Insurance.

Single Trip Policy

For a Family Plan, the Insured Persons are:-

(a) a maximum of (two) 2 adults who need not be related; and/or

b) Your Child(ren), grandchild(ren), (up to a maximum of four (4) such persons) who is a Singapore Resident age between forty-five (45) days and eighteen (18) years old or up to and including twenty-three (23) years old whilst they are full time students at an accredited institution of higher learning on the Effective Date.

The Child(ren), grandchild(ren), in a Family Plan must be accompanied by at least one (1) of the insured adults under that Policy for any Journey made during the Period of Insurance.

Journey means a Return Journey. A Journey must commence from Singapore on the Effective Date.

Loss of Hearing means total and irrecoverable loss of hearing which is beyond remedy by surgical or other treatment.

Loss of Limb means total functional disablement or loss by complete and permanent physical severance of a hand at or above the wrist or a foot at or above the ankle.

Loss of Sight means the entire and permanent loss of all sight in any eye rendering You absolutely blind in that eye and beyond remedy by surgical or other treatment.

Loss of Speech means actively at total and irrecoverable loss of speech which is beyond remedy by surgical or other treatment.

Manual Work means actively at work which involves You undertaking physical labour or manual operations or active personal participation in any of the following:

(a) underground work, mining work, military duties, offshore work, construction work, or outside building or installation exceeding three (3) metres in height;

(b) work that involves heavy machinery, explosives or hazardous material;

(c) work as a diver, life guard, taxi driver, bus driver, or other commercial vehicle or heavy vehicle driver, dispatch rider or delivery person;

(d) work of a manual nature that involves specialist equipment and

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training, or work that presents risk or serious injury including but not limited to oil riggers, fishermen, crane operators or welders;

(e) work involved as a staff member in a bar, restaurant or hotel;

(f) working as a musician or singer;

(g) working as a fruit picker if the fruit picking involves operating machinery; or

(h) being remunerated for undertaking voluntary work for a charitable organisation.

Medical Expenses means usual, reasonable and customary Doctor's fees, hospitalisation fees, medical supplies and medications all of which have been necessary and reasonably incurred in the medical or surgical treatment of Accidental Injury or Sickness.

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

Natural Disasters means extreme weather conditions (including but not limited to typhoons, hurricanes, cyclones or tornadoes), naturally occurring wildfires, floods, tsunamis, volcanic eruptions, earthquakes, landslides or other convulsion of nature or by consequences of any of the occurrences mentioned above.

Nominated Account means the Singapore bank account designated by You, which is not a Medisave account, to which premiums are to be charged or claims to be paid.

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 or gaseous Chemical agent and/or Biological agent during the period of this insurance by any person or group(s) or person(s), whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious or ideological purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Overseas means anywhere outside Singapore, excluding Cuba.

Partner means spouse or de-facto with whom You have been living permanently with at least three (3) months or more at the time of Accident or Sickness.

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

Permanent Disablement means disablement that results solely, directly and independently of all other causes from Accidental Injury and which occurs within one hundred and eighty (180) consecutive days of the Accident in which such Accidental Injury was sustained, and:

(i) falls into one of the categories listed in the Table of Benefits under Section 1; or

(ii) is a disablement which, having lasted for a continuous and uninterrupted period of at least twelve (12) consecutive months, is at the expiry of that period, beyond hope of improvement.

Permanent Total Disablement means disablement that results solely, directly or independently of all other causes from Accidental Injury and which occurs within one hundred eighty (180) days of the Accident in which such Accidental Injury was sustained, which, having lasted for a continuous and uninterrupted period of at least twelve (12) consecutive months, will, in all probability, entirely prevent You from engaging in gainful employment of any and every kind for the remainder of Your life and from which there is no hope of improvement.

Pre-existing Condition means any condition which:

(a) You received medical treatment, diagnosis, consultation or prescribed drugs or which symptoms or manifestations have existed whether treatment was actually received within twelve (12) months period preceding the commencement of a Journey;

(b) medical advice or treatment was recommended by a Doctor within twelve (12) months period preceding the commencement of a Journey; or

(c) You should reasonably be aware of within twelve (12) months period preceding the commencement of a Journey.

Policy means Your Policy Wording, Benefit Schedule and Certificate of Insurance describing the insurance contract between You and Us.

Policy Wording means this document.

Public Conveyance means any land, sea or air conveyance (scheduled or chartered) operated under a license for the transportation of fare paying passengers, and which has fixed and established routes only.

Region means:

Region 1: Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand and Vietnam.

Region 2: Australia, China (excluding Tibet), Hong Kong, India, Japan, Korea, Macau, Mongolia, New Zealand, Sri Lanka, Taiwan, Timor-Leste and including Region 1.

Region 3: Rest of the world including Nepal, Tibet and Region 1 and 2 but excluding Cuba.

Return Journey means a return trip made during the Period of Insurance

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by You and shall commence from the time You leave Your home or usual place of employment in Singapore to proceed directly to the place of embarkation in Singapore to commence travel to the intended destination(s) Overseas and shall terminate upon Your arrival in Singapore after clearing the immigration or upon the expiry of the Period of Insurance, whichever is earlier.

Resident In-patient means You who are Confined as a resident bed patient in a Hospital.

Riot means the act of any person taking part together with others in any disturbance of the public peace (whether or not in connection with a strike or lock-out) or the action of any lawfully constituted governmental authority in suppressing or attempting to suppress any such disturbance or in minimising the consequences of such disturbance.

Scheduled Departure Date means the date when You are scheduled to depart on a Journey as set out in Your travel ticket.

Sickness means an illness or disease contracted or manifested whilst Overseas during the Journey which requires immediate treatment by a Doctor and which is not an Accidental Injury.

Singapore Resident means a Singapore Citizen or Singapore Permanent Resident or valid Work Permit Holder or valid Employment Pass Holder or valid Dependant Pass Holder or valid Long Term Social Visit Pass Holder or valid Student Pass Holder on the Effective Date.

Single Trip Policy means a policy issued for the selected plan where You can only make a single Journey to the selected Region of travel during the Period of Insurance.

Specially Designated List means names of a person, entities, groups, corporate specified on a list who are subject to trade or economic sanctions or other such similar laws or regulations of the United States of America, Australia, United Nations, European Union or United Kingdom.

Strike means organized industrial action or any temporary stoppage of work by the concerted action of the employees of any Public Conveyance operator as a result of an industrial or labour dispute.

Terrorist or Freedom Fighter means an individual or organisation, irrespective of ethnic, religious or ideological background or beliefs, which uses violence or the threat of violence to promote their cause or beliefs.

Traditional Chinese Medicine Expenses means the usual, customary and reasonable expenses for treatments of Accidental Injury or Sickness by a Chinese Doctor.

Travel Companion means a person who has travel bookings to accompany You on a Journey.

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

We, Our, Us means the insurer Chubb Insurance Singapore Limited.

You, Your means the Insured Person(s) named in the Certificate of Insurance.

Part 2 Eligibility

To be eligible for cover under this Policy:

(i) You and/or Your Partner must be a Singapore Resident of at least eighteen (18) years old at the time You apply for this insurance and/or upon renewal; and

(ii) Your Child(ren) must be a Singapore Resident (if applicable).

Part 3 Scope And Limits Of Cover And Benefits

Section 1 – Choice Of Plans

The scope of coverage and benefits under this Policy will vary as follows:

Geographical Cover

(i) if Region 1 has been chosen, only Journey to countries defined under Region 1 will be covered under this Policy;

(ii) if Region 2 has been chosen, only Journey to countries defined under Region 1 and 2 will be covered under this Policy;

(iii) if Region 3 has been chosen, Journey to all countries outside Singapore except Cuba will be covered under this Policy.

Benefits

(iv) the monetary amounts and limits of Benefits will vary according to whether Chubb Saver or Chubb Economy, Chubb Business or Chubb First plan has been chosen.

Section 2 – Commencement Of Coverage

1. Core Benefit

Coverage under Part 7 Benefits, Section 13 – Journey Cancellation, Section 17 – Loss of Advance Payment due to Insolvency of Travel Agent and Section 26(B) – Loss of Frequent Flyer Points respectively, is effective upon the issuance of the Certificate of Insurance or within sixty (60) days prior to the Scheduled Departure Date, whichever is later and shall terminate on the commencement of the Journey.

2. Optional: Add-on

Coverage under Part 7 Benefits, Section 14 – Journey Postponement, is effective upon the issuance of the Certificate of Insurance or within sixty (60) days prior to the Scheduled Departure Date, whichever is later, and shall terminate upon postponement of the Journey.

3. For all other sections, insurance is effective upon commencement of the Journey.

Section 3 – Limits Of Coverage

1. This Policy shall terminate on the earliest of the following events:

   (a) upon the expiry of Period of Insurance; or

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(b) when You cease to satisfy the eligibility requirements; or

(c) upon Your death.

Annual Policy

2. Under an Annual Policy, You will only be covered for a maximum of ninety (90) consecutive days for any one Journey. We shall not be liable in respect of any loss occurring from 12.00 a.m. on the ninety-first (91st) day after commencement of any one Journey.

Single Trip Policy

3. Under a Single Trip Policy, You will only be covered for the Period of Insurance as stated in the Certificate of Insurance up to a maximum of one hundred and eighty-three (183) consecutive days for the Journey. We shall not be liable in respect of any loss occurring from 12.00 a.m. on the one hundred and eighty-fourth (184th) day after the commencement of the Journey.

Section 4 – Automatic Policy Extension

In the event that You, as a ticket holding passenger on a scheduled Public Conveyance, are prevented from completing the return leg of a Journey within the Period of Insurance, as a result of:

(a) You suffering from an Accidental Injury or Sickness, which renders You unfit for travel by a Doctor designated by Chubb Assistance or at the Doctor's absolute discretion; or

(b) You being Confined in a Hospital Overseas at the expiry of the Period of Insurance; or

(c) the scheduled Public Conveyance or scheduled flight in which You are travelling is unavoidably delayed due to strike or industrial actions, adverse weather conditions or mechanical breakdown/ derangement of the Public Conveyance or scheduled flight or due to grounding of an aircraft as a result of mechanical or structural defect;

the Period of Insurance shall be automatically extended without additional premium up to thirty (30) days for events (a) and (b) above and up to seven (7) days for event (c) above.

Part 4 General Exclusions

We will not (under any Sections) pay for claims arising directly or indirectly from:

1. Declared or undeclared war or any act of War, invasion, foreign enemy, Civil War, rebellion, revolution, insurrection, military or usurped power.
2. Any nuclear reaction or contamination, ionising rays or radioactivity.
3. Any Nuclear, Chemical, Biological Terrorism.
4. Any prohibition, regulation or intervention by government authorities.
5. Any loss or expenses with respect to Cuba or a Specially Designated List or which if reimbursed or paid by Us would result in Us being in breach of trade or economic sanctions or other such similar laws or regulations.
6. Any loss or expenses which arises in connection with or is contributed by You undertaking any Journey against travel advice (including non-essential travel) by the Ministry of Foreign Affairs of Singapore or the Ministry of Health of Singapore, in relation to actual or threatened Riot, Strike, Civil Commotion, outbreak of disease or unsafe health conditions, or impending Natural Disasters, to the country or territory of Your destination, unless the Journey had already commenced prior to the issuance of such travel advice.
7. Any wilful or intentional acts by You whether sane or insane, mental and nervous disorders, self-inflicted injury, suicide pacts or agreements or any attempts thereat, provoked homicide or assault.
8. Illegal acts (or omissions) by You or Your executors, administrators, legal heirs or personal representatives, loss resulting directly or directly from action taken by the government authorities including confiscation, seizure, destruction and restriction.
9. Intoxication by alcohol or drugs not prescribed by a Doctor.
10. You not taking all reasonable efforts or Your carelessness, negligence or recklessness in safeguarding Your property or avoiding any injury or minimizing any claim under the Policy.
11. Travel booked or undertaken against the advice of any Doctor or for the purpose of seeking medical attention.
12. Any Pre-existing Condition.
13. Any condition which is, results from or a complication of pregnancy, childbirth, miscarriage (except miscarriage due to Accidental Injury).
14. Any condition, which is or results from or is a complication of infection with Human Deficiency Syndrome (HIV), any variance including Acquired Immune Deficiency Syndrome (AIDS), and AIDS Related Complications (ARC), or any opportunistic infections and/ or malignant neoplasm (tumour) found in the presence of HIV, AIDS or ARC.
15. Any condition which results from or is a complication of venereal disease.
16. Air travel other than as a fare-paying passenger on a fully licensed passenger carrying aircraft

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operated by an airline or an air charter company for the regular transportation of passengers.

17. You acting as a law enforcement officer, emergency medical or fire service personnel, civil defence personnel or military personnel of any country or international authority, whether in full-time service or as a volunteer or during reservist training pursuant to Section 14 of the Enlistment Act, Chapter 93 of Singapore.

18. You engaging in naval, military or air force service or operation or testing of any kind of conveyance or being engaged in Manual Work or whilst engaging in offshore activities including but not limited to diving, oil-rigging, mining or aerial photography or handling of explosive or loss of or damage to hired or leased equipment.

19. You participating in:

    (a) Extreme Sports and Sporting Activities;

    (b) Any professional competitions or sports in which You may receive remunerations, sponsorships or any forms of financial rewards;

    (c) Racing, other than on foot but this does not include ultra-marathons, biathlons and triathlons;

    (d) Off-piste skiing;

    (e) White water rafting Grade 4 (of international scale of river difficulty) and above;

    (f) Mountaineering;

    (g) Trekking (including mountain trekking) above three thousand (3,000) metres above sea level; or

    (h) Scuba diving unless You hold a PADI certification (or similar recognised qualification) or when diving with a qualified instructor. In these situations the maximum depth that this Policy covers is as specified under Your PADI certification (or similar recognised qualification) but no deeper than thirty (30) metres and You must not be diving alone.

    (i) Winter Sports: snowboarding, snow tubing, snow rafting, snow mobiling, glacier walking with a qualified guide

    (j) Biking Sports: mountain biking, quad biking, expedition bicycle touring, motor biking

    (k) Outdoor Sport: 4 wheel driving adventure.

Part 5 Special Conditions

1. Premium (Applicable To Single Trip Policy Only)

The Premium payable shall be for the entire Journey. We will not refund the premium once the Certificate of Insurance is issued.

2. Group Policy (Applicable To Single Trip Policy Only)

For a group of individuals up to a maximum of six (6) persons who are travelling on the same Journey under a Single Trip Policy, a group policy may be issued. All the Insured Person(s) must depart and return on the same day for that Journey.

3. Extension And Expansion Of Coverage

Subject to Our prior approval, You may at any time prior to the commencement of a Journey, obtain an extension of the Period of Insurance or an expansion of the geographical coverage from Region 1 or 2 to Region 3, by notifying Us of the desired change and paying the appropriate additional premium.

If, whilst You are on a Journey and due to unforeseen circumstances (which does not trigger Part 3 Scope and Limits of Cover and Benefits, Section 4 - Automatic Policy Extension) and You require an extension of the Period of Insurance, We may at Our discretion, either approve or reject Your request. If We approve and agree to extend the Period of Insurance, Our approval shall be subject to an additional premium and Your confirmation that there is no known claim/event which may give rise to a potential claim under Your Policy prior to Your said request. We will also not be liable for any claim arising from, or in connection with any loss/event that had occurred prior to the extension of Period of Insurance.

An endorsement noting the change in Period of Insurance and/or geographical coverage shall be issued to You.

4. Notification Requirement

If You are admitted to hospital, You must advise Chubb Assistance as soon as practically possible.

5. Addition Of Insured Person

No person shall be covered by this Policy unless such person is specifically named as an Insured Person and evidenced by a written endorsement to this Policy. Additional premium will be charged for each additional Insured Person included under Your Policy (prior to commencement of the intended Journey).

6. Cancellation (Applicable To Annual Policy Only)

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

You may cancel this Policy at any time by giving notice to Us provided no claim has arisen during the current Period of Insurance. In the

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event of such cancellation, We will apply a short rate refund as follows:

Cancellation Of Policy	Refund %
Within 2 Months	60%
Within 3 Months	50%
Within 4 Months	40%
Within 5 Months	30%
Within 6 Months	25%
Over 6 Months	0%

There will be no refund if a claim has been made during the Period of Insurance.

Such cancellation shall be without prejudice to any event giving rise to a claim under Your Annual Policy prior to the cancellation date.

7. Automatic Renewal (Applicable To Annual Policy Only)

Your Annual Policy will be automatically renewed upon actual receipt of full premium by Us before the expiry of the Period of Insurance. Your payment of the full premium fifteen (15) days prior to the expiry of each Period of Insurance thereafter will result in this Policy being renewed. A renewal certificate will be issued and shall be the evidence of valid cover, unless otherwise notified. We reserve the right to amend the premium, terms and conditions of Your Annual Policy by giving You forty-five (45) days written notice of any change(s) to Your address on file.

8. No Multiple Policies

You can only be covered under one (1) leisure travel insurance policy underwritten by Us for the same Journey.

Part 6 General Conditions

1. Payment Before Cover Warranty

The total premium due must be paid and actually received in full by Us (or the intermediary through whom this Policy was purchased) on or before the Effective Date of the Policy or renewal certificate. Otherwise, there will be no cover under this Policy and no benefits shall be payable by Us.

2. Entire Contract, Changes

This Policy, the Certificate of Insurance and any amendments or endorsements shall constitute the entire contract of insurance. No change to the terms and conditions of this Policy shall be valid unless approved in writing by Us or Our authorized representative and such approval shall be endorsed hereon or attached hereto. No broker or agent has the authority to amend or to waive any of the terms and conditions of this Policy.

3. Conditions Precedent To Liability

Our liability for any Benefit under this Policy is conditional upon:

(a) the truth of the statements and information as provided to Us by You; and

(b) the due observance and fulfilment of the terms and conditions of this Policy insofar as they relate to anything to be done or complied with by You.

4. Legal Action

No action shall be brought to recover on this Policy prior to the expiration of sixty (60) days after written proof of claim has been filed accordance with the provisions of this Policy.

5. Misrepresentation

This Policy shall be void in the event of any misrepresentation, mis-description, non-disclosure or concealment of any circumstances by You which is material to or connected with:

(a) Your risk experience and claim history; and/or

(b) Your insurance record, including previous refusals to grant insurance coverage.

6. Consequences Of Breach Of Duty, Fraud Or Misrepresentation

We may refuse to pay a claim either in whole or in part, of You:

(a) breach the duty of utmost good faith;

(b) make a misrepresentation to Us before or at the time Your Policy was entered into;

(c) breach a provision of Your Policy;

(d) make a fraudulent claim under any policy of insurance;

(e) engage in any act or omission which under Your Policy You are required to notify Us of, but You did not do so.

7. Due Diligence

You will exercise due diligence and precaution in doing all things to avoid or reduce any loss under this Policy.

8. Claims Procedure

Written notice shall be given to Our Claims Department at www.chubbclaims.com.sg or 138 Market Street #11-01 CapitaGreen Singapore 048946.

If You or Your legal representative want to make a claim, You or they must:

(a) complete a claim form (claim forms are available from Us), and attach to the claim form:

(i) original receipts for any expenses incurred that are being claimed;

(ii) all reports that have been made with or obtained from the police, a carrier or other authorities about the accident, loss or damage; and

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(ii) any other documentary evidence required by Us under Your Policy.

(b) provide Us with the completed claim form and accompanying documents as soon as practicable, in any event within thirty (30) days of the incident taking place which gives rise to the claim; and

(c) provide any documents or evidence required by Us to verify the claim at Your expense. Any medical examination required by Us (including post-mortem examinations where it is not prohibited by law) to verify the claim will be at Our expense.

Failure to notify Us within the time limit prescribed shall not invalidate the claim if it can be shown, to Our satisfaction, that it was not reasonably possible to give such proof within the prescribed time limit for an otherwise legitimate claim.

9. Payment Of Claims

Any Benefits payable under this Policy shall be paid to You or Your estate in the event of Your death except under Part 7 - Benefits, Section 8 - Chubb Assistance Emergency Medical Evacuation, Section 9 - Chubb Assistance Repatriation of Mortal Remains. The receipt of any benefit payable under this Policy by You shall in all cases be deemed final and complete discharge of all Our liability in respect of such Benefit. Payment of claims will be paid to your Nominated Account unless otherwise approved by Us.

10. Determination Of Age

For purpose of assessing your claim, Your age will be determined as at the date of Accidental Injury or Sickness You sustained with reference to Your birth date.

11. Termination For Non-Payment Of Premium

This Policy shall deem to have been void from the intended Effective Date if the premium is not paid.

12. Right Of Recovery

In the event a fraudulent claim is made by You or otherwise, and authorisation of payment and/or payment is made by Us or Chubb Assistance or an authorised representative of Chubb Assistance for a claim where there is no cover under this Policy due to fraud or otherwise, We or Chubb Assistance or an authorised representative of Chubb Assistance reserves the right to recover from You or Your estate the full sum which We or Chubb Assistance or an authorised representative of Chubb Assistance had paid or had committed to on Your behalf.

13. Compliance With Policy Provisions

Failure to comply with any of the provisions contained in this Policy shall invalidate all claims hereunder.

14. Other Insurances And Refund Or Reimbursement From Any Other Source

Except as otherwise provided in this Policy, if You have or should have any other insurance providing cover for the same loss, damage or liability, We shall not be liable to pay except for any excess beyond the amount which would have been payable under the Policy or policies had this insurance not been effected.

For the avoidance of doubt, in the event You become entitled to a refund of or reimbursement of all or part of Your loss from any other source for the events covered under this Policy, We will only be liable for the amount that is not recoverable from such other source.

15. Subrogation

In the event of any payment made by Us under one or more sections of this Policy, We will be subrogated to all Your rights of recovery against any person or organisation. You shall provide Us with reasonable assistance including but not limited to, executing and delivering any instruments and/or documents. You shall take no actions which may prejudice Our subrogation rights.

16. Notice Of Trust Or Assignment And Third Party Rights

We shall not be bound or be affected by any notice of any trust, charge, lien, assignment or other dealing with or in relation to this Policy.

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

17. Arbitration

If any dispute or disagreement arises regarding any matter pertaining to or concerning this Policy, the dispute or disagreement must be referred to arbitration in accordance with the provisions of the Arbitration Act (Cap. 10) and any statutory modification or re-enactment thereof then in force, such arbitration to be commenced within three (3) months from the day such parties are unable to settle the dispute or difference. If You fail to commence arbitration in accordance with this clause, it is agreed that any cause of action and any right to make a claim that You have or may have against Us shall be extinguished completely. Where

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there is a dispute or disagreement, the issuance of a valid arbitration award shall also be a condition precedent to Our liability under this Policy. In no case shall You seek to recover on this Policy before the expiration of sixty (60) days after written proof of claim has been submitted to Us in accordance with the provisions of this Policy.

18. Governing Law

This Policy shall be governed by and interpreted in accordance with Singapore law and subject to the exclusive jurisdiction of the Singapore Courts.

19. Interest

No amounts payable by Us under this Policy shall carry interest.

20. Currency

Premiums and benefits payable under this Policy shall be in Singapore dollars.

21. Clerical Error

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

22. Personal Data Protection Consent

You are deemed to give consent and authorisation to Us to collect, use, disclose, and/or process Your personal data or information supplied to Us without further notification to You confidentially with Our affiliated companies, third party service providers, business partners and/or other parties, which may be sited outside Singapore, for administering policies taken out with Us, customer services and to allow Us/ Our business partners to perform marketing and related activities, until We receive Your written instruction to the contrary. Upon Your written request, We shall, without charge, cease to use Your personal information for purposes other than those directly related to Your Policy. A copy of Our Personal Data Protection Policy can be found at http://www.chubb.com/sg-privacy and You are deemed to have read the same.

You will write to Our Data Protection Officer at 138 Market Street #11-01 CapitaGreen Singapore 048946 to withdraw consent, access to and/or correction of any information supplied to Us and We may reserve the right to charge a reasonable fee to offset the administrative costs in complying with access requests.

23. Policy Owners' Protection Scheme

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

24. Modification

We reserve the right to modify the terms and conditions of Your Policy within the Period of Insurance by giving You prior notice of at least thirty (30) days, and such modification shall be applicable from the effective date as stated in Our written notice to Your address on file.

No modification of Your Policy shall be valid unless approved in writing by Our authorised representative, and such approval shall be evidenced by way of an endorsement to Your Policy issued by Us. No broker or agent has the authority to modify or to waive any of the terms and conditions of Your Policy.

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Part 7 Benefits

Core Benefits

Section 1 - Accidental Death And Disablement	
What Is Covered	If, during the Period of Insurance, while You are on a Journey, You sustain Accidental Injury which results in death or Permanent Disablement within one hundred and eighty (180) days from the date of the Accident. For the purpose of this Section, the cover shall commence from the time You leave Your home or Your usual place of employment to proceed directly to the place of embarkation in Singapore or three (3) consecutive hours before the scheduled departure time of the Public Conveyance in which You have arranged to travel and shall terminate on the earliest of any of the following occurrences: a) upon the expiry of the Period of Insurance specified in Your Certificate of Insurance; or b) upon Your arrival at the destination country or in Singapore after clearing the immigration.
What We Will Pay	We will pay to Your estate the Accidental Death Benefit or to You the Permanent Disablement compensation according to the scale stated in the Table of Benefits below, up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.
What Is Not Covered	In addition to Part 4 - General Exclusions, We will not pay for any loss caused by or resulting from Sickness.

Table Of Benefits

Loss Events	Compensation Payable % of maximum sum insured stated in the Benefit Schedule
Accidental Death	100%
Permanent Total Disablement	100%
Total and Permanent Loss of Speech and Hearing	100%
Loss of Sight in both eyes	100%
Loss of two Limbs	100%
Loss of one Limb	50%
Loss of Sight in one eye	50%
Total and Permanent Loss of lens of one eye	50%
Total and Permanent Loss of Speech	50%
Total and Permanent Loss of Hearing in i) both Ears ii) one Ear	 50% 15%

The occurrence of any specific loss for which indemnity is payable under this Section shall at once terminate all insurance under the Policy, but such termination shall be without prejudice to any other claim originating from the Accident causing such loss.

No indemnity will be paid under any circumstances for more than one of the losses, the greatest, for which provision is made in this Section.

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Section 2 - Child Education Grant	
What Is Covered	If, during the Period of Insurance, while You are on a Journey, You sustain Accidental Injury which results in Accidental Death under Section 1 - Accidental Death and Disablement and You have surviving Child(ren).
What We Will Pay	We will pay to Your estate the maximum sum insured specified in the Benefit Schedule for each child up to a maximum of four (4) Child(ren) subject to the terms and conditions of this Policy.
What Is Not Covered	Please refer to Part 4 - General Exclusions.

Section 3 - Emergency Overseas Medical Expenses	
What Is Covered	If, during the Period of Insurance, while You are on a Journey, You incur Medical Expenses Overseas as a direct result of Accidental Injury or Sickness or Dental Expenses as a direct result of Accidental Injury. **ADDITIONAL CONDITION** We have the option of returning You to Singapore, if the cost of Medical Expenses and/or additional expenses Overseas are likely to exceed the cost of returning You to Singapore, subject always to medical advice provided by Chubb Assistance. We also have the option of evacuating You to the nearest Hospital in another country if the necessary medical treatment and/or facility is not available in the immediate vicinity. If We return You to Singapore, the maximum sum insured under Section 5 - Continuation of Medical Treatment After Return to Singapore shall apply.
What We Will Pay	We will reimburse You in respect of such expenses up to the maximum sum insured specified in the Benefit Schedule subject to the terms and conditions of this Policy. If Your Journey involves you travelling back to Your Home Country for a continuous period of more than thirty (30) days, We will only reimburse You up to twenty percent (20%) of the maximum sum insured specified in the Benefit Schedule subject to the terms and conditions of this Policy.
What Is Not Covered	In addition to Part 4 - General Exclusions, We will not pay for any of the following: 1. Any further expenses incurred by You if We wish to return You to Singapore but You refuse (where in the opinion of the treating Doctor and Chubb Assistance, You are fit to travel). 2. Any expenses relating to any treatment for Accidental Injury or Sickness where such treatment was first sought more than sixty (60) days from the time the Accidental Injury or Sickness was first sustained. 3. Any expenses incurred for prostheses, contact lenses, spectacles, hearing aids, dentures or medical equipment unless prescribed by a Doctor for the treatment of Accidental Injury or Sickness. 4. Any expenses relating to specialist treatment not prescribed or referred by a Doctor in general practice. 5. Any expenses incurred in relation to treatment by a Chinese Doctor.

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Section 4 - Overseas Traditional Chinese Medicine Expenses	
What Is Covered	If, during the Period of Insurance, while You are on a Journey, You have been treated by a Chinese Doctor and incur Traditional Chinese Medicine Expenses as a direct result of Accidental Injury or Sickness.
What We Will Pay	We will reimburse You in respect of such expenses up to the maximum sum insured specified in the Benefit Schedule subject to the terms and conditions of this Policy.
What Is Not Covered	In addition to Part 4 - General Exclusions, We will not pay for any expenses relating to any treatment for Accidental Injury or Sickness where such treatment was first sought more than sixty (60) days from the time the Accidental Injury or Sickness was first sustained.

Section 5 - Continuation Of Medical Treatment After Return To Singapore	
What Is Covered	If, during the Period of Insurance, while You are on a Journey, You sustain Accidental Injury or Sickness and You have been treated by a Doctor or Chinese Doctor in Overseas, You may continue to seek medical treatment from a Doctor or Chinese Doctor in Singapore up to thirty-one (31) consecutive days from the date of Your return to Singapore.
What We Will Pay	We will reimburse You for such medical expenses or Traditional Chinese Medical Expenses necessarily incurred for follow-up treatment(s) in Singapore up to the maximum sum insured specified in the Benefit Schedule subject to the terms and conditions of this Policy.
What Is Not Covered	In addition to Part 4 - General Exclusions, We will not pay for any of the following: 1. If You did not seek any medical treatment Overseas. 2. Any expenses relating to any treatment for Accidental Injury or Sickness where such treatment was first sought more than sixty (60) days from the time the Accidental Injury or Sickness was first sustained. 3. Any expenses incurred for prostheses, contact lenses, spectacles, hearing aids, dentures or medical equipment unless prescribed by a Doctor for the treatment of Accidental Injury or Sickness. 4. Any expenses relating to any specialist treatment not prescribed or referred by a Doctor in general practice.

Section 6 - Emergency Overseas Travel Expenses	
What Is Covered	If, during the Period of Insurance, while You are on a Journey, (a) You are Confined in a Hospital Overseas as a result of Accidental Injury or Sickness for more than five (5) consecutive days and Your medical condition forbids evacuation upon the written advice of a Doctor and no adult is with You; or (b) You are Confined in a Hospital Overseas as a result of Accidental Injury or Sickness and there is no other adult to accompany Your Child(ren) home; or (c) You sustain Accidental Injury which results in death under Section 1 - Accidental Death and Disablement and no adult Family Member is with You.

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What We Will Pay	We will reimburse You for the following: (a) for hotel accommodation and travel expenses (economy return travel fare) necessarily incurred for one (1) of Your relatives or friends who is required to visit and stay with You until You are medically fit to be discharged on the written advice of a Doctor, up to the maximum sum insured specified in the Benefit Schedule subject to the terms and conditions of this Policy; or (b) the travel expenses (economy return travel fare) incurred by one (1) of Your relatives or friends residing in Singapore to accompany Your Child(ren) back to Singapore, up to the maximum sum insured specified in the Benefit Schedule subject to the terms and conditions of this Policy; or (c) the additional accommodation expenses and incidental expenses incurred for meals and transportation expenses by one (1) of Your travelling companions up to a sub-limit of seventy-five dollars ($75) per day, to remain behind and stay with You until You are medically fit to be discharged, up to the maximum sum insured specified in the Benefit Schedule subject to the terms and conditions of this Policy; or (d) the travel expenses (economy return travel fare) incurred by one (1) of Your relatives or friends residing in Singapore to assist in the final arrangements following Your death, up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.
What Is Not Covered	Please refer to Part 4 - General Exclusions.

Section 7 - Hospital Confinement Benefit	
What Is Covered	If, during the Period of Insurance, while You are on a Journey, and as a result of Accidental Injury or Sickness You are necessarily Confined in a Hospital Overseas and/or You are immediately Confined in a Hospital in Singapore.
What We Will Pay	We will pay You the relevant Benefit up to the maximum sum insured specified in the Benefit Schedule subject to the terms and conditions of this Policy. The daily benefit amount shall be paid for each Day of Confinement from the first day of Confinement and up to the maximum sum insured specified in the Benefit Schedule. For this purpose, each day of Confinement shall be counted towards the total number of days of Confinement, notwithstanding that such days do not run consecutively. Provided further that this benefit shall be payable only if the following conditions are met: (i) Confinement must occur within thirty (30) days of the Accident causing the relevant Accidental Injury or Sickness; and (ii) Confinement must be considered medically necessary by a Doctor in his professional capacity.
What Is Not Covered	In addition to Part 4 - General Exclusions, We will not pay the Hospital Confinement Benefit in Overseas for any Confinement for any surgery or medical treatment, which in the opinion of a Doctor, could reasonably have been delayed until You return to Singapore.

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Section 8 - Chubb Assistance - Emergency Medical Evacuation	
What Is Covered	If, during the Period of Insurance and while on a Journey, You: (i) suffer an Accidental Injury or Sickness as diagnosed by a Doctor designated by Chubb Assistance; and (ii) the necessary medical treatment is not available, either at the nearest Hospital where You were transported to or in the immediate vicinity thereof, after suffering the Accidental Injury or Sickness, We may, based on the advice of a Doctor that You are medically fit to be evacuated, determine in our sole discretion, that You, should be evacuated to another location for the necessary medical treatment. Chubb Assistance or its authorised representative, shall arrange for the evacuation within a reasonable timeframe and utilise the best suited means based on the medical severity of Your condition, including but not limited to, air ambulance, surface ambulance, regular air transportation, railroad or any other appropriate means. All decisions as to the means of transportation and the final destination will be made by Chubb Assistance, or its authorised representative, and will be based solely upon medical necessity. You may in appropriate circumstances be returned to Singapore.
What We Will Pay	We shall pay directly to Chubb Assistance the Covered Expenses, up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy. If due to reasons beyond Your control, You are unable to notify Chubb Assistance to make the necessary evacuation arrangements, We shall, if satisfied that the evacuation was due to the necessary medical treatment not being available, either at the nearest Hospital where You were transported to or in the immediate vicinity thereof, reimburse You for expenses incurred in relation to the evacuation, up to the amount which Chubb Assistance would have incurred for services provided under the same circumstances, subject to the terms and conditions of this Policy. **ADDITIONAL DEFINTION** **Covered Expenses** means expenses for services provided and/or arranged by Chubb Assistance for the transportation, medical services and medical supplies necessarily incurred as a result of Your evacuation.
What Is Not Covered	In addition to Part 4 - General Exclusions, We will not pay for any of the following: (i) Any expenses incurred for services provided by another party for which You are not liable to pay, or any expenses already included in the cost of the Journey. (ii) Any expenses for a service not approved and arranged by Chubb Assistance or its authorised representative, except as otherwise mentioned in Section 8. (iii) Any treatment performed or ordered by a person who is not a Doctor. (iv) Any expenses incurred in relation to treatment that can be reasonably delayed until You return to Singapore.

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Section 9 - Chubb Assistance - Repatriation Of Mortal Remains	
What Is Covered	If, during the Period of Insurance, while You are on a Journey, You suffer death as a result of an Accidental Injury or Sickness, Chubb Assistance, or its authorised representative shall make the necessary arrangements for the return of Your mortal remains to Singapore or to Your Home Country.
What We Will Pay	We shall pay directly to Chubb Assistance the Covered Expenses for such repatriation and We shall reimburse to Your estate the expenses actually incurred Overseas for services and supplies by a mortician or undertaker, including the cost of embalming and cremation if so elected. All payments made by Us shall not exceed the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy. **ADDITIONAL DEFINITION** **Covered Expenses** means expenses for services provided and/or arranged by Chubb Assistance for the transportation, medical services and medical supplies necessarily incurred as a result of the repatriation of Your mortal remains.
What Is Not Covered	In addition to Part 4 - General Exclusions, We will not pay for any of the following: (i) Any expenses incurred for services provided by another party for which You are not liable to pay, or any expenses already included in the cost of the Journey. (ii) Any expenses incurred for the transportation of Your remains not approved and arranged by Chubb Assistance or its authorised representative.

Section 10 - Emergency Overseas Mobile Phone Charges	
What Is Covered	If, during the Period of Insurance, while You are on a Journey: (a) You suffer Accidental Injury or Sickness and incur charges for personal phone or standard line used for the sole purpose of engaging the services of Chubb Assistance, or an authorised representative of Chubb Assistance, during a medical emergency, and for which a medical claim has been submitted under Section 8 - Chubb Assistance -Emergency Evacuation or Section 9 - Chubb Assistance - Repatriation of Mortal Remains; or (b) You suffer a loss of Your passport, and incur charges for personal phone or standard line used for the sole purpose of engaging the assistance of Your Home Country's embassy or consulate. **ADDITIONAL CONDITION** Charges incurred must be supported by an itemised statement of charges.
What We Will Pay	We will reimburse You in respect of Emergency Mobile Phone Charges up to the maximum sum insured as specified in the Benefit Schedule, subject to the terms and conditions of this Policy.
What Is Not Covered	In addition to Part 4 - General Exclusions, We will not pay for any public telephone charges using an international calling card.

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Section 11 - Personal Liability	
What Is Covered	If, as a result of an Occurrence, first happening during the Period of Insurance, while You are on a Journey, You commit an act of negligence which results in You becoming legally liable to pay Compensation for: (i) Death or Accidental Injury to any third party; or (ii) Accidental Property Damage to any third party. **ADDITIONAL DEFINITION** **Compensation** means monies paid or payable by judgment or settlement together with any defence costs and any liability on Your part to pay legal costs and expenses. **Occurrence** means an event including continuous or repeated exposure to substantially the same general conditions which results in Death or Accidental Injury or Property Damage neither expected nor intended from the standpoint of the Insured Person. All events of a series consequent on or attributable to one source or original cause are deemed one Occurrence. **Pollutant** means solid, liquid, gaseous or thermal irritant or contaminant, including but not limited to smoke, vapours, soot, fumes, acids, alkalis, chemicals and waste. Waste includes material to be recycled, reconditioned or reclaimed. **Property Damage** means any physical damage to, destruction of, or loss of use of tangible property. **ADDITIONAL CONDITION** You must not make any offer or promise of payment or admit any liability or fault to any other party, or become involved in any litigation without Our written approval.
What We Will Pay	We will reimburse You up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.
What Is Not Covered	In addition to Part 4 - General Exclusions, We will not pay for any of the following: (1) Any Property Damage to the property of or Accidental Injury to any person who is Your relative or employee or deemed by law to be Your employee. (2) Property Damage to property belonging to or held in trust by You, or while in Your custody or control. (3) Any liability assumed under contract. (4) Liability arising out of any wilful, malicious or unlawful act or omission on Your part. (5) Liability arising from the negligent supervision or vicarious liability for the acts of a minor. (6) Liability arising from the ownership, possession or use of vehicles, aircraft, firearms or animals. (7) Liability arising directly or indirectly from, in respect of, or due to ownership or occupation of land or buildings (other than occupation only of any temporary residence). (8) Liability arising out of past or present business, trade or professional activities, including the rendering of or failure to render business, trade or professional services. (9) Any criminal proceedings taken against You whether You are actually convicted or not. (10) Liability arising out of the transmission of communicable disease by You. (11) The possession or use of any controlled substance/drugs unless prescribed by a Doctor. (12) Sexual molestation, corporal punishment, physical or mental abuse. (13) The discharge, dispersal, release, seepage, migration or escape of Pollutants, including the cost of testing, monitoring, treating, detoxifying, removing, neutralising or cleaning up Pollutants; or the cost of preventing the escape of Pollutants. (14) punitive, aggravated or exemplary damages.

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Section 12 - Legal Expenses	
What Is Covered	If, during the Period of Insurance, while You are on the Journey, You incur legal expenses as a result of false arrest or wrongful detention by any government or public authority. **ADDITIONAL CONDITION** All legal expenses and representation must be approved by Us or Chubb Assistance or an authorised representative of Chubb Assistance.
What We Will Pay	We will reimburse You up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.
What Is Not Covered	Please refer to Part 4 - General Exclusions.

Section 13 - Journey Cancellation	
What Is Covered	If, You are forced to cancel any part of Your Journey as the direct and necessary result of any Specified Causes occurring within sixty (60) days for events (i) to (iv) and within seven (7) days for events (v) to (vi) prior to the Scheduled Departure Date. This coverage is effective only if this Policy is purchased before You become aware of any circumstances which could lead to the disruption of Your Journey. **ADDITIONAL DEFINITIONS** **Specified Causes** means (i) You dying or becoming ill or sustaining Accidental Injury rendering You unfit to travel in the opinion of a Doctor; (ii) the unexpected death of Your Family Member or Travel Companion, or Accidental Injury or Sickness of such person which the Doctor certified as being life-threatening and which resulted in You cancelling Your Journey; (iii) compulsory quarantine, subpoena or hijack of You or Travel Companion; (iv) cancellation of scheduled Public Conveyance services consequent upon Strike, Riot or Civil Commotion; (v) Your residence in Singapore becoming uninhabitable following fire, storm, or flood occurring such that Your presence is required on the premises on the Scheduled Departure Date; (vi) Natural Disasters which prevent You from commencing Your Journey and this must supported by travel advice from relevant authority. **Cancellation Expenses** mean loss of deposits, or charges for advance payments for travel or accommodation or other charges which have not been or will not be used, but which become forfeited or payable under contract.
What We Will Pay	We will reimburse You in respect of Cancellation Expenses up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy. There will be no further payment by Us for any Cancellation Expenses if replacement administrative expenses in respect of the change of traveler are paid by Us.

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What Is Not Covered	In addition to Part 4 - General Exclusions, We will not pay for any of the following under Journey Cancellation: 1. any change of plans on Your part or that of any other person to travel; 2. You, Your Family Member or Travel Companion's financial circumstances or any contractual or business obligation; 3. financial default (whether full or partial suspension of operations due financial circumstances following a filing of bankruptcy) or failure to provide promised services by the person, agency, tour operator or organisation with whom You made Your travel arrangements. Any loss that is covered by any other existing insurance scheme, government programme or which will be paid or refunded by a hotel, carrier or travel agent or any other provider of travel and/or accommodation; 4. Compensation for any air miles or holiday points You used to pay for the Journey in part or in full. Once You cancel Your Journey and make a claim under this Section of Your Single Trip Policy, Your Policy shall be terminated upon cancellation of Your Journey. For the avoidance of doubt, the Policy continues to have force and effect with regards to other Insured Person(s) in a Family Plan who continue with the Journey.

Section 14 - Journey Postponement

What Is Covered	If, You are forced to postpone Your Journey as the direct and necessary result of any **Specified Causes** (as defined in Section 13 - Journey Cancellation) occurring within sixty (60) days prior to the Scheduled Departure Date. This coverage is effective only if this Policy is purchased before You become aware of any circumstances which could lead to the disruption of Your Journey. **ADDITIONAL DEFINITION** **Postponement Expenses** mean the resulting administrative charges incurred to postpone the Journey: (a) which full payment was made by You; (b) for which You are legally liable for; and (c) which are not recoverable from any other source.
What We Will Pay	We will reimburse You in respect of Postponement Expenses up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.
What Is Not Covered	In addition to Part 4 - General Exclusions, We will not pay for any of the following under Journey Curtailment: 1. any change of plans on Your part or that of any other person to travel; 2. You, Your Family Member or Travel Companion's financial circumstances or any contractual or business obligation; 3. financial default (whether full or partial suspension of operations due financial circumstances following a filing of bankruptcy) or failure to provide promised services by the person, agency, tour operator or organisation with whom You made Your travel arrangements. Any loss that is covered by any other existing insurance scheme, government programme or which will be paid or refunded by a hotel, carrier or travel agent or any other provider of travel and/or accommodation; 4. Compensation for any air miles or holiday points You used to pay for the Journey in part or in full.

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Section 15 - Journey Curtailment	
What Is Covered	If, during the Period of Insurance, while You are on a Journey, You are forced to curtail Your Journey and to return directly to Singapore or You have to alter the itinerary of any part of a planned Journey during the course of that Journey, as the direct and necessary result of any **Specified Causes** (as defined in Section 13 - Journey Cancellation). This coverage is effective only if this Policy is purchased before You became aware of any circumstances which could lead to the disruption of Your Journey. **ADDITIONAL DEFINITIONS** **Curtailment Expenses** means: (i) loss of deposits, advance payments for travel or accommodation or other charges (excluding cost of the original travel ticket for returning to Singapore), which have not been and will not be used but become forfeited or payable under contract; (ii) any additional administrative expenses incurred where it is possible to amend the original travel ticket or (iii) additional travel expenses (limited to economy class fare) if it is not possible to amend the original travel ticket as confirmed by the carrier/travel operator resulting from Specified Cause (as defined in Section 13 - Journey Cancellation).
What We Will Pay	We will reimburse You in respect of **Curtailment Expenses** incurred up to the maximum sum insured specified in the Benefit Schedule subject to the terms and conditions of this Policy.
What Is Not Covered	In addition to Part 4 - General Exclusions, We will not pay for any of the following under Journey Curtailment: 1. any change of plans on Your part or that of any other person to travel; 2. You, Your Family Member or Travel Companion's financial circumstances or any contractual or business obligation; 3. financial default (whether full or partial suspension of operations due financial circumstances following a filing of bankruptcy) or failure to provide promised services by the person, agency, tour operator or organisation with whom You made Your travel arrangements. Any loss that is covered by any other existing insurance scheme, government programme or which will be paid or refunded by a hotel, carrier or travel agent or any other provider of travel and/or accommodation; 4. Compensation for any air miles or holiday points You used to pay for the Journey in part or in full.

Section 16 - Replacement Traveller	
What Is Covered	If, You are travelling together with another person and that person is forced to cancel the Journey as the direct and necessary result of any **Specified Causes** (as defined in Section 13 - Journey Cancellation), and another person takes his place and proceeds with the Journey. This coverage is effective only if this Policy is purchased before You become aware of any circumstances which could lead to the disruption of Your Journey.
What We Will Pay	We will reimburse You for the administrative fees or charges incurred in making the necessary changes in travel and/or accommodation arrangements to enable this other person to take over the place for that Journey up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.
What Is Not Covered	In addition to Part 4 - General Exclusions, We will not pay for more than one incident of change of traveller.

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Section 17 - Loss Of Advance Payment Due To Insolvency Of Travel Agent	
What Is Covered	If, You are forced to cancel the Journey as the direct and necessary result of financial default (meaning full suspension of operations due to financial circumstances following a filing of bankruptcy) by a Registered Travel Agent in Singapore. **ADDITIONAL DEFINITIONS** **Registered Travel Agent** means Licensee or Trade Specific Agents that is subjected to Section 7(4) Travel Agents Act (Chapter 334). **Licensee** means a non-Trade Specific Agent or Trade Specific Agents registered in Singapore.
What We Will Pay	We will reimburse You in respect of the deposit or loss of advance payment for travel and/or accommodation expenses up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy. This coverage is effective only if You have paid a deposit or advance payment for travel and/or accommodation expenses equal to or exceeding five hundred dollars ($500) in respect of any one Insured Person or an aggregate purchase price equal to or exceeding one thousand dollars ($1,000) including Goods and Service Tax and this Policy is purchased before You become aware of any circumstances which could lead to the disruption of Your Journey.
What Is Not Covered	Please refer to Part 4 - General Exclusions.

Section 18 - Travel Disruption	
What Is Covered	If, during the Period of Insurance, while You are on a Journey, (a) the departure of the Public Conveyance in which You had arranged to travel is delayed at any single location Overseas due to: (i) strike or industrial action; (ii) adverse weather conditions; (iii) mechanical breakdown/derangement of the Public Conveyance; (iv) due to grounding of the Public Conveyance as a result of mechanical or structural defect, (v) any event leading to airspace restriction or airport closure. (b) You are denied boarding on a confirmed scheduled flight as stated in Your travel tickets due to overbooking and no alternative transportation is made available to You or (c) Your confirmed onward travel connection Overseas is missed at the transfer point due to the late arrival of Your incoming confirmed connecting scheduled Public Conveyance and no onward transportation is available to You or (d) the Public Conveyance in which You are travelling is diverted at any single location for at least four (4) consecutive hours from the time specified in Your travel itinerary supplied to You due to: (i) adverse weather conditions; (ii) any event leading to airspace restriction or airport closure.
What We Will Pay	We will pay You the relevant Benefit for the first four (4) consecutive hours of delay (the delay being calculated from actual departure time of the Public Conveyance and the original scheduled departure time specified in Your travel itinerary), and subsequent every twelve (12) consecutive hours of delay, up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

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	In the event after You have checked-in in Singapore, the delay is in Singapore for the same reasons listed above, and this Policy must be purchased before You become aware of any circumstance which could lead to disruption of Your Journey, We will only pay You the relevant Benefit for the first four (4) consecutive hours of departure delay. The delay must be verified in writing by the operator(s) of the Public Conveyance or their handling agent(s) as well as the number of hours delayed and the reason for the delay. **ADDITIONAL CONDITION** (a) We will only pay up to the maximum sum insured specified in the Benefit Schedule regardless of the number of Insured Person(s) in a Family Plan as stated in the Certificate of Insurance for the same Journey.
What Is Not Covered	In addition to Part 4 - General Exclusions, We will not pay for any of the following: 1. Your failure to check in according to the itinerary supplied to You. 2. strike or industrial action existing on the date You applied for cover under this Policy. 3. Your late arrival at the airport or port after check-in or boarding time (except if the late arrival is due to strike or industrial action).

Section 19 - Loss Or Damage Of Personal Property, Baggage And Money

What Is Covered	If, during the Period of Insurance, while You are on a Journey Overseas, You sustain loss or damage of Personal Property and Baggage and Money due to robbery, theft, burglary or any attempt thereof. **ADDITIONAL DEFINITIONS** **Money** means coins, bank notes, postal or money orders or signed travellers' cheques. **Personal Property and Baggage** means personal goods belonging including Portable Computers to You which are taken on the Journey or acquired by You and carried on Your person or hand-carried or checked-in as accompanied baggage with the carrier during the Journey. **Portable Computers** means the complete laptop computers including accessories or attachments that come as standard equipment with the laptop. Any handheld computers, tablets (including but not limited to iPads, Samsung Galaxy tablets) or similar devices are excluded from this category. **Public Place** means any place the public has access to. **ADDITIONAL CONDITIONS** (a) The loss or damage of each article must be accompanied by proof of purchase such as but not limited to receipts, bank statements or credit card statements. If no proof of purchase is provided, We may decline the claim or accept it at a reduced value. (b) The loss must be reported to police or relevant authority Overseas having jurisdiction where the loss occurred, within twenty-four (24) hours after the incident. Any claim must be accompanied by a copy of a police report or a report issued by the relevant authority evidencing such loss. (c) You must take every possible safeguard to ensure the security of Your Money. (d) We will only pay for loss or damage of Your checked-in baggage that is tagged under Your name by the airline or service provider. Any claims that result from You losing Your baggage or it being damaged while being held by an airline or service provider should be made to the airline or service provider first and must be accompanied by proof of compensation received from the airline or service provider or where such compensation is denied, proof of such denial.

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What We Will Pay	(a) We will only pay up to a maximum of three hundred dollars ($300) for loss of Money and up to a maximum of five hundred dollars ($500) for any one article or a pair or a set of articles or up to a maximum of one thousand dollars ($1,000) for Portable Computers. (b) We will only pay up to a maximum of five hundred dollars ($500) for loss of Money and up to the maximum sum insured specified in the Benefit Schedule regardless of the number of Insured Person(s) in a Family Plan stated in the Certificate of Insurance for the same Journey subject to the terms and conditions of this Policy. (c) We may make payment subject to due allowance of wear and tear and depreciation or at Our option replace or repair such articles.
What Is Not Covered	In addition to Part 4 - General Exclusions, We will not pay for any of the following: 1. loss or damage of baggage caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process or while actually being worked upon or resulting therefrom; 2. loss or damage of baggage caused by mechanical or electrical breakdown or derangement or damage sustained due to any process initiated by You to repair, clean or alter any baggage; 3. loss or damage of baggage resulting directly or directly from insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authorities in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or customs regulations, confiscation by order of any government or public authority or risk of contraband or illegal transportation or trade; 4. loss or damage of property from confiscation or retention by customs or other officials; 5. loss or damage of property as a result of Your failure to take due and reasonable care and precautions to safe-guard and secure such property; 6. loss or damage of watches and Portable Computers not carried as hand-carried baggage or kept under Your supervision; 7. loss of data recorded on tapes, cards, discs or otherwise, including the cost of reproducing the data; 8. damage or breakages of fragile or brittles articles; 9. loss or damage not reported to either police or relevant authority Overseas having jurisdiction where the loss or damage occurred within twenty-four (24) hours of the discovery of such loss or damage; 10. loss or damage of property whilst in the custody of an airline or other carrier, unless reported immediately on discovery and, in the case of an airline, a Property Irregularity Report is obtained; 11. loss or damage to property insured under other insurance policy, or otherwise reimbursed by a common carrier or a hotel; 12. loss or damage to property left unattended in a Public Place; 13. loss or damage to property left unattended in any motor vehicle (unless stored in the locked boot or compartment); 14. devaluation of currency or shortage due to errors or omissions during any transactions involving money; 15. loss due to confiscation or detention by customs or any other authority; 16. loss of postal money orders or travellers' cheques not immediately reported to the local branch or agent of the issuing authority.

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	PROPERTY NOT COVERED We will not pay for damage to or loss of any of the following: (i) animals; (ii) motor vehicles, aircraft, and other conveyances or equipment or parts pertaining to such conveyances; (iii) artificial limbs, false teeth, any type of eyeglasses, contact lenses or corneal lenses; (iv) tickets, except for administrative fees required to reissue tickets (v) coupons, negotiable instruments, title deeds, manuscripts, money, stamps, stocks and bonds, postal or money orders, securities of any kind; (vi) property shipped as freight, or shipped prior to the Scheduled Departure Date; (vii) cards; including but not limited to credit card(s), cash card, identity card, Ez-Link card, driving license. (viii) contraband; (ix) business goods or samples/prototypes or equipment of any kind or any products/ components meant for trade; (x) hired or leased equipment; (xi) any consumable and/or any perishable item(s); (xii) computers (including software and accessories) other than Portable Computers; (xiii) Golf Equipment (as defined in Section 27 - Golf); (xiv) Ski Equipment (as defined in Section 28 - Skiing); (xv) Jewellery (as defined in Section 32 - Personal Effects); (xvi) cash or cash equivalents, bank note(s), casino chip(s), voucher(s); (xvii) musical instrument, household effect(s), antique(s), artifact(s), painting(s), object(s) of art, gem stone(s); (xviii)derangement or breakage of fragile or brittle articles.

Section 20 - Baggage Delay	
What Is Covered	If, during the Period of Insurance, while You are on a Journey, any of Your checked-in baggage is delayed by a Public Conveyance operator and is not delivered to You within six (6) hours of Your arrival at the scheduled destination Overseas.
What We Will Pay	We will pay You the relevant Benefit for every full six (6) consecutive hours of delay up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy. In the event the checked-in luggage is delayed upon returning to Singapore for a minimum of six (6) consecutive hours, We will pay You a maximum of one hundred dollars ($100) for the baggage delay. We will only pay up to the maximum sum insured specified in the Benefit Schedule regardless of the number of Insured Person(s) in a Family Plan stated in the Certificate of Insurance for the same Journey. The delay must be verified in writing by the operator(s) of the Public Conveyance or their handling agent(s) as well as the number of hours delayed and the reason for the delay.
What Is Not Covered	Please refer to Part 4 - General Exclusions.

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Section 21 - Loss or Damage to Travel Documents	
What Is Covered	If, during the Period of Insurance, while You are on a Journey, You sustain loss of or damage to Your Travel Documents due to robbery, theft or burglary or any attempt thereof. **ADDITIONAL DEFINITION** **Travel Documents** means documents or identification required for Your Journey including but not limited to driving license, passport, visas or travel tickets. **ADDITIONAL CONDITIONS** (a) The loss must be reported to police or relevant authority Overseas having jurisdiction where the loss occurred, within twenty-four (24) hours after the incident. Any claim must be accompanied by a copy of a police report or a report issued by the relevant authority evidencing such loss. (b) You must take every possible safeguard to ensure the security of Your Travel Documents.
What We Will Pay	We will reimburse You the cost of replacement of Your Travel Documents, including additional transport and accommodation expenses incurred for the sole purpose of replacing Your Travel Documents up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.
What Is Not Covered	In addition to Part 4 - General Exclusions, We will not pay for any of the following: 1. loss due to confiscation or detention by customs or any other authority; or 2. loss not reported to either police or relevant authority Overseas having jurisdiction where the loss occurred within twenty-four (24) hours of the discovery of such loss.

Section 22 - Hijack/Kidnap/Hostage	
What Is Covered	If, during the Period of Insurance, while You are on a Journey, You are detained on a Public Conveyance due to it being hijacked or You are kidnapped or wrongly confined, abducted or restrained by criminal force. **ADDITIONAL CONDITIONS** (a) We will only pay up to the maximum sum insured specified in the Benefit Schedule regardless of the number of Insured Person(s) stated in the Certificate of Insurance for the same Journey. (b) Any claims must be accompanied by a police report having jurisdiction at the place of loss or a report issued by the carrier confirming that You were a victim of the Hijack and the duration of such Hijack. **ADDITIONAL DEFINITION** **Hijack** means any seizure or exercise of control by force or violence or threat of force or violence and with wrongful intent of a Public Conveyance.
What We Will Pay	We will pay You the relevant Benefit for each six (6) hours period that the Hijack/kidnap/hostage continues, up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.
What Is Not Covered	In addition to Part 4 - General Exclusions, We will not pay for the following: 1. Kidnapping by You or Your Family Member whether acting alone or in collusion with others.

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Section 23 - Accommodation Cancellation	
What Is Covered	If, during the Period of Insurance, while You are on a Journey and You are denied access to Your pre-booked accomodation whilst Overseas due to: (a) any of the causes specified under Section 18 - Travel Disruption; or (b) a lockdown that is publicly reported through general media.
What We Will Pay	We will reimburse You the accommodation expenses which you have paid in advance and which is non-refundable or which become forfeited or payable under contract, up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.
What Is Not Covered	In addition to Part 4 - General Exclusions, We will not pay for any of the following: 1. Your failure to check-in according to the itinerary supplied to You. 2. strike or industrial action existing on the date You applied for cover under this Policy. 3. Your late arrival at the airport or port after check-in or boarding time (except if the late arrival is due to strike or industrial action).

Section 24 - Terrorism Extension	
What Is Covered	In the event of a claim arising directly from any Act of Terrorism, this Policy is extended to cover You while You are on a Journey under all Sections of Benefits (except Section 13 - Journey Cancellation).
What We Will Pay	We will pay You up to the maximum sum insured specified in the Benefit Schedule subject to the terms, conditions and exclusions of this Policy.
What Is Not Covered	Please refer to Part 4 - General Exclusions.

Optional: Add-Ons (with payment of additional premium)

Section 25 - Life Event	
What Is Covered	If, You are forced to cancel/postpone Your wedding photo shoot in Overseas as the direct and necessary result of any Specified Causes (as defined in Section 13 - Journey Cancellation) occurring within thirty (30) days prior to the Scheduled Departure Date. This coverage is effective only if this Policy is purchased before You become aware of any circumstances which could lead to the disruption of Your Journey.
What We Will Pay	We will reimburse You the expenses You had paid in advance for the wedding photo shoot which becomes forfeited/non-refundable or We will pay any administrative expenses incurred in respect of postponement of the wedding photo shoot up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

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What Is Not Covered	In addition to Part 4 - General Exclusions, We will not pay for any of the following: 1. any change of plans on Your part to travel; 2. You, Your Family Member or Travel Companion's financial circumstances or any contractual or business obligation; 3. financial default (whether full or partial suspension of operations due financial circumstances following a filing of bankruptcy) or failure to provide promised services by the person, agency, tour operator or organisation with whom You made Your travel arrangements. 4. any loss that is covered by any other existing insurance scheme, government programme or which will be paid or refunded by a hotel, carrier or travel agent or any other provider of travel and/or accommodation. 5. compensation for any air miles or holiday points You have used to pay for the Journey in part or in full.

Section 26 - Lifestyle

26(A) Alternative Accommodation Expenses

What Is Covered	If, during the Period of Insurance, while You are on a Journey, and Your usual place of residence in Singapore that was left vacant and becomes uninhabitable due to the following perils: (a) fire, (b) explosions; (c) bursting or overflowing of domestic water tanks, apparatus or pipes (forming part of the domestic fixed water system), washing machine or water mains; or (d) Strike, Riot or Civil Commotion.
What We Will Pay	We will reimburse You up to a maximum of five (5) consecutive days of alternative accommodation expenses incurred, up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of the Policy.
What Is Not Covered	In addition to Part 4 - General Exclusions, We will not pay for any of the following: 1. escape of water or oil from any washing machine, dishwasher or fixed domestic water or heating installation if Your usual place of residence is unoccupied.

26(B) Loss of Frequent Flyer Points

What Is Covered	If, You purchase an airline ticket (or other travel and/or accommodation expense) using frequent flyer points or similar reward points and the airline ticket (or other travel and/or accommodation expense) is subsequently cancelled as a result of any Specified Cause (as defined in Section 13 - Journey Cancellation) and the loss of such points cannot be recovered from any other source. This coverage is effective only if this Policy is purchased before You become aware of any circumstances which could lead to the disruption of Your Journey.
What We Will Pay	We will reimburse You the retail price for that ticket (or other travel and/or accommodation expense) at the time it was issued up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.
What Is Not Covered	Please refer to Part 4 - General Exclusions.

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26(C) Rental Vehicle Excess	
What Is Covered	If, during the Period of Insurance, while You are on a Journey, You become legally liable to pay a rental vehicle excess as a result of an Accidental collision involving two or more motorised vehicles, or theft of a rental vehicle whilst in Your control. **ADDITIONAL CONDITIONS** (a) You must be either the named driver or co-driver of the rental vehicle. (b) The rental vehicle must be hired from a licensed rental agency. (c) As part of the hiring arrangement You must take up all comprehensive motor insurance against loss or damage to rental vehicle during the rental period. (d) You must comply with all requirements of the rental organisation under the hiring agreement and of the insurer under such insurance, as well as the laws, rules and regulations of the country.
What We Will Pay	We will reimburse You for the excess up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.
What Is Not Covered	In addition to Part 4 - General Exclusions, We will not pay for any of the following: 1. Loss or damage arising from operation of the rental vehicle in violation of the terms of the rental agreement or the rental motor vehicle insurance policy, or loss or damage which occurs beyond the limits of any public roads or in the violation of laws, rules and regulations of the country. 2. Loss or damage arising from wear and tear, gradual deterioration, damage from insects or vermin, inherent vice, latent defect or damage.
26(D) Rental Vehicle Return	
What Is Covered	If, during the Period of Insurance, whilst You are on a Journey and You are not able to return Your rented vehicle due to Your Hospital Confinement.
What We Will Pay	We will reimburse You for the costs of returning Your rental vehicle to the nearest rental vehicle depot, up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.
What Is Not Covered	In addition to Part 4 - General Exclusions, We will only pay for one (1) claim either under 26(A) Alternative Accomodation Expenses or 26(B) Loss of Frequent Flyer Points arising from the same event.
26(E) Entertainment Disruption	
What Is Covered	If, during the Period of Insurance, whilst You are on a Journey, You are not able to utilize any Entertainment Ticket(s) which You have purchased in advance due to any of the Specified Causes (as defined under Section 13 - Journey Cancellation). This coverage is effective only if this Policy is purchased before You become aware of any circumstances which could lead to the disruption of Your Journey. **ADDITIONAL DEFINITION** **Entertainment Tickets** means tickets granting admission to theme parks, musicals, plays, theatre or drama performances, concerts and sports events.
What We Will Pay	We will reimburse You for the non-refundable, unused portion of Your Entertainment Ticket(s) up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

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What Is Not Covered	In addition to Part 4 - General Exclusions, We will not pay for any of the following: 1. any change of plans on Your part to travel; 2. You, Your Family Member or Travel Companion's financial circumstances or any contractual or business obligation; 3. financial default (whether full or partial suspension of operations due financial circumstances following a filing of bankruptcy) or failure to provide promised services by the person, agency, tour operator or organisation with whom You made Your travel arrangements. 4. any loss that is covered by any other existing insurance scheme, government programme or which will be paid or refunded by a hotel, carrier or travel agent or any other provider of travel and/or accommodation.

Section 27 - Golf

27(A) Hole-In-One

What Is Covered	If, during the Period of Insurance, while You are on a Journey, You score a Hole-In-One while playing golf. **ADDITIONAL DEFINITION** **Hospitality Expenses** means customary food and beverages purchased at the golf club house for the purpose of celebrating the Hole-in-One scored by You. **ADDITIONAL CONDITION** Any claims for reimburse must be accompanied by a copy of the certificate for the Hole-In-One issued by the club and original receipts supporting the Hospitality Expenses.
What We Will Pay	We will indemnify You for the Hospitality Expenses incurred up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.
What Is Not Covered	Please refer to Part 4 - General Exclusions.

27(B) Golf Equipment

What Is Covered	If, during the Period of Insurance, while You are on a Journey, You sustain loss or damage to Your Golf Equipment due to robbery, theft, burglary or any attempt thereof. **ADDITIONAL DEFINITION** **Golf Equipment** means golf clubs, golf bag, golf shoes and on motorised golf trolley. **ADDITIONAL CONDITIONS** (a) All Golf Equipment must be owned by You and not hired by, loaned or entrusted to You. (b) We may make payment subject to due allowance of wear and tear and depreciation or at Our option to replace or repair such items. (c) The loss or damage must be reported to police or relevant authority Overseas having jurisdiction where the loss or damage occurred within twenty-four (24) hours of such loss or damage. Any claims for indemnity under this section must be accompanied by a copy of a police report or a report issued by the relevant authority evidencing such loss. (d) We will only pay for loss or damage of Your checked-in Golf Equipment that is tagged under Your name by the airline or service provider. Any claims that result from You losing Your Golf Equipment or it being damaged while being held by an airline or service provider should be made to the airline or service provider first and must be accompanied by proof of compensation received from the airline or service provider or where such compensation is denied, proof of such denial.
What We Will Pay	We will reimburse You in respect of such loss up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

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What Is Not Covered	In addition to Part 4 - General Exclusions, We will not be paying any of the following: 1. loss or damage occurring during the use of the Golf Equipment; 2. loss or damage of Golf Equipment caused by wear and tear, gradual deterioration, destruction by moths, vermin, inherent vice; 3. loss or damage arising from confiscation or retention of the Golf Equipment by customs or other officials; or 4. loss or damage as a result of Your failure to take due and reasonable care and precautions to safeguard and secure the Golf Equipment.

27(C) Unused Green Fees

What Is Covered	If, during the Period of Insurance, while You are on a Journey, You are prevented from playing golf as a result of Accidental Injury or Sickness. **ADDITIONAL CONDITION** Any claims for indemnity must be accompanied by a copy of a medical report from the Doctor substantiating the Accidental Injury or Sickness and confirming Your inability to play golf as a result of such Accidental Injury or Sickness during the period for which the indemnity is being claimed
What We Will Pay	We will reimburse You for any non-refundable, pre-paid and unused green fees up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.
What Is Not Covered	Please refer to Part 4 - General Exclusions.

Section 28 - Skiing

28(A) Ski Equipment

What Is Covered	If, during the Period of Insurance, whilst You are on a Journey, You sustain loss or damage to Your Ski Equipment due to robbery, theft, burglary or any attempt thereof. **ADDITIONAL DEFINITION** **Ski Equipment** means skis (including bindings), ski boots, ski poles, snowboards (including bindings) and snowboard boots. **ADDITIONAL CONDITIONS** (a) We will reimburse up to one thousand dollars ($1,000) for each item or each pair or a set of items; (b) All Ski Equipment must be owned by You and not hired by, loaned or entrusted to You; (c) We may make payment subject to allowance of wear and tear and depreciation or at Our absolute discretion, to replace or repair such items; (d) The loss or damage must be reported to police or relevant authority Overseas having jurisdiction where the loss or damage occurred within twenty- four (24) hours of such loss or damage. Any claim for reimbursement under this section must be accompanied by a copy of a police report or a report issued by the relevant authority evidencing such loss. (e) We will only pay for loss or damage of Your checked-in Ski Equipment that is tagged under Your name by the airline or service provider. Any claims that result from You losing Your Ski Equipment or it being damaged while being held by an airline or service provider should be made to the airline or service provider first and must be accompanied by proof of compensation received from the airline or service provider or where such compensation is denied, proof of such denial.
What We Will Pay	We will reimburse You in respect of such loss up to the maximum sum insured specified in the Benefit Schedule subject to the terms and conditions of this Policy.

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What Is Not Covered	In addition to Part 4 - General Exclusions, We will not pay for any of the following: 1. loss or damage occurring during the use of the Ski Equipment; 2. loss or damage to the Ski Equipment caused by wear and tear, gradual deterioration, destruction by moths, vermin, inherent vice; 3. loss or damage arising from confiscation or retention of the Ski Equipment by customs or other officials; 4. loss or damage as a result of Your failure to take due and reasonable care and precaution to safeguard and secure the Ski Equipment.
28(B) Ski Track/Piste Closure	
What Is Covered	If, during the Period of Insurance, whilst You are on a Journey, You are prevented from skiing due to closure of ski track/piste at the pre-booked resort due to bad weather or any unforeseen circumstances beyond Your control. **ADDITIONAL CONDITION** Any claim must be accompanied by a copy of written confirmation from the resort management confirming the number of days and reason of ski track/piste closure.
What We Will Pay	We will pay You the relevant Benefit amount specified in the Benefit Schedule for each day of ski track/piste closure, up to the maximum sum insured specified in the Benefit Schedule subject to the terms and conditions of this Policy.
What Is Not Covered	Please refer to Part 4 - General Exclusions.
28(C) Unused Ski Equipment Hire, Lift Passes And Ski School Expenses	
What Is Covered	If, during the Period of Insurance, whilst You are on a Journey, You are prevented from skiing as a result of Accidental Injury or Sickness. **ADDITIONAL CONDITION** Any claim must be accompanied by a Doctor's memo confirming Your inability to ski during the period for which the reimbursement is being claimed due to the Accidental Injury or Sickness suffered by You**.**
What We Will Pay	We will reimburse You any non-refundable, pre-paid Ski Equipment (as defined in (A)) hire, lift passes and unused ski school expenses, up to the maximum sum insured specified in the Benefit Schedule subject to the terms and conditions of this Policy.
What Is Not Covered	Please refer to Part 4 - General Exclusions.
28(D) Replacement of Ski Pass or Ski Lift Pass	
What Is Covered	If, during the Period of Insurance, whilst You are on a Journey, Your ski pass or ski lift pass is lost due to robbery, theft, burglary or any attempt thereof. **ADDITIONAL CONDITION** You must report the loss to police or relevant authority Overseas within twenty-four (24) hours of such loss and provide a copy of the police report or a report issued by the relevant authority evidencing such loss.
What We Will Pay	We will reimburse You the cost of replacing the stolen ski pass or ski lift pass up to the maximum sum insured specified in the Benefit Schedule subject to the terms and conditions of this Policy.
What Is Not Covered	Please refer to Part 4 - General Exclusions.

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Section 29 - Adventurous Sports	
What Is Covered	Notwithstanding Part 4 - General Exclusions, this Policy is extended to cover You in respect of death or Permanent Disablement as a direct result of Accidental Injury sustained whilst engaging in the following adventurous activities: Winter Sports: snowboarding, snow tubing, snow rafting, snow mobiling, glacier walking with a qualified guide Water Sports: diving up to forty (40) metres (subject to PADI Certification), white water rafting of Grade 4 and above with a qualified guide Biking Sports: mountain biking, quad biking, expedition bicycle touring, motor biking Outdoor Sports: Trekking/mountain trekking up to four thousand (4000) metres, 4 wheel driving adventure.
What We Will Pay	We will only pay up to the Policy Aggregate Limit specified in the Benefit Schedule, for Sections 1 to 24, where applicable, subject to the terms and conditions of this Policy. **ADDITIONAL DEFINITION** **Aggregate Limit** means Our total liabilities arising from all claims from Sections 1 to 24 and shall not exceed the amount shown in the Benefit Schedule.
What Is Not Covered	Please refer to Part 4 - General Exclusions.

Section 30 - Post Journey Medical Expenses	
What Is Covered	If, during the Period of Insurance, while You are on a Journey, You sustain Accidental Injury or Sickness but did not seek any medical treatment Overseas, You may seek medical and/or accidental dental treatment within two (2) days upon returning to Singapore and subsequently up to thirty-one (31) consecutive days from the date of Your return to Singapore. **ADDITIONAL DEFINITION** **Excess** means the first amount of any covered loss or expense incurred by You which **We** will not pay.
What We Will Pay	We will reimburse You the Medical Expenses incurred as a direct result of Accidental Injury or Sickness which You sustained Overseas, up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of the Policy.
What Is Not Covered	In addition to Part 4 - General Exclusions, We will not pay for any of the following: 1. any expenses incurred for prostheses, contact lenses, spectacles, hearing aids, dentures or medical equipment unless prescribed by a Doctor for the treatment of Accidental Injury or Sickness. 2. any expenses relating to specialist treatment not prescribed or referred by a Doctor in general practice. 3. any expenses incurred in relation to treatment by a Chinese Doctor. 4. Excess of fifty ($50) dollars for each and every claim.

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Section 31 - Personal Accident Due to Terrorism	
What Is Covered	In the event of a claim being payable under Section 1 - Accidental Death and Disablement arising directly from any Act of Terrorism.
What We Will Pay	We will pay to Your estate the additional Benefit amount for Your Accidental Death or to You the additional Benefit amount for Permanent Disablement suffered by You, up to the maximum sum insured specified in the Benefit Schedule, subject to the terms, and conditions of this Policy.
What Is Not Covered	Please refer to Part 4 - General Exclusions

Section 32 - Personal Effects	
What Is Covered	If, during the Period of Insurance, while You are on a Journey, You sustain loss or damage of Your Jewellery, Sports Equipment due to robbery, theft, burglary or any attempt thereof that is not payable under Section 19 - Loss or Damage to Personal Property, Baggage and Money. **ADDITIONAL DEFINITIONS** **Jewellery** mean objects such as rings, bracelets, brooches, necklaces, bangles, ear rings, lockets that are worn on the body as decoration which have inclusions of precious metals including but not limited to gold and silver with precious stone or semiprecious stones. **Sports Equipment** means any item of sports effects that is intended to be used whilst taking part in its related sport activity, other than Golf Equipment of Section 27 - Golf and Section 28 - Skiing. **ADDITIONAL CONDITIONS** (a) All Jewellery and Sporting Equipment must be owned by You and not hired by, loaned or entrusted to You. (b) The loss or damage must be reported to police or relevant authority Overseas having jurisdiction where the loss or damage occurred within twenty-four (24) hours from the incident. Any claims for indemnity under this section must be accompanied by a copy of a police report or a report issued by the relevant authority evidencing such loss.
What We Will Pay	We will reimburse You the amount that is not recoverable under Section 19 - Loss or Damage to Personal Property, Baggage and Money in respect of such loss up to the maximum sum insured subject to the terms and conditions of this Policy.
What Is Not Covered	In addition to Part 4 - General Exclusions, We will not pay more than the maximum sum insured per article, per set or pair of article specified in the Benefit Schedule.

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Part 8 Chubb Assistance - Scope Of Services (Tel No.: +65 6836 2922)

The services provided under Sections A to C of this Part 8 are by way of referral and arrangement only, and all expenses actually incurred are to be borne by You. Where expenses are incurred in relation to the services under Section D, these will be borne by Us. The services under Section E are provided upon the specified terms and conditions. These services are available only when You are on a Journey.

Section A - Pre-Trip Assistance:

1. **Visa Information Services**

   Chubb Assistance will provide information concerning visa requirements for foreign countries worldwide.

2. **Inoculation Information Services**

   Chubb Assistance will provide information concerning inoculation requirements for foreign countries worldwide.

3. **Weather Forecast Information Services**

   Chubb Assistance will provide information concerning weather and temperatures for foreign countries worldwide.

4. **Foreign Exchange Rate Information Services**

   Chubb Assistance will provide information concerning exchange rates of major currencies against the Singapore dollar.

Section B - Travel Assistance:

1. **Embassy Referral**

   Chubb Assistance will provide the address, telephone number and hours of opening of the nearest appropriate consulate and embassy worldwide.

2. **Legal Firm Referral**

   Chubb Assistance will provide the address, telephone number and hours of opening of the nearest appropriate legal firm.

3. **Lost Luggage Assistance**

   Chubb Assistance will assist You who have lost the luggage while travelling outside Singapore by contacting the appropriate authorities involved and providing directions for recovery.

4. **Lost Passport Assistance**

   Chubb Assistance will assist You who have lost a passport while travelling outside Singapore by contacting the appropriate authorities involved and providing directions for recovery.

5. **Interpreter Referral**

   Chubb Assistance will assist You by providing the address, telephone number and hours of operating of interpreters worldwide.

6. **Emergency Reservation for Airline and Hotel**

   Chubb Assistance will assist You in an emergency with travel and accommodation booking and ticketing while travelling outside Singapore.

7. **Lost Reporting Assistance**

   Chubb Assistance will provide the relevant advice should You lose Your credit card while travelling outside Singapore.

Section C - Medical Assistance:

1. **Telephone Medical Advice**

   Chubb Assistance will arrange for the provision of medical advice to You over the telephone.

2. **Medical Service Provider Referral**

   Chubb Assistance will provide You with information about physicians, hospitals, clinics, dentists and dental clinics worldwide.

Section D - Medical Arrangements:

1. **Arrangement of Hospital Admission**

   Chubb Assistance will assist You with hospital admission if Your medical condition is of such gravity as to require hospitalisation.

2. **Monitoring of Medical Condition during Hospitalisation**

   Chubb Assistance will monitor Your medical condition during hospitalization.

Section E - Medical Emergencies:

1. **Arrangement of Emergency Medical Evacuation**

   Refer to Part 7 Benefits - Section 8 - Chubb Assistance - Emergency Medical Evacuation.

2. **Arrangement of Repatriation of Mortal Remains**

   Refer to Part 7 Benefits- Section 9 - Chubb Assistance - Repatriation Of Mortal Remains.

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About Chubb in Singapore

Chubb is the world's largest publicly traded property and casualty insurer. Chubb Insurance Singapore Limited, via acquisitions by its predecessor companies, has been present in Singapore since 1948. Chubb in Singapore provides risk management and underwriting expertise for all major classes of general insurance, including Property & Casualty, Marine, Liability, Financial Lines and Group Personal Accident insurance. As one of the leading providers of Accident & Health insurance through direct marketing, the company partners with financial institutions and other companies to tailor individual policies for their clients and employees. In addition, it offers a suite of customised Personal & Specialty insurance solutions to meet the needs of consumers.

Over the years, Chubb in Singapore has established strong client relationships by offering responsive service, developing innovative products and providing market leadership built on financial strength.

More information can be found at www.chubb.com/sg

Contact Us

Chubb Insurance Singapore Limited
Co Regn. No.: 199702449H
138 Market Street
#11-01 CapitaGreen
Singapore 048946
O +65 6299 0988
F +65 6298 1055
www.chubb.com/sg

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