

AIA SINGAPORE LIMITED - AIA ASIA WANDERLUST COVER

POLICY SCHEDULE AND PRODUCT SUMMARY

Group Policy Number : 82641
Area of Travel : Asia
Effective Date of Coverage : Date of Application
Expiry Date of Coverage : 6 months from date of application

Table of Benefits	Amount Covered Per Insured Person (S\$)
Section A: Travel Benefits	
1. Travel Cancellation	200
2. Travel Postponement	200
3. Travel Delay	100 for every 6 hours (Up to 200)
4. Baggage Delay	200 for every 6 hours (Up to 200)
Section B: Accidental Death and Other Benefits	
5. Hospitalisation Reimbursement Due to Infectious Diseases	Up to 1,000
6. Bone Fracture Benefit	
7. Accidental Death Benefit	10,000

POLICY TERMS AND CONDITIONS

DEFINITIONS

- Accident** shall mean an unforeseen event, which is caused solely and directly by external, violent, sudden and accidental means.
- Amount Covered** refers to the insured amount for the Benefit specified in the Table of Benefits in the Policy Schedule.
- Applicant** or **Insured Person** refers to the person covered under the Policy, as described under the Eligibility section.
- Area of Travel** refers to the selected travel destination group shown in the Policy Schedule or on any endorsement. **Asia** covers Australia, China, Hong Kong, India, Japan, Korea, Macau, Mongolia, New Zealand, Sri Lanka, Taiwan, Timor-Leste and includes ASEAN countries. **ASEAN** covers Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand and Vietnam.
- Benefits** refer to the benefits set out in the BENEFITS PROVISIONS and any subsequent endorsements where applicable and **Benefit** is construed accordingly.
- Civil Unrest, Riot or Commotion** shall mean a gathering of persons (organized or unorganized) to promote their views and this gathering of persons becomes violent (whether or not police and/or military respond). The gathering of persons asserting sovereign rights and operating on behalf of a sovereign state shall not be considered as Civil Unrest, Riot or Commotion. These terms do not include an individual act of violence.
- Common Carrier** shall mean any bus, coach, taxi, ferry, hovercraft, hydrofoil, ship, train, tram or underground train provided and operated by a carrier duly licensed for the regular transportation of fare paying passengers, and any properly licensed fixed-wing aircraft provided and operated by an airline licensed for the regular transportation of fare-paying passengers and any properly licensed helicopter provided and operated by an airline which is duly licensed for the regular transportation of fare-paying passengers and operating on fixed routes and schedules.

It does not include rental vehicles, taxis and all modes of transportations that are chartered or arranged as part of tour, even if such services are regularly scheduled.

- Company, we, us** or **our** refers to AIA Singapore Private Limited, its assigns and successors in title.
- Confined** or **Hospital Confinement** refers to a continuous period of hospitalisation for at least twenty-four (24) hours, due to Injury or Sickness, as an in-patient in an overseas Hospital as recommended by a Qualified Medical Practitioner

and for which room and board charges are imposed (excluding Day Surgery).

10. **Diagnosis** or **Diagnosed** refers to the definitive diagnosis made by a Qualified Medical Practitioner or Specialist (as the case may be) only based upon such specific evidence as referred to in this Policy of the illness known as Infectious Disease and certified in a medical report issued by a Qualified Medical Practitioner or Specialist.
11. **Home Country** shall mean the country of which the Insured Person holds a valid passport of which is the country of citizenship of the Insured Person.
12. **Hospital** refers to a place that holds a valid license (if required by law); operates primarily for the care and treatment of sick or injured persons; has a staff of one or more Qualified Medical Practitioner available at all times; provides 24-hour nursing service and has at least one registered professional nurse on duty at all times; has organized diagnostic and surgical facilities, either on premises or in facilities available to the Hospital on a prearranged basis; and is not, except incidentally, a clinic, nursing home, rest home, or convalescent home for the aged, or a facility operating as a drug and/or alcohol treatment centre.
13. **Immediate Family Member** shall refer to the Insured Person's spouse, child, parent, parent-in-law, grandparent, grandchild, brother, sister, niece, nephew, aunt, uncle, brother-in-law or sister-in-law who are residing in Singapore.
14. **Infectious Disease** means any of the following diseases which is diagnosed by a Qualified Medical Practitioner or Specialist during the Period of Insurance and is supported by acceptable clinical, radiological, histological and laboratory evidence:
 - Hand, foot and mouth disease (HFMD)
 - Zika virus
 - Salmonellosis
15. **Injury** shall mean bodily injury which is sustained by an Insured Person during the Policy period and is caused by an Accident solely and independently of any other causes, within 90 days from the date of such Accident.
16. **Medical Expenses** shall mean expenses necessarily and reasonably incurred as a result of Injury or Sickness sustained whilst on an Overseas Trip and paid by the Insured Person to a legally Qualified Medical Practitioner, Hospital and/or ambulance service for medical, surgical, X-ray, Hospital or nursing treatment including the cost of medical supplies and ambulance hire and including the cost of dental treatment where such treatment is necessarily incurred to restore sound and natural teeth, caused only by an Accident. All treatment must be prescribed by a Qualified Medical Practitioner in order for expenses to be reimbursed under this Policy and shall not exceed the usual level of charges for similar treatment, medical services or supplies in the location where the expenses were incurred had this insurance not existed.
17. **Natural Disaster** means any event or force of nature that has catastrophic consequences, such as avalanche, earthquake, flood, typhoon, hurricane, tornado, tsunami or volcanic eruption.
18. **Period of Insurance** refers to the period during which the coverage under this Policy is effective, as stated in the Policy Schedule or endorsement (if any).
19. **Plan** refers to the plan provided for the Insured Person based on their customer segment as set out in the Table of Benefits in the Policy Schedule.
20. **Policy** refers to:
 - (i) this document including the Policy Schedule;
 - (ii) the application for this Policy;
 - (iii) declarations of this Policy; and
 - (iv) the endorsements (if any).
21. **Pre-Existing Condition** refers to any condition for which:
 - (a) the Insured Person received medical treatment, diagnosis, consultation or prescribed drugs within a 12-month period preceding the commencement of a Trip;
 - (b) medical advice or treatment was recommended by a Physician within a 12-month period preceding the commencement of a Trip; or
 - (c) a reasonable person in the circumstances would be expected to be aware of within a 12-month period preceding the commencement of a Trip.
22. **Prohibited Person** refers to a person or entity (including any director or any direct or indirect shareholder of, or any person having executive authority in such entity) subject to any laws, regulations and/or sanctions administered by any regulatory authorities in any country, which has the effect of prohibiting AIA from providing insurance coverage, transacting business with or otherwise offering any economic benefits to such person or entity under the Policy.

23. **Qualified Medical Practitioner** shall mean a registered and qualified medical practitioner licensed under any applicable laws and acting within the scope of his/her license and training. The attending Qualified Medical Practitioner shall not be the Insured Person, the Insured Person's immediate family member, travel companion, business partner, employer or employee, or a person who is related to the Insured Person in any way.
24. **Serious Injury or Serious Sickness** whenever applied to the Insured Person, is one which requires treatment by a Qualified Medical Practitioner and which results in the Insured Person being certified by that Qualified Medical Practitioner as being unfit to travel or continue with his/her original Trip. When applied to the Immediate Family Member, it shall mean Injury or Sickness certified as being a danger to life by a Qualified Medical Practitioner and which results in the Insured Person's discontinuation of his/her original Trip.
25. **Sickness** shall mean any noticeable change in the physical health of an Insured Person due to a medical condition contracted, commencing or first manifesting whilst on a Trip in which the Insured Person seeks the care of a Qualified Medical Practitioner acting within the scope of his license to treat the Sickness for which the claim is made provided the Sickness is not a Pre-existing Condition and the nature of the health condition is not excluded from this Policy.
26. **Singapore Resident**
- (i) is a citizen of Singapore, unless he has resided outside Singapore continuously for 5 or more years preceding the application date of the policy and is not currently residing in Singapore; or
 - (ii) is a permanent resident, unless he has resided in Singapore for less than a total of 183 days in the 12 months preceding the application date of the policy; or
 - (iii) has a work pass or permit required under the Employment of Foreign Manpower Act 1990, unless he has resided in Singapore for less than a total of 183 days in the 12 months preceding the application date of the policy; or
 - (iv) has a pass or permit required under the Immigration Act 1959 that has a duration longer than 90 days and has resided in Singapore continuously for at least 90 days in the 12 months preceding the application date of the policy.
27. **Specialist** shall mean a Qualified Medical Practitioner who specializes in a specific area in a medical field, and who is not: (i) the insured, or (ii) a member of his immediate family, or (iii) other relative of the insured.
28. **Strike** shall mean any organised, wilful refusal by any worker or employee to continue working to register a protest or the action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimising the consequences of any such act.
29. **Terrorist Act** 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, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered Terrorist Acts. **Terrorist Act** shall also include any act, which is verified or recognized by the relevant government as an act of terrorism. One can consider civil unrest as an extended and/or sporadic period of group violence within a country, province or town.
30. **Travel Companion** shall mean one (1) person who is booked to accompany an Insured Person on the entire Trip.
31. **Trip** refers to a journey from Singapore to a destination within the Area of Travel that does not exceed 90 consecutive days and for which cover shall commence from:
- a. The later of the Policy Date or the time of departure for the Trip; and
 - b. Shall continue under the earlier of:
 - i. the Insured Person's arrival in Singapore; or
 - ii. the expiry date of the Period of Insurance.
32. **War** shall mean war, whether declared or not, or any warlike activities including use of military force by a sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.
33. **You** or **your** refers to the Applicant or Insured Person.

Where the context requires, unless specified otherwise, words importing the singular shall include the plural and vice versa; and words importing a specific gender shall include all other genders.

ELIGIBILITY

To be eligible for cover under this Policy, an Insured Person must at the time of the Effective Date of Coverage:

- (i) be a Singapore Resident; and

- (ii) be aged between 2 weeks old and 65 years old (age last birthday); and
- (iii) is not a citizen of a sanctioned country or a Prohibited Person.

For clarity, the above criteria do not affect the operation of the provisions of **General Provisions 10. No Cover** below.

BENEFITS PROVISIONS AND EXCLUSIONS

SECTION A – TRAVEL BENEFITS

1. TRAVEL CANCELLATION

We shall pay for loss of travel and/or accommodation expenses paid in advance by the Insured Person and for which the Insured Person is legally liable and which are not recoverable from any other source consequent upon the cancellation of the Trip necessitated by any of the following occurring within sixty (60) days before the date of commencement of the Trip up to the specified limit applicable to the Plan:

- (a) death or Serious Injury or Serious Sickness or compulsory quarantine of the Insured Person, the Insured Person's Immediate Family Members or Travel Companion or business partner who is resident in Singapore;
- (b) Unexpected outbreak of Strike, Riot or Civil Commotion or epidemic or Natural Disaster arising out of circumstances beyond the control of the Insured Person at the planned destination;
- (c) Serious damage to the Insured Person's principal residence arising from Natural Disaster within seven (7) days before the departure date, which requires the Insured Person's presence on the premises on the departure date;
- (d) Witness summons or jury service of the Insured Person;
- (e) Insolvency of a travel agent from which the Trip was purchased; or
- (f) Any event leading to airspace or airport closures.

When an Insured Person cancels the Trip and a claim is made and admitted for this benefit, all benefits for that particular Insured Person shall immediately terminate. For the avoidance of doubt, the Policy continues to cover the other Insured Persons, if any, who continue with the Trip as scheduled.

EXCLUSIONS

We shall not be liable for any claim arising directly or indirectly from, in respect of or due to any of the following: -

- 1. Any loss caused directly or indirectly by carrier caused cancellation;
- 2. Any loss that is covered by any other existing insurance scheme, government program or which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation;
- 3. Should this insurance be effective less than seven (7) days before the date of departure (with the exception of death or Serious Injury resulting from Accident only of the Insured Person, the Insured Person's Immediate Family Member or Travel Companion);
- 4. Caused directly or indirectly by government regulations or control;
- 5. where insolvency of a travel agent from which the Trip was purchased had occurred, or for which a petition for bankruptcy or similar petition was filed before the application of this insurance;
- 6. Any loss or expenses arising from use of any air miles, accommodation or holiday points that the Insured Person used to pay for the trip in part or in full; and/or
- 7. Any loss or expense that results from Strike, Riot or Civil Commotion or epidemic or Natural Disaster which was publicly known at the time the Trip was booked or this insurance was applied whichever is later.

2. TRAVEL POSTPONEMENT

If the trip is postponed due to any of the following unexpected events occurring within 60 days (except item c) before the date of the departure of the Trip:

- (a) death or Serious Injury or Serious Sickness or compulsory quarantine of Insured Person or Insured Person's Relative or Close Business Partner or Travel Companion;
- (b) Major Travel Event that prevents the Insured Person from travelling to the selected Area of Travel as outlined in the trip itinerary;
- (c) serious damage to Insured Person's principal residence in Singapore arising from Natural Disaster within seven (7) days before the departure date, where such damage is sufficiently severe to render the premises inhabitable or render access impossible as at the time of the Insured Person's departure date;
- (d) Witness summons or jury service of the Insured Person;.

We will reimburse, up to the Amount Covered of this benefit for the resulting administrative charges to postpone the Trip for which full payment was made, the Insured Person is legally liable, and which are not recoverable from any other sources.

We will only pay for the eligible expenses incurred under one of the following Sections, as determined in our sole discretion, notwithstanding that the same or other expenses were incurred under the other Sections, in respect of the same event:

Section 2 – Travel Postponement

Section 3 – Travel Delay

When an Insured Person postpones the Trip and a claim is made and admitted for this benefit, all benefits for that particular Insured Person shall immediately terminate. For the avoidance of doubt, the Policy continues to cover the other Insured Persons, if any, who continue with the Trip as scheduled.

EXCLUSIONS

We shall not be liable for any loss or damage arising directly or indirectly from the following events or circumstances: -

1. carrier caused cancellation;
2. Where the loss or damage is covered by any other existing insurance scheme, government program or which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation;
3. Should this insurance be applied less than seven (7) days before the date of departure (with the exception of death or Serious Injury resulting from Accident only of the Insured Person, the Insured Person's Immediate Family Member or Travel Companion);
4. government regulations or control;
5. Where insolvency of a travel agent from which the Trip was purchased had occurred, or for which a petition for bankruptcy or similar petition was filed before the application of this insurance;
6. Use of any air miles, accommodation or holiday points that the Insured Person used to pay for the trip in part or in full and/or.
7. Strike, Riot or Civil Commotion or epidemic or Natural Disaster which was publicly known at the time the Trip was booked or this insurance was applied whichever is later.

3. TRAVEL DELAY

In the event that the scheduled Common Carrier in which the Insured Person had arranged to travel in overseas and in Singapore is delayed for at least six (6) consecutive hours from the time specified in the itinerary supplied to the Insured Person due to Strike/industrial action, bomb threat, adverse weather condition, mechanical breakdown / derangement and structural defect of Common Carrier, we shall pay S\$100 for every six (6) consecutive hours of delay: (a) up to the specified limit applicable to the Plan for delay occurring overseas; or (b) up to S\$100 for delay occurring in Singapore.

A written confirmation from the Common Carrier or the handling agent of the number of hours delayed and the reason for such delay is a requirement for any claim for this benefit to be admitted.

When a claim is made and admitted for this benefit, all benefits for that particular Insured Person shall immediately terminate.

EXCLUSIONS

We shall not be liable for:

1. Any loss caused directly or indirectly by carrier caused cancellation;
2. Any loss that is covered by any other existing insurance scheme, government program or which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation;
3. Any loss arising from failure of the Insured Person to check in according to the itinerary supplied to him/her, and obtain written confirmation from the Common Carrier or their handling agents of the number of hours delayed and the reason for such delay
4. Any loss arising directly or indirectly from any Strike or industrial action existing or planned on the date the Trip is arranged; and/or
5. Any loss from delay where the delay was made known publicly when the Insured Person booked the Trip or when this insurance was applied for, whichever is later.

4. BAGGAGE DELAY

We shall pay the Insured Person if the checked-in baggage accompanying the Insured Person has been delayed, misdirected or temporarily misplaced by the Common Carrier during the Trip for every six (6) consecutive hours of delay after the Insured Person's arrival at the baggage pick-up point of the scheduled overseas destination and in Singapore: (a) up to the specified limit applicable to the Plan for delay occurring overseas, or S\$200 if there is no specified limit under the Plan; or (b) up to S\$200 for delay occurring in Singapore.

For the avoidance of doubt, the above specified amounts are for all checked-in baggage and not each piece of baggage checked in.

When a claim is made and admitted for this benefit, all benefits for that particular Insured Person shall immediately terminate.

SECTION B – ACCIDENTAL DEATH AND OTHER BENEFITS

1. ACCIDENTAL DEATH BENEFIT

We shall pay the Amount Covered if the Insured Person passed away overseas as a result of an Injury during the period of insurance.

We shall upon receipt and approval of proof, subject to the provisions, conditions and limitations contained herein or which may be endorsed hereon, pay an indemnity according to the Policy Schedule.

Notwithstanding the above, we will pay the Death Benefit only once. When a claim is made and admitted for this benefit, all benefits for that particular Insured Person shall immediately terminate.

2. HOSPITALISATION REIMBURSEMENT

We shall reimburse the Insured Person up to the Amount Covered for the Medical Expenses necessarily incurred for the first 30 days of the Trip if the Insured Person has undergone Hospital Confinement for any of the 3 covered Infectious Diseases whilst on the Trip.

When a claim is made and admitted for this benefit, all benefits for that particular Insured Person shall immediately terminate.

3. BONE FRACTURE BENEFIT

If the Insured Person sustains Injury whilst on the Trip, which results in bone fracture of the nature mentioned below within 90 days from date of accident subject to terms and conditions of this Policy, provided that:

- (i) This benefit shall not be payable if the Insured Person has been diagnosed as having osteoporosis prior to the date on which the Insured Person is first covered under this Policy;
- (ii) If the Insured Person is diagnosed as having osteoporosis after the date on which the Insured Person is first covered under this Policy, we will only be liable to pay this benefit in respect of the first occasion on which a Bone Fracture is sustained, and this benefit shall not be payable in respect of subsequent incidents.

Bone Fracture – Maximum S\$1,000.00

Maximum Benefit amount payable in respect of any ONE Bodily Injury

• Neck, skull or spine (full break)	100%
• Hip	75%
• Jaw, pelvis, leg, ankle or knee (other fracture)	50%
• Cheekbone, shoulder or hairline fracture of skull or spine	30%
• Arm, elbow, wrist or ribs (other fracture)	25%
• Leg, ankle or knee (simple fracture)	20%
• Nose or collar bone	20%
• Arm, elbow, wrist or ribs (simple fracture)	10%
• Finger, thumb, foot, hand or toe	7.5%

When a claim is made and admitted for this benefit, all benefits for that particular Insured Person shall immediately terminate.

GENERAL EXCLUSIONS

We shall not pay under any Section of this Policy for loss or liability directly or indirectly arising as a result of:

1. Travel in, to, or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria;
2. An Insured Person being;
 - (i) A terrorist;
 - (ii) A member of a terrorist organization;
 - (iii) A narcotics trafficker; or
 - (iv) A purveyor of nuclear, chemical or biological weapons;
3. Loss of or damage resulting from wilful, malicious or unlawful act or negligence of the Insured Person;
4. Any act of War, act of a foreign enemy (whether declared or not), civil war, invasion, revolution, insurrection use of military power or usurpation of government or military power;
5. Any action taken by any government authority including confiscation, seizure, destruction and restriction;

6. The Insured Person not taking all reasonable efforts to safeguard his/her property or to avoid Injury or minimize any claim under the Policy;
7. Riding or driving in any kind of race, participating in any professional sports or in any sport whereby the Insured Person would or could earn or receive remuneration, donation, sponsorship, award or certificate of any kind and air travel (other than as a fare-paying passenger in any properly licensed private and/or commercial aircraft or other mode of conveyance or transportation);
8. Pregnancy or childbirth, and any Injury or Sickness associated with pregnancy, childbirth or venereal disease;
9. Any illegal or unlawful act by the Insured Person;
10. Suicide or attempted suicide or intentional self-injury or provoked assault or intoxication or drugs;
11. The Insured Person employed on merchant vessels, engaging in naval, military airforce or civil defence personnel or operations or testing of any kind of conveyance or being employed as a manual worker or whilst engaging in offshore activities like diving and oil-rigging or mining or aerial photography or handling of explosives or hazardous substance; and/or
12. Any Pre-Existing Condition;
13. Sexually transmitted diseases AIDS, HIV infections and AIDS related infections;
14. Congenital anomalies;
15. The Insured Person having been Diagnosed with, or is reasonably suspected to have an Infectious Disease by a Qualified Medical Practitioner, on or before the Effective Date of Insurance whichever is earlier;
16. General physical or medical check-up or health screening or tests not incidental to treatment or diagnosis of an actual Sickness or Injury; treatment which is not Medically Necessary or treatment of an optional nature or for preventive purposes; even if recommended by the attending doctor;
17. Hospital Confinement if the treatment, according to the general opinion of Specialists, could have been provided on an out-patient basis;
18. Self-destruction or any attempt thereat, while sane or insane;
19. War, declared or undeclared, revolution or any warlike operations;
20. Participation in a riot, violation or attempted violation of the law or resistance to arrest;
21. Travelling or flying in, ascending or descending from any aerial device or aircraft, unless the Insured Person is traveling as a fare-paying passenger in a duly licensed commercial aircraft and the said aircraft was not engaged in any rescue, instructional or training purposes during such flight; or
22. Racing on horse or wheels.

TERMINATION PROVISIONS

The Policy shall automatically terminate on the earliest occurrence of the following:

- (a) The Expiry Date of Coverage as specified in the Policy Schedule; or
- (b) Upon the payment of any one of the benefits to the Insured Person; or
- (c) When the Insured Person(s) ceases to be eligible under the Eligibility Section; or
- (d) The date on which the Policy is terminated; or
- (e) The date communicated to the Insured Person(s) by us as the date the Policy ceases on account of war, or an act of war, such date being determined at our discretion.

CLAIMS PROVISIONS AND PAYMENT

We must be notified through the submission of a completed claim form and other proof of loss documents as may be determined by us to our satisfaction. Such claim submission and proof of loss must be filed with us within 90 days after the date of such loss and there must be sufficient particulars to enable us to identify the Insured Person, the occurrence, nature

and extent of the loss.

The occurrence of a covered event must be proven to our satisfaction, all certificates, medical reports, information and evidence required shall be furnished at the expense of the Insured Person.

Benefits for the loss of life of the Insured Person is payable to the estate of the Insured Person. All other benefits of this Policy are payable to the Insured Person.

GENERAL PROVISIONS

1. Applicant

You, as the Applicant or Insured Person, can exercise all the rights, privileges and options under the Policy during the period of coverage. This would be subject, where applicable, to the rights of any assignee or trustee.

2. Applicable Law

This Policy, and all rights, obligations and liabilities arising hereunder, shall be construed and determined and may be enforced in accordance with the law of the place of issue.

3. Assignment

Neither the benefits nor this Policy may be assigned, pledged or used as security by you in any transaction.

4. Burden of Proof

In any action, suit or proceeding where we allege that any loss is not covered by the Policy due to any applicable exclusion, the burden of proving that such loss is covered by the Policy shall be upon you, or such other claimant.

5. Cancellation

We have the right to cancel this Policy at any time in the event that we decide, at our sole discretion, to cancel:

- (i) the entire portfolio of this insurance;
- (ii) a particular plan type of this insurance; and/or
- (iii) this insurance for a particular group of Insured Persons.

by giving 30 days' notice in writing to Insured Persons at their last known address.

6. Contracts (Rights of Third Parties) Act 2001

Save and except where contrary to Singapore law governing any of the benefits granted under this Policy, or where expressly provided otherwise, a person who is not a party to this Policy has no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any term of this Policy.

Notwithstanding anything in this Policy, the consent of any third party (including the Insured Person) is not required for any variation (including any release or compromise of any liability) or termination of this Policy.

7. Currency

The amounts to be paid by us shall be in the currency shown on the Policy Schedule.

8. Legal Proceedings

No action in law or in equity shall be brought to recover on this Policy prior to the expiration of 60 days after proof of claim has been filed in accordance with the requirements of this Policy, nor shall such action be brought at all unless brought within two (2) years from the expiration of time within which such proof of claim is required by the Policy, unless we agree to otherwise in writing.

9. Modifications

The Policy's provisions cannot be changed or varied by any of our employees, independent contractors or agents unless

such change is contained in an endorsement signed by our duly authorised officer.

The clauses in the Policy are subject to the provisions of the Insurance Act 1966 and other relevant laws, including subsequent changes or replacements of such provisions from time to time. In response to regulatory requirements or changes beyond our control required by law, we may amend the terms and conditions of the Policy by informing you of the relevant changes and such changes will become effective from a date specified.

10. No Cover

Notwithstanding anything to the contrary, this Policy shall not cover or provide for the payment of claims or benefits to specific persons or entities where the application of or compliance with certain laws and regulations (as may be applicable to us, our parent companies and/or our ultimate controlling entities, our reinsurers, their parent company and/or ultimate controlling entity) prohibit performance under the Policy based on:

- (a) the identity, domicile, residence, place of incorporation, establishment (whether incorporated or unincorporated), or Nationality, of you, or claimant or the parent company and ultimate controlling entity of you, or claimant; or
- (b) the country where the claim arises.

Should any person or entity be found to have been erroneously enrolled under this Policy, insurance coverage for such person or entity shall cease with immediate effect and any unearned premiums paid in respect of such person or entity shall, subject to compliance with laws and regulations, be refunded without interest to you. Should any claim for payment of any nature be found to have been made under this Policy by a person or entity excluded by this provision, no such payment will be made.

11. No Nomination

Benefits for the loss of life is payable to the estate of the Insured Person. All other benefits of this policy will be payable to the Insured Person.

12. Number of Policy

The Insured Person may only be covered under one such Policy for the same Trip.

13. 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 information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact your insurer or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

14. Personal Data

You, as the Applicant or Insured Person, agree to the terms and conditions with regards to your personal data and information contained in your application.

15. Physical Health of Insured Person

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

16. Proper Discharge

Payment made in accordance with this Section shall release us of all liabilities under this Policy. We will make payment under the Policy to such person who can give us proper discharge to our satisfaction and subject to our discretion.

These persons may include:

- (a) Estate of the Insured Person; or
- (b) the Insured Person suffering the loss; or
- (c) if the Insured Person suffering the loss is a Child, his parent or legal guardian.

17. Policy Non-Participating

This Policy shall not participate in any surplus distribution by us.

18. Subcontractors and Delegates

Notwithstanding any other agreement to the contrary, we may in our sole and absolute discretion subcontract or delegate any of our services in the administration of the Policy or the performance of its other obligations under this Policy to a third party appointed by us at our own cost and expense, subject that we will remain responsible and liable to Insured Persons for the work and activities of each subcontractor or delegated person for our obligations under this Policy.

Date : 22 May 2023



A handwritten signature in black ink, appearing to be 'D. S. S.', written over a horizontal line.

Registrar

A handwritten signature in black ink, appearing to be 'J. H. S.', written over a horizontal line.

Chief Executive Officer

IMPORTANT NOTE: 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 your insurer or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg)

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