What Drives You Matters Most

Voyager Travel Insurance Policy

Travel with confidence knowing we're here to help

Understanding Your Policy

This Product Disclosure Document ("PDD") provides **you** with information about **our** Voyager Travel Insurance Policy ("policy") to help **you** understand its cover and determine if its coverage meets **your** needs.

If **you** purchase a policy, this PDD will become **your** policy wording and must be read together with **your Certificate of Insurance**, which collectively forms **your** contract of insurance with **us**.

All information provided to **us** in **your** application form, including declarations made over the phone, internet or in person would form the basis of this policy. **You** must answer all the questions in **your** application accurately and disclose all facts **you** know or could reasonably be expected to know that is relevant to **our** decision before this policy is issued. **Your** duty of disclosure also requires **you** to inform **us** of any information changes at any point. Otherwise, **we** may deny a claim or void this policy.

Please read this PDD and contact **us** at +65 6665 5555 if **you** have any questions before purchasing it.

Eligibility

To be eligible for cover under this policy the policy must be purchased before **your trip** commences, and:

- **Policyholder** must be an **adult** or **senior**;
- **Insureds** must be between 15 days old and below 81 years old on the start date of **your period of insurance**;
- **Insured children** below 12 years old must be accompanied by an **adult** guardian throughout the **trip**;
- **Insureds** must not be travelling against the advice or cautions of a **doctor**;
- **Insureds** must all be residents of Singapore and hold a valid NRIC or FIN; and
- A **trip** must start and end in Singapore, lasting no more than 90 days.

DirectAsia Travel Assist
24-hour assistance hotline +65 6991 3555

Medical and Travel Assistance

We provide worldwide medical and travel assistance services through **our** appointed assistance provider to support **you** during emergencies during **your trip** outside Singapore.

To access these services, **you** (or someone acting on **your** behalf) must contact **our** 24-hour assistance hotline at +65 6991 3555, providing **your** full name and policy number for verification. **We** will **reimburse you** for the call charges incurred in calling this hotline.

Benefits Summary Table

This table shows the maximum amounts **we** will pay an **insured person** per **trip** under this policy.

- Sub-limits and specific cover restrictions may apply.
- **Your** coverage is determined by the base and optional cover benefits stated in the **certificate of insurance**.
- Please refer to the policy wordings for the full terms, conditions, and exclusions that apply.

Cover benefits	Maximum Sum Insured Limits *(Refer to your COI for applicable insured limits)*
Covering Your Travel Plans	
Trip Cancellation and Disruption	$20,000
Travel Inconveniences	$1,000 • Sub-limit: $50 per 3 hours delay
Covering Your Belongings	
Belongings Damage or Loss	$5,000 • Sub-limits: ○ $500 per article, pair or set of items ○ $500 for all jewellery ○ $500 for loss of money ○ $500 for loss of travel documents ○ $500 for cameras and accessories ○ $500 for mobile phone ○ $1,000 in total for laptops and electronic devices
Luggage Delay	$1,000 • Sub-limits ○ $50 per 3 hours overseas ○ $50 after 3 hours delay in Singapore
Covering Your Well-Being	
Death and Permanent Disability	$300,000
Medical Expenses Incurred Overseas	$500,000 (base) or $750,000 (optional)
Medical Expenses in Singapore	$20,000 • One-time Excess: $30 if initial medical treatment not overseas
TCM Expenses	$500 • Excess: $30 per visit • Sub-limit: up to $50 per visit
Compassionate Visit	$5,000
Evacuation & Repatriation due to Emergency	$1,000,000
Personal Liability	$1,000,000
Optional Covers	
Adventure Cover	As per **Covering Your Well-Being** sections
Sports Equipment	$2,000 • Sub-limit: ○ $100 per day for replacement rental equipment
Special Events	$2,500
Rental Car Excess	$5,000

Contents

The sections of the policy wordings are found on the corresponding pages indicated. For quick access, **you** may click on the headers to reach the sections immediately.

Your Policy

The following sections describe the insurance coverage, general conditions, general exclusions, and specific exclusions applicable to each **insured** under this policy.

All coverage is limited up to the maximum sums **insured**, may be subject to a sub-limit where indicated in the policy wording and **your certificate of insurance**, and is on a per **insured person** per **trip** basis.

Please refer to **your certificate of insurance** for actual coverage and sums **insured**, including any optional covers applicable to **your** policy.

In this policy:

- the singular includes the plural and vice versa; and
- all dollar amounts referred in this policy are expressed in Singapore dollar.

This PDD must be read with **your certificate of insurance** together, which collectively forms **your** insurance contract with **us**.

Covering Your Travel Plans

Coverage for involuntary, unexpected and unavoidable changes in travel plans, before and during the trip

- Trip Cancellation and Disruption
- Travel Inconveniences

Trip Cancellation and Disruption

This section covers **you** for trip postponement, trip cancellation, trip shortening or trip disruption, due to circumstances beyond **your** control.

We will **reimburse** travel expenses, accommodation expenses and **entertainment expenses** if any covered event (as described below):

- happens within 30 days before **your** original departure date and leads to **your** entire **trip**:
    - being postponed to another date; or
    - being cancelled; or
- happens during **your trip**, causing **your trip** to be:
    - cut short while overseas; or
    - disrupted while overseas;

in each case, preventing **you** from starting or continuing **your trip**, and requiring **you** to make changes to **your** original travel plans. The covered events are:

- A **natural disaster** occurs at **your** planned destination;
- A strike, riot or civil commotion at **your** planned destination;
- An airport, port or station closure prevents **your public transport** from departing or arriving;
- **Your** travel agent registered with the Singapore Tourism Board or a licensed accommodation provider, becomes insolvent or bankrupt after **you** bought this policy, and **you** cannot start or continue **your trip** as a result;
- Death, **serious injury** or **serious illness** affecting **you**, a **family member** or a **travel companion**, confirmed in writing by a **doctor**;
- **You** or a **travel companion** is ordered to attend a court in Singapore;
- **You** are denied boarding **public transport** by local authorities or transport provider due to symptoms of an infectious disease;.
- **Your home** or business in Singapore suffer serious damage from burglary, fire, flood, typhoon, earthquake or landslip, making them uninhabitable such that in our reasonable opinion **you** will be expected to stay in Singapore or return to Singapore, as the case may be; or
- For trip disruption only, a fire breaks out at the accommodation **you** or any **insured** has booked, either before **you** leave Singapore or during **your trip** and the provider is no longer able to accommodate **you**.

Trip Cancellation and Disruption

Things to note for Trip Cancellation and Disruption

- **You** must:
  - have purchased this policy and incurred the expenses for **your trip** before any covered event happens;
  - inform **your** travel agent, airline, tour operator, cruise operator, **public transport** operator or accommodation provider as soon as **you** become aware of the need to change or cancel **your trip**;
  - have proactively pursued all compensation available to **you** and provide **us** with evidence of any formal rejection as well as any compensation **you** received or will receive.
- If a claim falls under more than one part of this section, **we** will only pay once, under the part that gives **you** the highest benefit.
- For a single-trip policy, once **we** have paid a claim for trip postponement or trip cancellation under this section to **you** for that **trip**, cover under this policy for **you** ends for that **trip**. Other **insured persons** who have not made a claim under this section and continue with the **trip** will still be covered.
- **We** will only **reimburse** travel expenses and accommodation expenses up to the same class or standard as **your** original booking, and only if these costs cannot be reasonably incurred at a lower cost.

Specific Exclusions

In addition to the General Exclusions, **we** will not pay:

- Any claim arising from trip cancellation and trip postponement if **you** bought the policy less than 72 hours before **your** original scheduled departure from Singapore; or
- Any claim arising from or related to expenses incurred for the **trip** that the **policyholder** or **you** made if **you** knew or a reasonable person in **your** circumstances would have known that **you** were unfit to travel, regardless of whether **you** had sought medical advice.

Travel Inconveniences

This section covers **you** for:

- **travel delays**;
- **trip diversions**;
- **travel misconnections**; and
- **overbooked transports**,

collectively referred to as **travel inconveniences**.

We will pay each **insured** $50 (up to a maximum of $1,000) for every 3 consecutive hours of **travel inconvenience** experienced where it was caused by one or more of the following events:

- a **natural disaster** at **your** planned destination;
- a strike, riot or civil commotion at **your** planned destination;
- an airport, port or station closure prevents **your public transport** from departing or arriving;
- poor weather conditions declared by the **public transport** provider results in a **travel inconvenience**; emergency medical treatment needed for another passenger on **your public transport** results in a **travel inconvenience**; or
- a mechanical breakdown to **your public transport** results in a **travel inconvenience**.

Things to note for Travel Inconveniences

- For each **travel inconvenience** claim, **you** must obtain proof from the **public transport** provider indicating the dates, times, reason and duration of delay.
- For a **travel misconnection** claim, **you** must also book the next available **public transport** to reach **your** destination as soon as is reasonably practicable.
- The duration of each **travel inconvenience** and the relevant event are calculated separately.
- If **your** claim arises from more than one part of this section for the same event, **we** will only pay once, under the part that gives **you** the highest benefit.

Specific Exclusions

In addition to General Exclusions, the following specific exclusions apply to **Travel Inconvenience** coverage:

- Any **travel inconvenience** with a duration of less than 3 consecutive hours; or
- After the first 3 consecutive hours, each subsequent duration of **travel inconvenience** must be for at least 3 consecutive hours.

Covering Your Belongings

Coverage for damage, loss or theft of your belongings and for luggage delays

Belongings Damage or Loss

Luggage Delay

Belongings Damage or Loss

This section covers **you** for damage, loss or theft of **your** belongings outside Singapore as long as **you** own them and brought them on **your trip**.

If **you** can provide receipts or satisfactory proof of **your** ownership (the purchase price indicated in there being hereinafter defined as "Purchase Price"), **we** will calculate the reasonable current value of items having regard to their age and type, according to the following table:

Covered Item		What we will pay
$5,000 is the maximum amount payable for all covered items that are lost, stolen or damaged.		
Personal belongings: • luggage (e.g. suitcases) • pram • mobility aids • items worn or carried (e.g. wallets, bags, clothing)	$500 per article, pair or set	Higher of the following: • [60 – Age of item (in months)]/60 X Purchase Price; or • $50
Jewellery (only if stolen)	$500 in total	Purchase Price, subject to claim being supported by a police report documenting details of the theft.
Money (only if stolen)	$500 in total	Amount of money stolen, subject to claim being supported by a police report documenting details of the theft.
Travel Documents	$500 in total	Replacement costs of replacing the travel document, subject to claim being supported by a police report documenting details of the loss and any invoices or receipts for such replacement costs.
Camera and accessories	$500 in total	Higher of the following: • [60 – Age of item (in months)]/60 X Purchase Price; or • $50
Mobile phone (1 per **insured**)	$500 in total	Higher of the following: • [24 – Age of item (in months)]/24 X Purchase Price; or • $50
Laptop (1 per **insured**) **Mobile devices** **Other portable electronic devices**	$1,000 in total	Higher of the following: • [36 – Age of item (in months)]/36 X Purchase Price; or • $50

Belongings Damage or Loss

Things to note for Belongings Damage or Loss

- If **you** cannot provide proof of Purchase Price for an item claimed, the most **we** will pay is $50 per item and up to a maximum of 3 items.
- Sub-limits apply to items as shown in the table above.
- **Jewellery**, **money**, camera and accessories, mobile phone, **laptop computer** and **mobile device** must be carried as **your** hand luggage on the **public transport** (**you** are not covered for loss, damage or theft if these items are transported as checked-in luggage).
- **You** are only covered for **jewellery** and **money** in the event of theft.
- For loss or damage caused by transport providers, accommodation or service operators, **you** must first pursue compensation from the responsible parties and provide **us** with either proof of any compensation received or formal rejection together with **your** claim.
- For any stolen items, they must have been in **your** care or in the care of an authorised person (including transport and accommodation providers), and **you** must must take reasonable steps to recover it and report the theft to the police in the country where it occurred within 24 hours of becoming aware of the theft, and provide **us** with the police report to support **your** claim submitted to **us**.
- **We** may choose to replace or repair a damaged item, however, where repair is not economically viable, **we** will treat the claim as a total loss and pay **you** the value of the item in accordance with terms of this policy.
- If a claim for the same event arises from this or the Luggage Delays section, **we** will pay or **reimburse you** once only.

Specific Exclusions

In addition to the General Exclusions, the following specific exclusions mean **we** will not pay or **reimburse you** for:

- Loss or damage to **jewellery** (except as a result of theft);
- Loss or damage to **money** (except as a result of theft);
- Loss or damage to **jewellery**, **money**, **laptop computer** or mobile phone when transported as checked-in luggage;
- Claims if **you** did not first try to recover from the responsible transport, accommodation or service provider;
- Any claim for unattended items in a public space, including but not limited to airports, terminals, stations, beaches, restaurants, hotel foyers or lobbies, or locked vehicle;
- Any damaged, lost or stolen **sports equipment** that **you** own or goods and equipment used for business;
- Any items that carry stored value including cards issued by banks;
- Any organic or perishable items;
- Any loss or damage due to wear and tear or natural degradation (including but not limited to scratch, stains, dents, discoloration, atmospheric conditions, action of light, heat or chemicals) not affecting how the item functions;
- Any items confiscated by any government or custom officials; or
- Any misplacement, carelessness, mysterious or unexplained damage or loss of an item.

Luggage Delay

This section covers **you** for luggage delays.

- If **your** checked-in luggage is delayed while **you** are overseas, **we** will pay **you** $50:
  - for every 3 consecutive hours of delay while overseas; and
  - once at most for 3 consecutive hours of delay upon **your** return to Singapore; up to a maximum of $1,000.

Things to note for Luggage Delays

- **We** will pay for only one piece of checked-in luggage per **insured** regardless of the number of delayed bags and this includes where multiple **insureds** all share the same delayed piece of luggage.
- **You** must obtain written confirmation from the **public transport** carrier, operator or their authorised agent stating the reason for the delay as well as the duration of the delay when submitting a claim under this section, otherwise **we** may not pay **your** claim.
- If a claim for the same event arises from this or the Belongings Damage or Loss section, **we** will pay or **reimburse you** once only.

Specific Exclusions

In addition to the General Exclusions, the following exclusions specific to this cover apply and **we** will not pay for:

- Luggage delays of less than 3 consecutive hours at overseas destinations or delays of less than 3 consecutive hours upon return to Singapore; and

  For example:

  *If **your** luggage is delayed for 7.5 hours while **you** are <u>overseas</u>, **you** are eligible to receive a total of $100 – being commensurate with 6 hours of delay and as the remaining 1.5 hours is less than 3 hours, it is not compensable; and*

  *If **your** luggage is delayed for 7.5 hours on **your** <u>return to Singapore</u>, **you** are eligible to receive a total of $50 – being commensurate with 3 hours of delay and no further payment as we only pay this once.*

- Claims where **you** are unable to provide the required written confirmation and/or reasonable evidence from the **public transport** carrier, operator or their authorised agent stating the reason for the delay as well as the duration of the delay.

Covering Your Well-Being

Coverage for your health and well-being during and after your trip

- Death and Permanent Disability
- Medical Expenses
- Compassionate Visit
- Evacuation and Repatriation
- Personal Liability

Death and Permanent Disability

We will pay death and permanent disability benefits under this section, up to the maximum sum insured according to the following compensation table if an **insured person** sustains an **injury** or **serious injury** from an **accident** that results in death or a **permanent and total disablement** during the **trip**.

Compensation Table	% of max sum insured
Death within 90 days of an **accident**, **injury**, **serious injury**, **illness**, **serious illness** or **serious medical condition**.	100%
Permanent and total disablement	
Total and irrecoverable loss of sight in both eyes	100%
Loss of use or permanent physical severance of two or more **limbs**	100%
Total and irrecoverable loss of sight in one eye and loss of use or physical severance of one or more **limbs**	100%
Total and irrecoverable loss of sight in one eye	60%
Loss of use or permanent physical severance of one **limb**	50%

Things to note for Death and Permanent Disability

- The most **we** will pay under this section even if more than one **permanent and total disablement** suffered and/or death is 100% of the maximum sum insured as noted in **your certificate of insurance**.
- If **you** are travelling on **public transport** that disappears, is wrecked, or sinks and **your** body cannot be found or if found, is unable to be retrieved after 12 months, **we** will deem that **death** occurred and pay the death benefit on the earlier of:
  - within 60 days from the date an official death certificate is provided to **us**; or
  - 1 year after the date of the **accident**, **injury** or **serious injury**.

Specific Exclusions

- In addition to the General Exclusions, the following exclusions specific to this cover apply and **we** will not pay any claims for death or **permanent and total disablement** caused, directly or indirectly, by sickness, disease, infection or any physical defect or **illness**, except where such **death** or **permanent and total disablement** occurred solely and directly as a result of an **accident**.

Medical Expenses

This section covers **you** for **medically necessary expenses** incurred on **your trip** overseas and for **your** follow-up medical treatment after **your trip**.

We will **reimburse** each **insured** the **medically necessary expenses** incurred:

- during the **trip** outside Singapore due to an **injury**, **serious injury**, **illness**, **serious illness** or a **serious medical condition** suffered;
- during the **trip** outside Singapore for emergency dental treatment due to **accident**, to remedy sound and natural teeth;
- during the **trip** outside Singapore for treatment by a **TCM practitioner** due to an **injury**, **serious injury**, **illness, serious illness** or a **serious medical condition** suffered; or
- within 48 hours of return to Singapore for initial or follow-up treatment (except for **mobility aids** or prosthesis) due an **injury**, **serious injury**, **illness**, **serious illness** or a **serious medical condition** first suffered overseas during **your trip**,

in all cases, up to the maximum sum insured shown on **your certificate of insurance**.

Things to note for Medical Expenses

- Specialist treatment expenses must be supported by a medical referral from a **doctor** or **dentist**.
- **We** pay up to $3,000 for **medically necessary expenses** on **mobility aids** purchased during **your trip** outside Singapore following **your** treatment covered under this policy.
- **We** pay up to $50 per **TCM practitioner** treatment for an **illness** or **injury**, subject to an **excess** of $30 per visit. If **TCM practitioner** treatment was not received overseas, **your** first treatment must be within 48 hours of **your** return to Singapore.
- If **you** did not receive treatment by a **doctor** overseas, **your** first treatment must be within 48 hours of your return Singapore for an **illness** or **injury**, subject to a one-time **excess** of $30.
- If **your** first treatment was received overseas or within 48 hours from **your** return to Singapore, **we** cover follow-up treatments with a **doctor** or **TCM Practitioner** in respect of an **injury** or **illness** up to 30 days after **your** return to Singapore or from the end of any applicable Conditional Extension of cover (pursuant to General Conditions 5), whichever earlier.

Specific Exclusions

In addition to the General Exclusions, the following exclusions specific to this cover apply and **we** will not pay for claims due to or related to:

- any **pre-existing medical condition**;
- gum disease, tooth decay, dentures, implants, crowns or use of precious metal in any dental related treatment;
- bridges or fillings not certified by a **dentist** as **medically necessary expenses** due to an **accident**;
- dental expenses incurred due to **illness**, disease, infection or any physical defect, wear and tear;
- any vitamins, prebiotics, probiotics, health supplements or skin care products regardless whether they are prescribed by a **doctor**, **dentist** or **TCM practitioner**; or
- any medication purchased from a pharmacy without prescription from a **doctor** or any prepaid medical expenses.

Compassionate Visit

We will **reimburse** travel expenses and accommodation expenses incurred for one **adult family member**:

- to visit, at the written advice of a **doctor**, and accompany an **insured** who has been **hospitalised** overseas during the **trip** if no other **adult family member** or **travel companion** is present with the **insured** who is **hospitalised**; or
- to recover and arrange for the **insured** who is **hospitalised**, to return to Singapore; up to a maximum sum insured of $5,000 in total.

Things to note for Compassionate Visit

- **We** only **reimburse**:
  - travel expenses that are economy class or equivalent; and
  - accommodation expenses for a standard room at a hotel.

  To be eligible for this cover, an **insured** must have been **hospitalised** overseas for at least 5 consecutive days as a direct result of an:
  - **injury** suffered from an **accident**; or
  - unforeseeable **illness** suffered;

  during the **trip**.
- **We** will only **reimburse** accommodation expenses for the visiting **adult family member** until the **insured** is certified fit to travel by a **doctor** to continue the **trip** or to return to Singapore.
- If an **insured person** passes away during a **trip** as a direct result of an **injury** or **illness** suffered during the **trip**, **we** will **reimburse** travel and accommodation expenses for 1 **adult family member** to travel from Singapore to the country where the **insured** is located to arrange for the return of **insured**'s bodily remains to Singapore. The costs of returning the **insured**'s body or bodily remains are covered under the Evacuation and Repatriation cover.

Specific Exclusions

In addition to the General Exclusions, the following exclusions specific to this cover apply and **we** will not pay for:

- travel expenses exceeding economy class;
- accommodation expenses exceeding standard room rates;
- visitation expenses where:
  - a **family member** or **travel companion** is already present; or
  - a **doctor** did not certify it is medically necessary for the **insured** to be **hospitalised** for at least 5 consecutive days.
- visits by an **adult family member** where the **insured** was **hospitalised** during their **trip** due to:
  - an **injury** or **illness** arising from a **pre-existing medical condition**; or
  - an **injury** or **illness** as a direct or indirect result of undergoing any form of voluntary procedures or treatment including but not limited to cosmetic, dental or ophthalmic procedure.

Evacuation and Repatriation Due To Emergency

Cover for medical evacuation and repatriation in an emergency of up to $1,000,000 per **insured person** and per **trip**, regardless of the number of incidents.

DirectAsia Travel Assist
24-hour assistance hotline +65 6991 3555

Medical and Travel Assistance

We provide worldwide medical and travel assistance services through **our** appointed assistance provider to support **you** during emergencies during **your trip** outside Singapore.

To access these services, **you** (or someone acting on **your** behalf) must contact **our** 24-hour assistance hotline at +65 6991 3555, providing **your** full name and policy number for verification. We will **reimburse you** for the call charges incurred in calling this hotline.

- **We** offer worldwide emergency medical evacuation and repatriation through **our** appointed medical and travel assistance provider if **you** are in an **accident**, suffer a **serious injury** or **serious illness** during **your trip** and require:
  - transportation to the nearest medical facility or **hospital**; or
  - transportation back to Singapore; for emergency medical attention or treatment of a life-threatening and **serious medical condition**.
- If an **insured** passes away while overseas, **we** cover the expenses:
  - to arrange and pay for the return of the **insured**'s mortal remains or ashes to Singapore; and
  - reasonable expenses:
    - charged by an undertaker or mortician for embalmment or cremation (as determined by the **insured**'s legal representative); and/or.
    - for a standard casket or urn, as well as any procedures and arrangements required to comply with local formalities.

Things to note for Evacuation and Repatriation Due To Emergency

- **We** rely on the medical determination and judgment of **our** medical and travel assistance providers to determine:
  - whether **your** medical condition qualifies as requiring emergency medical attention or treatment as a life-threatening and **serious medical condition**; and
  - the most appropriate transport type having regard to **your** medical condition, location and available transport.
- **We** and **our** medical and travel assistance provider are not liable for delays or failures beyond **our** reasonable control, including strikes, civil commotion, or restrictions imposed by local laws or authorities affecting **us**, **our** provider, or third-party medical facilities (who act as independent contractors).
- **We** and **our** travel and medical assistance provider will:
  - use best endeavours to organise (at **our** expense) for air, land or sea transport, in transit medical care, necessary communications and related assistance that **you** require; and
  - reasonably determine:
    a. the most appropriate destination including mode of evacuation or repatriation; and
    b. whether to return **you** to Singapore based on **your** medical condition;

  having regard to all relevant circumstances known at the time.

Specific Exclusions

In addition to the General Exclusions, the following exclusions specific to this cover apply and **we** will not pay for:

- claims for services not arranged by **our** travel and medical assistance provider;
- any inconvenience or consequence due to delays or circumstances beyond **our** reasonable control; or
- inability of **our** travel and medical assistance provider to arrange evacuation and/or repatriation where such services cannot be legally or practically provided.

Personal Liability

This section covers **you** for legal liability to third parties from **accidents** directly caused by **you** during **trip**.

- **We** will indemnify **you** against all sums **you** become legally liable to pay as compensation for **accidents** occurring during **your trip** that was directly caused by **you** and results in accidental and unintended:
  - death or **injury** to a person; or
  - loss or damage to property owned by third parties;

  up to a maximum sum insured of $1,000,000.

Things to note for Personal Liability

- **You** must not admit fault or liability under any circumstance without our prior written approval as this may adversely jeopardise our ability to defend any legal liability asserted against **you**.
- Regardless of the number of **insureds** involved, the maximum amount under this section for any one occurrence or more occurrences arising from the same cause, and in total for all events during any one **trip** (including legal costs and expenses awarded against **you** or incurred with our written consent) is limited to $1,000,000.
- **We** may initiate legal action in **your** name to recover amounts or costs **we** incur (without affecting **your** policy benefits) and **you** acknowledge and agree that in consideration for **us** indemnifying **you**, **you** will provide **us**, **our** reinsurers and **our** advisors with all reasonable assistance required.

Specific Exclusions

In addition to the General Exclusions, the following exclusions specific to this cover apply and **we** do not cover:

- any liability not directly caused by **you**;
- liability for personal **injury**, property damage or loss of use caused directly or indirectly by pollution, contamination or seepage, including costs of clean-up, removal or mitigation of such substances;
- fines, penalties, punitive damages, or liability arising from **your** conduct, employment, trade, business, profession, or from ownership, possession or use of land (except temporary holiday accommodation), animals, firearms, vehicles, vessels, aircraft or drones;
- liability for death or **injury** to **your** employees or **family members**, or for loss or damage to property owned by or in the custody/control of **you**, **your** employees or **family members**;
- claims from internet activities, **your** website, intranet, extranet, or electronic transmissions, or liability assumed only under contracts that would not otherwise apply;
- death or personal **injury** that **you** cause to another **insured** or **travel companion**;
- judgments not issued by Singapore courts in the first instance, or orders enforcing such judgments made outside Singapore; or
- claims involving asbestos-related **injury** or **illness**, exposure, presence, detection, removal or avoidance.

Optional Covers

For additional premiums, we offer the optional covers for

- Adventure Cover
- Sports Equipment
- Special Events
- Rental Car Excess

Adventure Cover

If Adventure Cover is purchased, **we** will cover an **insured** for death or **injury** resulting from the leisure activities listed in the table below, up to the respective maximum sum insured under the following sections of this policy:

- Death and Permanent Disability;
- Medical Expenses;
- Compassionate Visit; and
- Evacuation and Repatriation.

Land	Water	Winter (On-Piste)	Aerial
Abseiling **Archery** **All-terrain vehicle** (ATV)/Quad Biking **Baseball Basketball** **Canyon/Gorge Swinging** **Canyoning** (organised tours only) **Caving/Potholing** **Football** **Go Karting** **Hiking, Mountaineering or Trekking** above 1,500 up to 4,000 metres above sea level **Horse Riding** **Mountain Biking** **Mountain Boarding** **Paintballing** **Quad Biking** (organised day tour) **Rock Climbing** with harness and ropes **Rope courses** **Sand Boarding** **Sand Buggy** **Summer Tobogganing** **Trail running**	**Body/Boogie Boarding** **Canoeing/Kayaking Cave Tubing/River Tubing** (organised tours only) **Caving, Potholing** (organised tours only) **Dinghy sailing** **Flowriding** **Jet Boating/ Power Boating** **Jet Skiing** **Kite Surfing** **Knee boarding** **Parasailing** **Sea walking** **Surfing/ Wakeboarding** **Sail boarding/ Windsurfing** **Scuba Diving** (up to 30 metres with a diving school or qualified instructor) **Swimming** in open water **Waterskiing** **White Water Rafting** (incl. white water grades 1–3 and in territorial waters)	**Airboarding** **Cross country skiing** **Glacier Crossing/Hiking** (organised tours, using ropes and guides) **Ice climbing** **Ice diving** **Ice karting** **Ice skating** **Luge** **Skiing** **Sleigh rides** **Snowboarding** **Snowmobile** **Snow rafting** **Snow shoeing** **Snow tubing** **Sledging/Tobogganing**	**Aerobatics experiences** **Bungee jumping** **Sight-seeing** on hot air balloon, helicopter or airplane **Tandem hang gliding** **Tandem paragliding** **Tandem skydiving** **Zip-lining** **Zip-riding**

Things to note for Adventure Cover

- **We** only cover the activities listed in the above table, solely for leisure purposes.
- **We** do not cover any activities where participation is competitive in nature.
- The **insured** must provide sufficient documentary evidence to **our** satisfaction to demonstrate the activity participated in was:
  - operated by a reputable and licenced operator; and
  - that the **insured** strictly followed all of the following, as advised by the operator:
    a. safety instructions/guidelines
    b. health instructions
    c. precautions; and
    d. regulations.

Specific Exclusions

In addition to the General Exclusions, the following exclusions specific to this cover apply and **we** do not cover:

- any claims for **injury** or **illness** attributable (in part or in full) to a **pre-existing medical condition** of the **insured**;
- any claims for **injury** or **illness** that a reasonable person would consider as attributable to an **insured** having disregarded or failed to comply with advice, cautions or safety guidelines by the operator;
- any claims where the **insured** competitively participated in an activity listed in the above table; or
- activities operated by an operator who is not a reputable and licenced operator or otherwise operated the activity contrary to generally accepted safety standards and requirements.

Sports Equipment

If Sports Equipment cover is purchased, **we** will cover for damage, loss or theft of **your sports equipment** while in transit or in storage during **your trip** outside Singapore.

- **We** will **reimburse you** up to the maximum sum **insured** of $2,000 under this section:
  - if **your sports equipment** is damaged, lost or stolen;
  - for cost of hiring **sports equipment** up to $100 per day if **your** own **sports equipment** is damaged, lost or stolen; or
  - for the cost of re-hiring **sports equipment** up to $100 per day if **your** rented **sports equipment** is damaged, lost or stolen;

  in each case, while in the custody or care of any **public transport** operator or accommodation provider.

Things to note for Sports Equipment

- **You** must be able to demonstrate to our satisfaction that **your** stolen or damaged **sports equipment** was not in use and that it was:
  - in **your** care;
  - securely locked in a storage facility; or
  - in transit or in the custody of another authorised person (including a transport or accommodation provider).
- If **your sports equipment** is stolen, **you** must take reasonable steps to recover it and report the theft to the police in the country where it occurred within 24 hours of becoming aware of the theft.
- **You** will be required to provide proof of purchase or ownership of the affected **sports equipment** when submitting **your** claim and in the case where it was stolen, with a police report documenting details of the theft. Based on the supporting documents, **we** will use the table below to calculate the age of **your sports equipment** and pay **your** claim accordingly, up to the maximum amount of $2,000 in total:

Age of sports equipment	How much we pay with proof of purchase
Bought during the **trip**	100% of purchase price up to a maximum of $2,000
Below 1 year old	70% of purchase price up to a maximum of $2,000
Between 1 year old and 2 years old	50% of purchase price up to a maximum of $2,000
2 years old and above	20% of purchase price up to a maximum of $2,000

- If **you** are unable to supply proof of ownership or purchase, the maximum **we** will pay is $50 per item and limited to at most three (3) items.

Specific Exclusions

In addition to the General Exclusions, the following exclusion specific to this cover applies and **we** do not cover:

- any claims for damage to **sports equipment** whilst in use, whether for practice or play; or
- claims for damage to, loss of or theft of hired or rented **sports equipment**.

Special Events

If Special Events cover is purchased, **we** will cover **your** expenses incurred to book replacement **public transport** to attend a **Special Event** (as defined below) if **your** scheduled **public transport** is cancelled, postponed or delayed.

- **We** will **reimburse you** up to the maximum sum insured of $2,500 under this section, for only one of the following:
  - If **your** original booked **public transport** is scheduled to arrive within 24 hours before the start of a **Special Event**, but is cancelled or postponed, or **your** arrival at the destination airport, terminal or station will be delayed during **your trip**, **we** will **reimburse you** the cost of **your** replacement **public transport you** incur (including any applicable rebooking fees) to help **you** arrive at **your** planned destination to attend the **Special Event** at the next earliest time; or
  - If due to the cancellation, postponement or delay of the original booked **public transport**, **you** are unable to attend the **Special Event**, **we** will **reimburse you** for the cost of the **Special Event** booking or ticket under this cover.

Special Event means any event or experience **you** have accepted invitation to, or have booked, that starts at a scheduled time and will last at most for a day.

Things to note for Special Events

- **You** must accept the invitation to, or have booked the **Special Event** before purchasing this cover.
- **You** must arrive at the original destination airport, terminal or station on the replacement **public transport**.
- If **you** will be taking a replacement flight to get to **your** planned destination, **you** must inform the provider of **your** original return flight that **you** will keep to the scheduled return flight.
- **We** will only **reimburse you** for either the cost of **your** replacement **public transport** or the cost of the **Special Event** booking or ticket, but not both.
- This cover does not operate if the **Special Event** is cancelled or postponed within 48 hours of the scheduled departure time of **your** original booked **public transport**.

Specific Exclusions

In addition to the General Exclusions, the following exclusion specific to this cover applies and **we** do not cover:

- claims relating to **you** attending a **Special event** that:
  - does not require **you** to attend at a specific date and time, such as but not limited to open-dated or multi-day theme park or attraction tickets, play passes or workshop tickets;
  - is scheduled to begin within 2 hours after **your** original scheduled arrival at the destination airport, terminal or station; or
  - does not commence and conclude on the same day.
- claims relating to a delayed flight that will still arrive at the destination airport, terminal or station at least 2 hours before the start of the **Special Event**.
- claims relating to any forgone, unused or misplaced **public transport** tickets.
- **Special Event** bookings or tickets which are not purchased through licensed platforms that issue receipts. claims that are covered under another section of this policy.

Rental Car Excess

If Rental Car Excess cover is purchased, **we** will cover the **rental car insurance excess** that **you** incur if **you** make an insurable claim under the terms of **your** rental car insurance policy during a **trip**.

If during **your trip**, **you** rented a car, purchased a rental car insurance policy and paid the **rental car insurance excess** stipulated in **your** rental car insurance policy, **we** will **reimburse you** the **rental car insurance excess** that **you** paid. For clarity, this section operates regardless of whether the collision damage waiver (CDW) is purchased with the car rental company.

Things to note for Rental Car Excess

- **We** will **reimburse** eligible **rental car insurance excess** that **you** incur up to a maximum of $5,000.
- **You** must provide **us** with a legible copy of **your** rental car insurance policy (including **your** rental car agreement) and evidence that **you** paid the **rental car insurance excess**.
- **You** and all co-drivers must have been:
  - a named driver or named co-driver under the rental car agreement;
  - **Insured** by **your** rental car insurance policy;
  - co-drivers must be an **insured** under this policy to be eligible for this cover;
  - holding a valid driving licence recognised in the destination country; and
  - at least 30 years old as at the start date of **your period of insurance**.
- **You** and all co-drivers must have fully complied with the terms of the car rental agreement and the rental car insurance policy.
- The damage leading to **your** claim must be an insurable claim under the rental car insurance policy.
- **We** will not **reimburse** under this section for amounts paid by **you** to the car rental operator or the rental car insurance company regardless of whether the payment was labelled as a **rental car insurance excess** unless **you** can demonstrate to **our** reasonable satisfaction that the **rental car insurance excess** relates to an insurable claim that the rental car insurance policy covers.
- **We** will pay a maximum of 1 claim under this section per **trip**, regardless the number of **rental car insurance excess** claims submitted to **us** or by **insureds** pursuant to this policy.

Specific Exclusions

In addition to the General Exclusions, the following exclusion specific to this cover applies and **we** do not cover:

- any claims related to loss of revenue;
- modified cars, motorcycles and vehicles (including but not limited to campervan, caravan, motorhome);
- claims where **your** rental car was parked and **you** subsequently found it damaged, and **you** could not reasonably prove that **you** were not at fault; or
- any payments arising from incidents not covered under the rental car insurance policy.

Aggregate and conveyance limits

The maximum payable for death or **permanent and total disablement** affecting multiple **insureds** together. shall not exceed $30,000,000 per event and/or conveyance, subject to the individual policy limits. Where claims under this policy exceed this limit, the amount will be apportioned proportionately among the **insureds** without exceeding the applicable sum insured limit for each **insured**.

General Exclusions

In addition to the Specific Exclusions, the following General Exclusions (listed in no particular order) apply to the entire policy.

We will not pay or **reimburse** claims that arise directly or indirectly from any of the following.

1. Any **known event** that occurs before **you** purchased this insurance policy.
2. Any **pre-existing medical condition**.
3. Any bloodborne diseases or illnesses regardless of how it was contracted by an **insured** including but not limited to any sexually transmitted diseases.
4. Any childbirth, miscarriage, abortion, menopause or pregnancy related conditions.
5. Suicide or attempted suicide, deliberate self-harm or deliberate self-**injury**.
6. Any conduct reasonably deemed as unnecessary risk-taking (except when saving human life) by an **insured**.
7. Any form of mental incapacity.
8. Any act or omission while under the influence of alcohol, drugs or substance misuse (except prescribed medication taken in accordance with medical advice and not for treating addiction).
9. Any form of mental **illness**, anxiety state or depression suffered by the **insured** and diagnosed before arranging the **trip**.
10. Any activities where the rules or safety procedures were not followed by an **insured**.
11. Any air miles, holiday points, membership or credit card redemption.
12. Manual labour of any kind or work involving the use of any machinery.
13. The **insured** participating in naval, military, air force, civil defence or police duties or operations, vehicle or transport testing, offshore or mining activities, aerial photography, handling of explosives, ammunition or firearms, or travelling as crew or operator of any **public transport**.
14. Travelling as an aircrew, ship crew or diver.
15. Travelling against travel advisories, restrictions or regulations published, advised or imposed by any government body.
16. All forms of indirect or consequential losses not specified in the policy.
17. Any deliberate, reckless, malicious, criminal or unlawful acts committed by the **policyholder**, the **insured** or anyone acting on his or her behalf.
18. Traveling despite having received medical cautions or against medical advice.
19. Travel specifically for obtaining medical treatment.
20. Any non-essential expenses, including but not limited to:
    a. costs of elective non-emergency treatment or surgery, including exploratory tests, unrelated to the **injury** or **illness** requiring **hospital** admission;
    b. cosmetic surgery, procedures or treatments;
    c. routine dental examinations, treatments or dentures and retainers;
    d. eyeglasses, hearing aids, prostheses or corrective devices;
    e. medication not prescribed by a qualified **doctor**, **dentist** or **TCM practitioner**;
    f. treatment not performed by a qualified **doctor**, **dentist** or **TCM practitioner**;
    g. treatment at health spas, convalescent homes, nursing facilities or rehabilitation centres; or
    h. hotel expenses including laundry or dry cleaning, room service of any kind, mini-bar charges, in-room entertainment or pay-per-view TV programmes.
21. Any activity involving speed or time trials, competitions, marathons, triathlons, ultra-marathons, sprints, racing events (motorised or not motorised).
22. Any professional sports or activities where **you** receive income, payment or sponsorship.

General Exclusions

23. Any of the following activities (table below not exhaustive) unless Adventure Cover applies:

Land	Water	Winter (On-Piste)	Aerial
Abseiling	**Body/Boogie Boarding**	**Airboarding**	**Aerobatics experiences**
Archery	**Canoeing/Kayaking**	**Back country skiing**	**BASE jumping**
All-terrain vehicle (ATV)/ Quad Biking	**Cave diving**	**Bobsleighing**	**Bungee jumping**
Baseball	**Cave Tubing/River Tubing**	**Cross country skiing**	**Gyrocopter flying**
Basketball	**Caving, Potholing**	**Glacier Crossing/Hiking**	**Hang gliding**
Biathlon	**Dinghy sailing**	**Ice climbing**	**Heliskiing**
BMX	**Flowriding**	**Ice diving**	**Heliboarding**
Boxing (all types)	**Jet Boating/Power Boating**	**Ice hockey**	**Paragliding**
Canyon/Gorge Swinging	**Jet Skiing**	**Ice karting**	**Sight-seeing** on hot air balloon, helicopter or airplane
Canyoning	**Kite Surfing**	**Ice skating**	**Ski jumping**
Caving/Potholing	**Knee boarding**	**Luge**	**Skydiving**
Duathlon	**Parasailing/ Parascending**	**Skiing**	**Wing suit flying**
Go Karting	**Surfing/Wakeboarding**	**Skijoring**	**Zip-lining**
Football Mountain	**Sail boarding/ Windsurfing**	**Sleigh rides**	**Zip-riding**
Biking Mountain	**Scuba Diving**	**Snowboarding**	
Boarding	**Swimming** in open water	**Snowmobile**	
Hiking/Mountaineering/ Trekking above 1,500m above sea level		**Snow rafting**	
Horse Riding		**Snow shoeing**	
Hyrox		**Snow tubing**	
Kabaddi		**Sledging/Tobogganing**	
Marathon			
Paintballing			
Rock Climbing			
Rope courses			
Rugby			
Sand Boarding			
Sand Buggy			
Summer Tobogganing			
Triathlon			
Trail running			

24. Kidnap or ransom of an **insured person** (except benefits relating to **injury** or death by **accident** in this policy).
25. Any exposure to radioactivity or nuclear radiation, including damage from nuclear fuel, material or waste, nuclear reactions, irradiation or contamination from nuclear material, or any costs related to the production, processing, handling, storage, transport or disposal of nuclear material, regardless of other contributing causes, and any loss occurring on nuclear power station premises.

26. Any actual or alleged losses, liabilities, damages, injuries, defence costs, costs or expense(s) directly or indirectly arising out of, contributed by, caused by, resulting from, or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence of the loss:
    a. war or civil war (except to the extent that the loss or liability is covered under the Passive War extension benefit (General Conditions 3), invasion, acts of foreign enemies, hostilities or warlike operations (whether war is declared or not), mutiny, revolution, rebellion, insurrection, uprising, military or usurped power, confiscation by order of any public authority or government de jure or de facto, martial law;
    b. riots, strikes, or civil commotion; or
    c. any **act of terrorism** involving the use or release or the threat thereof of biological, chemical or nuclear substances, weapons, devices or agents.
27. Any loss, damage, liability, claim, cost or expense of any nature, directly or indirectly arising from the following (except **injury** other than mental injury, anguish or disease, and damage to tangible property):
    a. any act, error, omission or unavailability/failure (partial or total) involving access to, processing of, use of or operation of any computer system;
    b. any theft, loss, access to, acquisition of, or unauthorised or unlawful use or disclosure of any person's or entity's confidential or personal information (including violation of any law or regulation relating thereto and the protection of the same in the form of electronic data) involving access to, processing of, use of or operation of any computer system; or
    c. any loss of use, reduction in functionality, repair, replacement, restoration, reproduction, loss of, damage to, corruption of, inability to access or inability to manipulate or theft of any electronic data;

    If **we** decline a claim based on any exclusion in this paragraph and **you** dispute our decision, **you** must demonstrate that coverage applies. If any exclusion is ruled invalid or unenforceable, all remaining exclusions continue in full effect.
28. In relation to COVID-19:
    a. if an **insured person**, **travel companion** or **family member** are not fully vaccinated as per the prevailing Singapore vaccination regulations;
    b. if an **insured person** or **travel companion** has not fulfilled the necessary requirements (as per prevailing regulations of both destination and Singapore), such as vaccination, pre-departure/post-arrival tests; or
    c. costs of diagnostic tests, whether mandatory or not.
29. Any epidemic or pandemic, as declared by the World Health Organisation, relating to an infectious disease, virus or condition, including any derivative or mutation of such disease, virus or condition, or the threat or perceived threat of any such epidemic or pandemic.
30. Any claims covered and otherwise payable under this policy that would expose **us** to contravening any sanctions, prohibition or restriction pursuant to United Nations resolutions, trade or economic sanctions, applicable laws or regulations of Singapore.
31. Any claims arising from or related to travelling to, or through, the following countries, which may change from time to time: Afghanistan, Belarus, Cuba, Democratic Republic of Congo, Democratic Republic of Somalia, Iran, Iraq, Libya, North Korea, Sudan, Syria, the territories of Crimea including Sevastopol, Donetsk, Luhansk, Zaporizhzhia and Kherson, and Yemen.

General Conditions

These General Conditions govern how this policy operates. Think of them as legally binding 'ground rules' of this insurance contract between **you** and **us** that a **policyholder** and all **insureds** must abide by to receive the benefits and cover offered by this policy.

1. **Reasonable precaution**

   a. **You** must take all reasonable precautions to prevent and minimise any loss or damage of **your** belongings; and

   b. **You** must act responsibly and take prudent care for **your** safety including to avoid any **accident** that might cause **you** to suffer an **injury**.

2. **Refunds**

   You must proactively attempt to recover any lost or missing property including pursuing refunds for all prepaid expenses incurred in relation to or in connection with **your trip** before submitting a claim.

3. **Passive war extension**

   We will cover death and **injury** by **accident** suffered by an **insured** due to war or civil war events, as long as:

   a. **you** were in the destination country before the war or civil war started;

   b. **you** were not actively participating in the war or civil war; and

   c. the **accident** happens outside **your** usual country of residence.

   Who is considered an active participant (such person will not be covered under this policy): Anyone supplying, transporting, or handling equipment, vehicles, weapons, or materials intended for use in war by parties engaged in hostile actions.

   Any claim caused or contributed to by nuclear weapons or devices, chemical agents, or biological agents — regardless of any other contributing causes is not covered.

   This extension does not apply to:

   a. journalists or news correspondents;

   b. employees and medical staff of disaster relief organisations; or

   c. security personnel.

4. **Regions of travel**

   For single trip policies, **you** are covered only for the countries selected during policy application. Transits lasting up to 72 hours are covered as long as **you** do not leave the transit area in the airport.

   For annual policies, **you** are covered according to the countries listed in the following regions:
   South East Asia: Malaysia, Indonesia, Vietnam, Cambodia, Laos, Myanmar, Brunei, Thailand, Philippines
   East Asia (including Australia and New Zealand): Taiwan, Hong Kong, South Korea, Japan, China, Macau, Mongolia, Australia, New Zealand and countries in South East Asia.
   Worldwide: Worldwide except excluded countries (refer to General Exclusions 31).

5. **Conditional extension of cover**

   If **your** return journey to Singapore cannot be completed by the policy end date due to the following covered events occurring during **your trip**, this policy will automatically be extended for the affected **insured** without additional premium for up to 30 consecutive days.

   Covered events refer to:

   a. delay of the **public transport** on which the **insured** is scheduled to travel as a fare paying passenger; or

   b. the **insured**, being unable to return as scheduled due to **injury** or **illness** sustained during the **trip** and covered under this policy and certified by a **doctor** as unfit to travel.

   Any medically necessary follow-up treatment for **injury** or **illness** will be covered until the end of 30 days from **your** return to Singapore or from the end of any applicable Conditional extension of cover under this policy, whichever is earlier.

6. Extending your trip

Provided **you** are not aware of, and it is not reasonably foreseeable that a claim will arise, **you** may extend the **period of insurance** of this policy (additional premiums chargeable) by calling or emailing **us** prior to the expiry date.

7. Optional covers

Optional covers can be purchased and the coverage is subject to the following conditions:

a. For a single **trip** policy, the **policyholder** can add optional covers when this policy is first bought.

b. For adding the Special Events and Rental Car Excess optional covers, the **policyholder** must ensure that they meet the conditions for the respective sections to be covered.

c. For an annual policy, the **policyholder** can add optional covers at renewal or anytime before a **trip** starts. If **your trip** has already begun or if **you** do not meet the conditions for the **Special Events** section, these optional covers will only apply to **your** next **trip**.

8. Terrorism cover

This policy is extended to cover death or **injury** suffered as a direct result of an **act of terrorism**, however, **we** will not pay any claims for death or **injury**:

a. that arises from, or is in any way connected with, **your** participation in, provocation of, or deliberate exposure to such an act or occurrence, or where the death or **injury** could reasonably have been avoided by **you**; or

b. that is directly or indirectly caused by, resulting from, or in connection with any **act of terrorism** involving nuclear, biological, or chemical warfare,

regardless of any other cause or event contributing concurrently or in any sequence to the death or **injury**.

9. Renewal

If **you** have purchased an annual policy, we will contact **you** approximately 45 days before its expiry to either indicate the terms on which **we** propose to renewal **your** policy or inform **you** accordingly, if **we** are unable to renew **your** policy, so that **you** can make alternative arrangements.

If **we** offer to renew **your** annual policy, **we** will automatically renew your policy by debiting the premium payable using the credit card details **we** have on file for **you** approximately 30 days prior to **your** policy expiring unless **you** told **us** that **you** do not wish **us** to automatically renew **your** policy.

If **you** do not want **us** to automatically renew **your** policy, **you** must tell **us** at least 35 days prior to **your** policy expiry date by submitting an online request using the Automatic Renewal Opt-out form, sending an email to customerservice@directasia.comor by calling **us** on +65 6665 5555.

10. Cancellation

<u>**Your** right to cancel</u>

For a single trip policy, **you** may cancel this policy at any time before the start date of the **period of insurance** by giving **us** the notice of cancellation and **we** will refund the full premiums paid provided there are no claims under the policy.

There will be no refund for cancellation of a single trip policy once the **period of insurance** has commenced or if a claim has been made under this policy.

For an annual policy, we **will** refund on a pro-rata basis for the unused portion of **your period of insurance** provided there are no claims under the policy.

For annual policies, **we** will refund the premium **you** have paid after deducting an administrative fee of $10.

<u>**Our** right to cancel **your** policy</u>

We may cancel this policy by giving **you** 7 days' written notice. The notice will be sent to the email address **you** provided to **us**. If **we** exercise this right, **we** will refund the pro-rata portion of the premium **you** have paid for the unused **period of insurance** after the effective date of cancellation.

You will remain entitled to eligible claims for any event that occurred before the effective date of cancellation.

11. **Termination**

Our liability under this policy ends once **we** have paid the death and **permanent and total disablement** benefit.

For single **trip** policies only, our liability for an **insured** also ends once **we** have paid any benefit under Trip Cancellation and Disruption section.

12. **Payment before cover warranty**

We require full premium payment before the policy coverage start date.

Payment will be deemed received when any of the following occurs:

a. approval of **your** credit or debit card transaction for the premium by the issuing bank;

b. approval of electronic payment (including via internet) by the relevant payment processor; or

c. credit of funds to **us** or our authorised intermediaries through electronic transfer (including via internet).

If full premium is not received as outlined above, no coverage will apply under this policy and **we** will not pay any benefits.

Claim Conditions

1. **Multiple Insurance**

   If any **insured** is covered under more than one travel insurance policy under **us** for the same **trip**, **we** will only pay claims under the policy with the highest sum insured.

2. **Multiple sections of cover under your policy**

   If a claim is covered by more than one section under **your** policy for the same event, **we** will pay or **reimburse you** once only and under the section with the highest maximum sum insured.

3. **Other insurance and sources of claim**

   If **you** have other insurance policies covering the same liability as this policy, **we** will only pay **you our** share of the claim and will not have any obligation to make any payment to **you** if **you** are entitled to seek recovery and/or indemnity under another insurance policy. This does not apply to the following covers: Death and Permanent Disability, **Travel Delay**, **Travel Misconnection**, **Trip Diversion**, **Overbooked Public Transport**, and Luggage Delays.

4. **Reporting a claim**

   For **your** convenience, **you**, **your** legal representative, or any **insured** may notify **us** of a potential claim by email or telephone as soon as possible and in all cases within 30 days from its occurrence. **Our** claims executives will then guide **you** on the required next steps. **You** must provide all relevant information and supporting documents promptly when requested.

   The documents (originals where possible) **you** must supply in support of all claims include:

   a. **your** or the **insured**'s identity card, passport, or other satisfactory proof of identity;
   b. travel booking confirmation;
   c. electronic ticket (e-ticket) confirmation;
   d. boarding pass;
   e. proof of ownership (where applicable);
   f. police report (where applicable);
   g. medical records, reports, and certificates signed by a qualified **doctor**, **dentist**, **TCM practitioner** or specialist;
   h. written confirmation of trip delay or disruption from the transport or accommodation provider;
   i. invoices and receipts;
   j. **your** RSVP to weddings, birthdays or funerals;
   k. proof of purchase to a **Special Event** or any prepaid entertainment; and/or
   l. any other documents **we** reasonably deem necessary to verify the claim's authenticity or value, such as a duly completed/witnessed statutory declaration.

   Where applicable, **we** may require documents to be certified, notarised, or translated into English by a certified translator if originally issued in a foreign language.

   We may decline to settle a claim or **reimburse** expenses if satisfactory supporting documents are not provided or if **you** fail to notify **us** of a claim within the required time frame.

5. **Your duties during claims handling**

   The **policyholder**, each **insured**, and any person acting on their behalf must:

   a. Not negotiate any settlement, admit liability, or deny responsibility without **our** prior written consent;
   b. Cooperate fully with **us** and our appointed representatives, investigators and loss adjusters; and
   c. Provide all medical reports, certificates, information, or evidence **we** or **our** representatives reasonably require, at **your** expense.

   For claims involving **injury** or **illness**, **we** reserve the right to require an **insured** to conduct an independent medical examination at our expense. **We** may also require, and will pay for, a post-mortem examination should any **insured** pass away.

6. **Payment of claims**

We will pay claims directly to the **insured** for all claims, except where the **insured** has passed away.

If the **insured** or **insured child** has passed away, payment will be made to:

a. the deceased **insured**'s legal personal representatives; or
b. the **policyholder** or the **insured child**'s legal personal representatives as applicable.

For sections covering refunds, expenses, or liabilities already paid or agreed, **we** will pay:

a. the **policyholder** or relevant **insured** who incurred the expense or liability;
b. **our** appointed assistance company, their authorised representatives, or the healthcare provider to whom **we** or our assistance company have issued a guarantee of payment; or
c. the person or organisation to whom the **policyholder** or **insured** owes **money** under the Personal Liability section.

Once payment is made according to the above, **we** will have no further liability under this policy as regards to the claim for the relevant **insured**.

7. **Representing you**

We reserve the right to defend or settle any legal proceedings brought against the **policyholder** or an **insured**. **We** may also take action in **your** name or the **insured**'s name to recover any payments made under this policy for **our** own benefit.

You and all **insureds** must provide any information and assistance **we** reasonably require. All legal costs incurred in these actions will be borne by **us**.

8. **Fraudulent Claims**

If **you** or anyone acting on **your** behalf submits a dishonest or exaggerated claim under this policy, **we** will refuse payment, and all coverage will terminate immediately. Where fraud is proven or suspected, **we** may also:

a. decline all claims and expense **reimbursements**;
b. recover any prior payments from **you** or **your** estate;
c. void this policy and forfeit all premiums paid;
d. cancel any other policies **you** hold with **us**;
e. refuse future applications or renewals from **you**; and
f. report the matter to police or relevant authorities.

Definitions

The following words carry the definition as described in this section wherever they are used in the policy.

	Term	Definition
A	Accident	A sudden and unforeseen event which results in **injury** or death of an **insured** during the **trip**.
	Act of terrorism	An act including but not limited to the use of force or violence, and/or the threat of, any person or group of people, whether acting alone or on behalf of or in connection with any organisation, committed for political, religious, ideological, ethnic purposes or reasons including the intention to influence any government and/or to put any section of the public in fear.
	Adult	A person aged between 18 to below 71 years old at the start of the **period of insurance**.
C	Certificate of insurance or COI	The schedule containing details of **you**, all **insureds** and the **period of insurance** selected. This document forms part of the policy. Annual policies on auto-renewal mode will automatically be renewed before the end of the current **period of insurance**. Refer to General Conditions 9 for more information.
	Child	A person aged between 15 days to below 18 years old at the start date of the **period of insurance**.
D	Dentist	A dental practitioner (other than any **insured** under this policy or **travel companion**, a relative, **family member**, business partner, employer, employee or agent) who is a licensed and legally registered practitioner of dentistry, and who is qualified to practise in accordance with the laws of the country in which the practice is granted..
	Doctor	A medical practitioner (other than any **insured** under this policy or **travel companion**, a relative, **family member**, business partner, employer, employee or agent) who is a licensed and legally registered practitioner of Western medicine and/or surgery, and who is qualified to practise in accordance with the laws of the country in which the practice is granted.
E	Entertainment expenses	Cost of bookings or tickets to concert, theme park, musical, movie, theatre, museum, guided tours or similar events incurred by an **insured** that can be evidenced by a receipt or proof of pre-payment.
	Excess	The amount an **insured** must bear in respect of a claim before eligible claims are paid under this policy.
F	Family member	An **insured**'s husband or wife, child, parent, stepparent, parent-in-law, grandparent, grandparent-in-law, great-grandparent, great-grandparent-in-law, grandchild, great-grandchild, brother, brother-in-law, sister, sister-in-law, son-in-law and daughter-in-law.

Definitions

	Term	Definition
H	Home	The residential address of the **policyholder** or **insured** in Singapore.
	Hospital	A licensed medical facility including a day-**hospital** established primarily to provide care or treatment for persons who sustained **injury** or **illness**, that: • maintains 24 hour nursing services under the supervision of registered nurses; • has one or more medical practitioners in attendance at all times; and • is equipped with diagnostic facilities and operating theatres. The following are not considered a **hospital**: a clinic, hospice, rehabilitation facility, community **hospital**, facility treating any form of addiction, a nursing or convalescent **home**, **home** for the aged, or a similar establishment.
	Hospitalised	Where the **insured** has been confined to a **hospital** and is required to remain in **hospital** for a further duration as a direct result of an **injury** or **illness** the **insured** suffered during the **trip**.
I	Illness	The unexpected deterioration of physical health of an **insured** due to a medical condition contracted, which begins or develops during the **trip** outside Singapore, necessitating treatment by a **doctor** or **TCM practitioner**.
	Injury	External and visible bodily **injury** which happens during the **trip**, caused solely and directly by an **accident** and not due to any gradual physical or mental deterioration disease, impairment, sickness, disease and/or medical conditions.
	Insured, insured person, you or your	The **policyholder** and persons named in **your COI** insured under this policy.
J	Jewellery	Accessories made from precious metals, stones, or any other valuable material, including but not limited to bracelets, earrings, necklaces, rings, and watches.
K	Known event	Any of the following which happened before **you** purchase this policy or, for an annual policy, before **you** booked **your trip**: • strike, riot, civil commotion; • **natural disaster**; • situations which may threaten the **insured**'s health or disrupt their **trip** that were reported by the Singapore or foreign state media; or • travel advisory issued by a Singapore or foreign authority.

Definitions

	Term	Definition
L	Laptop computer	A mobile computer with a fixed keyboard and a screen of at least 12 inches.
	Limb	Refers to: • an arm between the wrist and the shoulder; or • a leg between the ankle and below the hip.
M	Medically necessary expenses	The reasonable medical, surgical, mobility aids, nursing or **hospital** expenses which, in all cases, a **doctor**, **dentist** or **TCM practitioner** must certify is necessary, appropriate and essential for the treatment of an **injury** or **illness**, and in all cases excludes all experimental treatments and medications.
	Medical procedure	Any form of medical treatment, procedure or consultation including but not limited to dental and ophthalmic.
	Mobility aids	Aid items that **you** must wear or use on a daily basis to help **your** movement, including mobility scooters, wheelchairs, canes or crutches. Prosthetics, electronics and other motorised items are excluded.
	Mobile device	An electronic handheld device such as tablets, e-books, personal digital assistants and similar electronics, excluding mobile phone and **laptop computer**.
	Money	Cash of any currency (including but not limited to fiat **money**).
N	Natural disaster	An event or force of nature that brings catastrophic consequences, including but not limited to: • avalanche, earthquake, volcanic eruption; • typhoon, hurricane, tornado; and/or • flood, tsunami, subject always that any of the aforementioned that bring little or no consequence on the environment or loss of human lives shall not be deemed to be **natural disasters**.
O	Other portable electronics devices	Charging cables, international adaptors, headphones or memory cards.
	Overbooked transport	Is where **you** have a confirmed seat but was denied boarding due to overbooking by the **public transport** operator.
P	Period of insurance	The **period of insurance** shown in **your certificate of insurance**.

Definitions

	Term	Definition
P	**Permanent and total disablement**	Total disability caused by an **accident** that: • prevents **you** from working in any job for pay or from running any kind of business; • continues consecutively for at least 365 days from the date of **accident**; and • (as certified by a **doctor** in Singapore) will not be expected to improve and will continue for the remainder of the **insured person**'s life.
	Policyholder	The person named as **policyholder** in the **COI**.
	Pre-existing medical condition	Any **injury**, **illness**, condition or symptom of any **insured** which: • **you** were aware, or should reasonably have been aware of, at the time **you** purchased this policy, • medical consultation or treatment was received, including for any recurring, chronic or continuing **illness** or condition during the 12-month period before the start of the **trip**. For an annual policy, all medical or physical conditions where a claim has been made on a previous **trip** is deemed as a pre-existing medical condition for any future **trips**.
	Public transport	Licensed and scheduled transports such as planes, buses, coaches, trains, ferries and cruises which have fixed and established routes and carries fare-paying passengers. This excludes all taxis, ride-hailing, on-demand services or private hire vehicles that are chartered or arranged as part of a tour even if the services are regularly scheduled.
R	**Reimburse**	Paying the unused portion of any non-refundable and irrecoverable prepaid expense incurred.
	Rental car insurance excess	The amount an **insured** is legally liable to pay under the terms of the rental car insurance policy (obtained as part of the rental agreement), in respect of loss or damage to the rental car which corresponds to an applicable **excess** imposed, as a result of an insurable claim made under that policy.
S	**Senior**	Persons aged between 71 to below 81 years at the start of the **period of insurance**.
	Serious illness	A sudden and unexpected deterioration of physical health of an **insured** due to an **illness** or medical condition that was contracted which in the opinion of a **doctor** requires urgent treatment to avoid death or serious impairment to the **insured**'s long-term health.

Definitions

	Term	Definition
S	Serious injury	A critical or dangerous **injury** which, in the opinion of a **doctor** requires urgent treatment to avoid death or serious impairment to the **insured**'s long-term health.
	Serious medical condition	A medical condition which, the opinion of our travel assistance **doctor**, is a critically ill state of health that requires emergency or urgent medical treatment to avoid death or serious impairment to the **insured**'s long-term health.
	Sports equipment	Appropriate **sports equipment** owned by an **insured person** or provided by an operator in the conduct of activities, including but not limited to golf clubs, diving gear, skis (including boards and poles), snowboards, wakeboards, bicycles, fishing tackle, specialist apparel used solely in connection with any **sports equipment** (for example, diving suits, skiing and snowboarding suits or boots).
T	TCM practitioner	A traditional Chinese medicine practitioner (other than any **insured** under this policy or **travel companion**, a relative, a **family member**, business partner, employer, employee or agent) who is a licensed medical practitioner, including acupuncturists and bonesetters, who are qualified to practise traditional Chinese medicine in line with the laws which apply in the country in which the practitioner practises. For the purpose of this policy, qualified chiropractors are included as well.
	Terminal illness	Diagnosis by a **doctor** of an **illness** that is expected to result in death within 12 months.
	Travel companion	Person with the same travel plans as the **insured**, and who accompanies the **insured** on the same **trip**.
	Travel Delay	Is where **your** booked **public transport** is delayed from its scheduled departure time.
	Trip Diversion	Occurs if **your public transport** is diverted, delaying **your** arrival at planned destination.
	Travel Documents	Passports, drivers licence, national identification card and travel tickets.
	Travel Inconveniences	Collectively referring to all or any of the following: a **Travel Delay**, **Trip Diversion**, **Travel Misconnection** or **Overbooked Transport**.
	Travel Misconnection	Is where **you** miss a connecting **public transport** due to a leg arriving late.

Definitions

	Term	Definition
T	Trip	A round **trip** lasting at most 90 days consecutively during the **period of insurance**, starting when the **insured** leaves their **home** or workplace in Singapore for travelling overseas and ending up to 2 hours after the **insured** returns and clears the Singapore immigration, or on the end date of the **period of insurance** shown in the **COI**, whichever is earlier. Transits without leaving the airport premises are covered up to 72 hours. Cruise trips are covered up to the furthest destination of disembarkation.
W	**We, us, our, the company**	Auto & General Insurance (Singapore) Pte. Limited, trading as DirectAsia Insurance.

Customer Service Commitment

At DirectAsia, **we** strive to deliver service excellence to all **policyholders** so if **our** service ever falls short of **your** expectations, please let **us** know and give **us** an opportunity to hear **your** concerns by:

- contacting **our** Customer Service Department at customerservice@directasia.com; or
- calling **our** hotline on +65 6665 5555 or call +65 6532 1818 for claim-related enquiries.

We will acknowledge **your** concern and respond or request additional information within 2 working days and strive to provide a full reply within 14 working days or updating **you** if **we** need more time.

If **you** are still dissatisfied with our response, **you** may refer **your** concerns to the Financial Industry Disputes Resolution Centre (FIDReC), an independent dispute resolution body. FIDReC will handle **your** case through mediation and/or adjudication in accordance with its rules and procedures in force.

If the matter remains unsettled, any unresolved dispute arising out of or in connection with this policy shall be referred to and finally resolved by arbitration administered by the Singapore International Arbitration Centre (SIAC) in accordance with the Arbitration Rules of the SIAC for the time being in force. The seat of arbitration shall be Singapore. The Tribunal shall consist of one arbitrator. The language of the arbitration shall be English.

This policy is governed by and interpreted in accordance with the laws of Singapore. Any dispute arising under or in connection with this policy will be subject to the exclusive jurisdiction of the courts of Singapore. No person or organisation, other than an **insured** or his or her legal representative, shall have any right under the Contracts (Rights of Third Parties) Act 2001 of Singapore, or otherwise, to enforce any provision of this policy.

Policy Owners' Protection Scheme
Your DirectAsia Travel Insurance policy (Voyager) 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 General Insurance Association of Singapore (GIA) or SDIC websites (www.gia.org.sg or www.sdic.org.sg).