

## Travel Protection for AirAsia

### YOUR TRAVEL PROTECTION FOR AIRASIA POLICY

Here is Your Travel Protection for AirAsia Policy. Please examine this insurance Policy, to ensure that You understand the terms and conditions and that the cover You require is being provided. It is important that the documents and any amendments are read together to avoid misunderstanding.

We recommend that You bring the Certificate of Insurance during Your travel. It has the contact number of Our appointed assistance company when You require assistance during Your Trip.

If You have any questions after reading these documents, please contact Your insurance agent, broker or Us.

If You need to change anything, please contact Us immediately.

### HOW YOUR INSURANCE POLICY OPERATES

This policy, the Certificate of Insurance and any Endorsement or Memoranda thereon shall be considered one document (all of which are hereinafter collectively referred to as the "Policy") and any word or expression to which a specific meaning has been attached in any of them shall bear such meaning throughout.

Whereas:

- 1) Insured Person(s) by an application form or statements made to Us, including a declaration made to Us, which shall be the basis of and shall form part of this Policy, has applied for insurance; and
- 2) HL Assurance Pte. Ltd. ("the Company") has agreed to provide such insurance.

We agree only on the basis of the Terms and Conditions contained in this Policy to provide insurance cover to You for those risks insured against to the extent and in the manner stated in this Policy and subject to payment of the relevant premium.

### IMPORTANT NOTICE

The insurance cover provided under this Policy is based on the information You have provided to Us. Please be reminded that You must fully and faithfully declare to Us the facts that You know or ought to know, otherwise no benefit may be received from the Policy.

### IMPORTANT CONDITIONS

(Conditions to be satisfied for this insurance to operate, i.e. Conditions Precedent)

The insurance operates only if all of the following conditions are satisfied:

- (a) if the Trip is a round Trip commencing from and returning to Singapore, each Trip not exceeding ninety (90) consecutive days;
- (b) You are in good health and are not travelling contrary to the advice of any Registered Medical Practitioner or for the purpose of obtaining medical treatment;
- (c) at the time of arranging the Trip and/or effecting this insurance You are not aware of any circumstance which are likely to lead to cancellation or Curtailment of the Trip;
- (d) at the time You submitted Your application for this insurance, none of You have already left on any Scheduled Flight for any Trip meant to be covered by this insurance; and
- (e) if any of You had ever been refused cover or imposed special terms by any insurer for travel insurance, You must declare at the point of application and be accepted by Us, otherwise the cover hereunder will be void.

### POLICY DEFINITIONS

**"Accident"** means a specific event, which is sudden, unforeseen and unexpected and gives rise to a result which is not intended or anticipated.

**"Adult"** means a person aged (at last birthday) eighteen (18) years and above at the date of commencement of this insurance.

**"Benefit Limit"** means the Maximum Benefit Payable as stated in the Summary of Benefits.

**"Bodily Injury"** means physical bodily injury to You occurring during the Trip caused solely and directly by an Accident and not by Sickness, disease or gradual physical wear and tear.

**"Common Carrier"** means any bus, ferry, ship, train or tram provided and operated by a carrier duly licensed for the regular transportation of fare-paying passengers operating on fixed routes and schedules.

This excludes Your Scheduled Flight, rental vehicles, taxis and all modes of transportation that are chartered or arranged as part of a tour, even if the services are regularly scheduled.

**"Common Carrier Operator"** means the relevant duly licensed carrier, provider and/or operator who provides or operates any "Common Carrier", as defined above.

**"Curtailement"** means abandonment by You of a Trip by returning to Singapore after arrival at the booked

destination before the scheduled return date set out in the Certificate of Insurance.

**“Epidemic”** means any contagious disease outbreak which is classified as such or pandemic by the World Health Organisation or the Ministry of Health, Singapore.

**“Home”** means Your permanent place of residence in Singapore.

**“Home Contents”** means any household effects, appliances, decorations, furniture, fixtures and fittings and any personal belongings including jewelry and Money owned by You and contained in the premises of Your Home in Singapore.

**“Hospital”** means an institution lawfully operated for the care and treatment of injured or sick persons with organized facilities for diagnosis and surgery, having twenty-four (24) hours per day nursing services by legally qualified registered nurses and medical supervision under Registered Medical Practitioners, but not including any institution used primarily as a clinic, a nursing or convalescent home, a place of rest, a geriatric care facility, a mental institution, a rehabilitation or extended care facility, or a place for the care or treatments of alcoholics or drug addicts.

**“Immediate Family Member”** means Your legal spouse, biological child(ren), step or legally adopted child(ren), parent, parent-in-law, sibling, grandparent, grandparent-in-law, great grandparent, great grandparent-in-law, grandchild(ren), brother-in-law or sister-in-law.

**“Infant”** means a child who is above nine (9) days old but below two (2) years old at the commencement of this insurance, and travelling with an adult insured under this Policy. Age is calculated as at last birthday.

**“Insured Person(s), You, Your”** means a fare paying passenger of AirAsia who is booked on a Scheduled Flight and is named as such in the Certificate of Insurance.

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

**“Loss of Limb”** means complete severance of, or irrecoverable loss of use of, hand at or above the wrist or a foot at or above the ankle.

**“Loss of Sight”** means the total and irrecoverable loss of sight beyond remedy by surgical or other treatment.

**“Loss of Speech”** means the disability in articulating any three of the four sounds which contribute to the speech such as the labial sounds, the alveolobial sounds, the palatal sounds and the velar sounds or total loss of vocal cord or damage of speech center in the brain resulting in aphasia.

**“Medical Expenses”** means the charges for diagnostic test or procedure, medical treatment, surgical operation, nursing care, medical supplies, dental treatment (as a result of Bodily Injury only), medicine, physiotherapy or ambulance services received in a Hospital or rendered or recommended or prescribed by a Registered Medical

Practitioner. All treatment including specialist treatment must be prescribed or referred by a Medical Practitioner in order for expenses to be reimbursed under this Policy, which reimbursement will 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.

**“Money”** means cash, bank notes and coins, cheque, traveler’s cheque or money orders.

**“Natural Disaster”** means flood, typhoon, earthquake, volcanic eruption, tsunami, hurricane, cyclone, tornados or any event or force of nature that has catastrophic consequences.

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

Under Section 2, it means the period commencing on the Issue Date of the Certificate of Insurance or thirty (30) days before the date of commencement of the scheduled Trip, whichever is later.

**“Permanent Disablement”** means a disability falling under one of the items of disablement listed in the scale of compensation in this Policy under Section 1, which was caused by an Accident, as long as the disability lasts for twelve (12) consecutive months from the date of the Accident and at the expiry of that period our appointed Registered Medical Practitioner confirms that the disability is not going to improve after twelve (12) months.

**“Permanent Total Disablement”** means disablement that solely directly and totally renders You unable to pursue, engage in, or attend to any business or occupation of any and every kind for the remainder of Your life as determined in writing by way of a medical report issued by a Registered Medical Practitioner, such medical report to be issued only after You were unfit to work for a period of twelve (12) continuous months from the date of the Bodily Injury as proven by medical certificates to that effect.

**“Personal Documents”** means passport, visa, identity card, driving license or like documents of identity, credit card, travelling pass or tickets.

**“Personal Effects”** means items of personal use, worn or carried by You.

**“Pre-Existing Medical Condition”** means any condition which is in existence within one hundred and eighty-two (182) days prior to the commencement of Your Trip, regardless of whether:

- a) You have received medical treatment, diagnosis, consultation or prescribed drugs; or
- b) Symptoms or manifestations have existed; or
- c) Treatment was actually sought or received; or
- d) A reasonable person in the circumstances would be expected to be aware of the condition.

This definition of Pre-Existing Medical Condition shall also apply to Your Immediate Family Member or Travelling Companion or any person upon whose good health Your Trip depends.

**“Registered Medical Practitioner”** means a person qualified by degree in western medicine and duly licensed or registered with the relevant medical board or council to practice medicine and surgery in the geographical area of his practice, and who in rendering such services is practicing within the scope of his licensing and training. The attending Registered Medical Practitioner shall not be You, Your employee, Your spouse or Your relative.

**“Scheduled Flight”** means commercial flights with published schedules by AirAsia for fare-paying passengers in the country in which it is licensed to operate. The departure times and destination points shall be established by reference to Your Scheduled Flight ticket.

**“Serious Bodily Injury or Serious Sickness”** when applied to You, means Bodily Injury or Sickness as a result of which You require treatment by a Registered Medical Practitioner and that results in You being certified by the Registered Medical Practitioner as being unfit to continue with the Trip. When applied to Your Travel Companion or Immediate Family Member, it means Injury or Sickness that is certified as being life threatening by a Registered Medical Practitioner and which results in cancellation of the scheduled Trip.

**“Sickness”** means any sudden and unexpected deterioration of Your physical health due to a medical condition contracted, commencing or manifesting during the Trip outside Singapore, which requires treatment by a Registered Medical Practitioner provided the Sickness is not a Pre-Existing Medical Condition and the nature of the Sickness is not excluded from this Policy.

**“Sports Equipment”** means an instrument or equipment used to participate in a particular sport.

**“Theft, Burglary or Robbery”** means dishonestly and illegally taken from You against Your will, whether by stealth, by force or threat of force or by coercion.

**“Travel Companion”** means an accompanying person without whom the Trip cannot commence or continue but excluding a tour leader or group leader who is receiving remuneration in monetary form or in kind.

**“Trip”** means a Trip undertaken by You travelling on a Scheduled Flight during the Period of Insurance and is limited to the boundary of the specific country where You disembark from a Scheduled Flight.

The Trip commences upon Your checking in to the Scheduled Flight. This includes the time that You are within the airport premises for the purpose of waiting for Your Scheduled Flight.

For the One-Way Plan, the Trip ceases upon Your exit from the airport at Your scheduled overseas destination, with the exception of a claim under Section 14 Medical Expenses and Section 16 Emergency Medical Evacuation & Repatriation Benefits.

For the Return-Trip Plan, the Trip ceases upon the earliest of the following occurrences:

(a) upon Your disembarkation at the end of the return

Scheduled Flight;

- (b) upon the expiry of the Period of Insurance specified in the Policy;
- (c) at 12.01 am (Singapore time) on the 91<sup>st</sup> day after the commencement of the Trip.

**“We, Our, Us or Company”** refers to HL Assurance Pte. Ltd.

## SUMMARY OF BENEFITS

Sections	Coverage	Maximum Benefit Payable (\$)	
		Per Insured Person	
		One-Way Plan	Return-Trip Plan
<b>PERSONAL ACCIDENT</b>			
1	Accidental Death & Permanent Disablement		
	a) At least 2 years old and before attaining 76 years old	125,000	125,000
	b) 76 years old and above	31,250	31,250
	c) Infants belows 2 years old and travelling together with an adult insured under this Policy	15,000	15,000
<b>TRAVEL INCONVENIENCE</b>			
2	Cancellation of Trip	600	600
3	Flight Delay (\$80 for every 6 hours)	800	800
4	Trip Curtailment	N/A	Up to the cost of the AirAsia ticket
5	Common Carrier Delay (\$80 for every 6 hours)	N/A	800
6	Travel Misconnections (\$100 for every 6 hours)	200	200
7	Loss of Baggage and Personal Effects (\$200 any one item)	800	800
8	Delayed Baggage (\$100 for every 6 hours)	200	200
9	On Time Guarantee (\$100 for every 2 hours)	100	100
10	Personal Money and Personal Documents	N/A	500
11	Home Guard Benefit	N/A	350
12	Flight Diversion (\$80 for every 6 hours)	800	800
13	Flight Overbooked	100	100
<b>MEDICAL BENEFITS</b>			
14	Medical Expenses		
	a) At least 2 years old and before attaining 76 years old	10,000	10,000
	b) 76 years old and above	2,500	2,500
	c) Infants belows 2 years old and travelling together with an adult insured under this Policy	2,500	2,500
15	Overseas Hospital Visit or Compassionate Visit	N/A	2,000
<b>EMERGENCY MEDICAL EVACUATION &amp; REPATRIATION BENEFITS</b>			
16	Emergency Medical Evacuation Emergency Medical Repatriation Repatriation of Mortal Remains	50,000	50,000
17	24-hour Emergency Assistance Services	Included	Included

## POLICY COVERAGE

### PERSONAL ACCIDENT

#### Section 1. Accidental Death & Permanent Disablement

We shall pay according to the percentage of Benefit Limit as specified hereunder in the event that You sustain a Bodily Injury which within ninety (90) days of its happening is the sole and independent cause of one of the following Covered Event(s) whilst You were travelling out of Singapore during the Period of Insurance, provided that only one of Covered Events 1 - 5 is payable.

Covered Event		Percentage of Benefit Limit
1	Death	100%
2	Permanent Total Disablement	100%
3	Permanent Disablement	
	(a) Loss of two Limbs	100%
	(b) Loss of one Limb	50%
	(c) Loss of Sight in both eyes	100%
	(d) Loss of Sight in one eye	50%
	(e) Loss of Speech and Hearing	100%
	(f) Loss of Speech	50%
	(g) Loss of Hearing in both ears	50%
	(h) Loss of Hearing in one ear	15%

In the event of Your death, the benefits payable for death under this Section will be paid to Your legal personal representative(s).

#### Exclusions Applicable to Section 1

No benefit will be payable under Section 1:

1. Unless death or loss occurs within ninety (90) days from the date of the relevant Bodily Injury.
2. For more than one Covered Event.

### TRAVEL INCONVENIENCE

The benefits from Sections 2 to 13 are not applicable to accompanying Infants below 2 years old.

#### Section 2. Cancellation of Trip

We shall pay You up to the Benefit Limit for loss of and/or forfeiture of Your unused and non-refundable portion of the AirAsia airfare and cost of overseas accommodation in the event of necessary and unavoidable cancellation of the whole Trip by You arising from:

- (a) death of or Serious Bodily Injury or Serious Sickness, suffered by You, Your Travel Companion or Immediate Family Member, during the Period of Insurance;
- (b) witness summons issued to You or jury service to be performed by You that are not made known to You before the Trip was booked;
- (c) compulsory quarantine of You or Your Travel Companion ordered by a government or local authority;
- (d) serious damage to Your Home in Singapore by a

Natural Disaster, fire or burglary occurring within fourteen (14) days from the scheduled departure date of the Trip and during the Period of Insurance. For avoidance of doubt, We will have sole discretion in determining whether the damage sustained to Your Home is "serious damage" such that this clause is applicable;

The effective date of the above cover shall commence after this Policy has been purchased and within thirty (30) days before the date of commencement of the scheduled Trip.

Once You cancel Your Trip and a claim is made under Section 2, Cancellation of Trip, Your Policy will terminate immediately. The Policy will continue to provide cover for other Insured Persons who continue with the Trip.

#### Exclusions Applicable to Section 2

No benefit will be payable under Section 2 for loss arising from:

1. Government regulations or act, delay or amendment of the booked itinerary, or failure in provision of any part of the booked holiday (including error, omission or default) by the provider of any service forming part of the booked holiday as well as of the agent or tour operator through whom the holiday was booked.
2. Your disinclination to travel or Your financial circumstances.
3. Any unlawful act committed by or criminal proceedings against You or any person on whom the holiday plan depends, other than any witness summons issued to You or jury service to be performed by You that was not made known to You before the Trip was booked or compulsory quarantine of You or Your Travel Companion.
4. Any illness or disease, Pre-Existing Medical Condition, compulsory quarantine, strike or other industrial action, adverse weather condition existing at the time of application for this insurance.
5. Failure to notify the travel agent, tour operator or provider of transport or accommodation immediately after it is found necessary to cancel or curtail the travel arrangement.
6. The covered events if this Policy is purchased less than three (3) days prior to the commencement of the scheduled Trip.
7. Loss that is covered by any other existing insurance scheme, government program or that any hotel, Common Carrier Operator, travel agent or any other provider of travel and/or accommodation is obliged or chooses to refund.
8. Cancellation of Your Scheduled Flight by AirAsia.
9. Any loss resulting from an Epidemic.

N.B. This Policy will only pay for a claim made under either Sections 2 or 4 for the same event but not for more than one



of the Sections.

### Section 3. Flight Delay

In the event that the Scheduled Flight in which You have arranged to travel is delayed in departure for at least six (6) hours from the time specified in the travel itinerary, due to:

1. Strike or other industrial action by employees of AirAsia;
2. Natural Disasters; or
3. Adverse weather conditions; or
4. Mechanical breakdown or derangement or structural defect of the aircraft of the Scheduled Flight.

We shall pay You \$80 for each continuous six (6) hour period, up to the Benefit Limit.

Provided that:

- (a) this benefit is only payable for either departure delay of the same flight; and
- (b) written confirmation from AirAsia of the number of hours of delay and the reason for such delay is obtained and provided to Us.

Your insurance cover will be automatically extended without additional premium for up to 72 hours if You are unable to complete Your Trip as planned due to Flight Delay by AirAsia.

### Exclusions Applicable to Section 3

No benefit will be payable under Section 3 for loss arising from:

1. Failure to check-in or board the plane according to itinerary.
2. Failure to obtain and provide to Us written confirmation from AirAsia of the number of hours of delay and the reason for such delay.
3. Strike or other industrial action, or adverse weather condition existing at the time of application for this insurance.
4. Your late arrival at the airport after check-in or booking-in time (except for late arrival due to strike or other industrial action).
5. AirAsia crew rotation.

N.B. This Policy will only pay for a claim made under either Section 3, 5, 6 or 12 for the same event but not for more than one of the Sections.

### Section 4. Trip Curtailment (Applicable to Return-Trip Plan only)

We shall pay You up to the cost of an (direct economy) AirAsia fare that is necessarily incurred to return to Singapore in the event of necessary and unavoidable AT022202

Curtailment of Your Trip as a direct result of any of the matters set out in Section 4 (a) to (d) below, provided that if the original return ticket is not valid for the return. You shall surrender any unused portion of the return ticket to Us:-

- (a) death, Serious Bodily Injury or Serious Sickness, occurring to You, Your Travel Companion or Immediate Family Member, during the Period of Insurance;
- (b) Unexpected outbreak of strike, riot and civil commotion at the scheduled destination;
- (c) Natural Disaster at the place You are in or plan to travel to;
- (d) compulsory quarantine of You ordered by a government or local authority.

### Exclusions Applicable to Section 4

No benefit will be payable under Section 4 for loss arising from:

1. That part of the Trip that has been undertaken up to the time of the Trip disruption.
2. Additional costs to upgrade to a higher category of transport from that in Your original travel itinerary (e.g. changing flight from budget to commercial airline).
3. Government regulations or act, delay or amendment of the booked itinerary, or failure in provision of any part of the booked holiday (including error, omission or default) by the provider of any service forming part of the booked holiday as well as of the agent or tour operator through whom the holiday was booked.
4. Your disinclination to travel or Your financial circumstances.
5. Any unlawful act committed by or criminal proceedings against You or any person on whom the holiday plan depends, other than any witness summons issued to You or jury service to be performed by You or compulsory quarantine of You or Your Travel Companion.
6. Any illness or disease, Pre-Existing Medical Condition, compulsory quarantine, strike or other industrial action, adverse weather condition existing at the time of application for this insurance.
7. Failure to notify the travel agent, tour operator or provider of transport or accommodation immediately after it is found necessary to cancel or curtail the travel arrangement.
8. The covered events if this Policy is purchased less than three (3) days prior to the commencement of the scheduled Trip.
9. Loss that is covered by any other existing insurance scheme, government program or that any hotel, Common Carrier Operator, travel agent or any other provider of travel and/or accommodation is obliged or chooses to refund.

10. Any loss resulting from an Epidemic.

### **Section 5. Common Carrier Delay (Applicable to Return-Trip Plan only)**

In the event that the Common Carrier in which You have arranged to travel is delayed in departure for at least six (6) hours from the time specified in the travel itinerary, due to:

1. Strike or other industrial action;
2. Natural Disasters; or
3. Adverse weather conditions; or
4. Mechanical breakdown or derangement or structural defect of the Common Carrier.

We shall pay You \$80 for each continuous six (6) hour period, up to the Benefit Limit.

Provided that:

- (c) this benefit is only payable for either departure delay of the same voyage; and
- (d) written confirmation from the Common Carrier Operator of the number of hours of delay and the reason for such delay is obtained and provided to Us.

### **Exclusions Applicable to Section 5**

No benefit will be payable under Section 5 for loss arising from:

1. Failure to check-in according to itinerary.
2. Failure to obtain and provide to Us written confirmation from the Common Carrier Operator of the number of hours of delay and the reason for such delay.
3. Strike or other industrial action or adverse weather condition existing at the time of application for this insurance.
4. Your late arrival at the port after check-in or booking-in time (except for late arrival due to strike or other industrial action).

N.B. This Policy will only pay for a claim made under either Section 3, 5, 6 or 12 for the same event but not for more than one of the Sections.

### **Section 6. Travel Misconnections**

In the event that You miss Your confirmed onward travel connection at the transfer point due to the late arrival of Your incoming connecting Scheduled Flight as a result of:

1. Natural Disasters; or
2. Adverse weather conditions; or
3. An Accident to the incoming connecting Scheduled Flight; or

4. Mechanical breakdown or derangement or structural defect to the incoming connecting Scheduled Flight aircraft.

and no onward transportation is available for You within six (6) consecutive hours of Your arrival time, We shall pay You \$100 for each continuous six (6) hour period, up to the Benefit Limit.

You must obtain and provide to Us a written verification from AirAsia, stating the reason for the travel misconnection, the scheduled time and actual time of arrival and the scheduled time and actual time for departure of the next available Scheduled Flight.

### **Exclusions Applicable to Section 6**

No benefit will be payable under Section 6 for loss arising from:

1. Failure to check-in or board the plane according to itinerary.
2. Strike or other industrial action, or adverse weather condition existing at the time of application for this insurance.
3. AirAsia crew rotation.
4. The late arrival of Your incoming Scheduled Flight is due to the outgoing connecting Scheduled Flight not being in the same airport as the incoming Scheduled Flight.

N.B. This Policy will only pay for a claim made under either Section 3, 5, 6 or 12 for the same event but not for more than one of the Sections.

### **Section 7. Loss of Baggage and Personal Effects**

We shall pay You up to the Benefit Limit for accidental loss or damage due to Theft, Burglary or Robbery to Your baggage or Personal Effects, which You took along during the Trip or purchased during the Trip, occurring during the Period of Insurance, provided that We shall not be liable for more than \$200 in respect of any one article or pair or set of articles.

This Policy will extend to cover accidental loss or damage while in the care and custody of AirAsia, provided a report is made immediately upon discovery to AirAsia and proof of compensation is obtained or where such compensation is denied, proof of such denial.

We shall have the right to opt to make payment, reinstate or repair any damaged article subject to due allowance for wear and tear and depreciation.

### **Pair and Sets Clause**

Where any insured item consists of articles in a pair or set, this Section will not pay more than the value of any particular part or parts which may be lost or damaged without reference to any special value which such article or articles may have as part of such pair or set, nor more than a proportionate part of the value of the pair or set.

### **Exclusions Applicable to Section 7**

No benefit will be payable under Section 7 for:

1. Loss or damage arising from delay, confiscation, detention, requisition or destruction by Customs or other officials.
2. Loss or damage to Money, Personal Documents, stamps, bonds, coupons, negotiable instruments, title deeds, manuscripts, securities or documents of any kind.
3. Fragile articles (e.g. chinaware, glassware), cameras, musical instruments, radios.
4. Business goods or samples or equipment of any kind.
5. Perishables such as fruits or food articles and consumable articles such as cosmetics, toiletries, contact or corneal lenses, skincare products and perfume.
6. Sports Equipment, musical instruments, dentures or bridges for teeth.
7. Normal wear and tear, gradual deterioration, or mechanical or electrical breakdown or derangement.
8. Loss or damage while in the custody of AirAsia, unless reported immediately on discovery and proof of compensation is obtained or where such compensation is denied, proof of such denial.
9. Losses due to Theft, Burglary or Robbery unless reported to the local police, where the loss occurs, within twenty-four (24) hours of loss and a local police report is obtained.
10. Unattended properties unless kept inside a locked hotel room, or in the care and custody of an airline, carrier or hotelier.
11. Loss or damage to personal computers, laptop computers including the standard accessories and software, portable personal data processing/storage equipment, tablets and communication equipment, mobile phones, PDAs or other wireless handheld devices and their accessories.
12. Unexplained and mysterious disappearance of Your baggage or Personal Effects.
13. Loss or damage due to Your omission, negligence or carelessness.
14. Animals, motor vehicles (including accessories), motorcycles, boats, motors and any other conveyance.
15. Paintings, antiques, artifacts, objects of art or gemstones.
16. Articles that are sent in advance, mailed or shipped separately.

N.B. This Policy will only pay for a claim made under either Section 7 or 8 for the same event but not for more than one

of the Sections.

### **Section 8. Delayed Baggage**

In the event that Your checked-in baggage is delayed (meaning temporarily misplaced in transit or misdirected by AirAsia and not returned to You within six (6) hours after Your arrival at the baggage pick-up point of the scheduled overseas destination), We shall pay You \$100 for each continuous six (6) hour period, up to the Benefit Limit.

Provided that:

- (a) if You have more than one (1) piece of baggage, only one (1) claim can be submitted for the same event;
- (b) if a baggage is shared among several Insured Persons, the piece of baggage can only be claimed by one Insured Person.

You must obtain and provide to Us written verification from the AirAsia stating the length and reason(s) for the delay.

### **Exclusions Applicable to Section 8**

No benefit will be payable under Section 8:

1. If the delayed baggage shall prove to be lost or damaged and for which loss or damage a claim has been made and admitted under Section 7.
2. If a baggage tag is not issued to You by AirAsia for Your check-in baggage.
3. If Your check-in baggage is delayed (meaning temporarily misplaced in transit or misdirected by the carrier) upon Your return to Singapore.
4. If You fail to obtain written confirmation of the number of hours of delay from AirAsia.
5. Due to confiscation or detention of baggage by customs or the public authority.

N.B. This Policy will only pay for a claim made under either Section 7 or 8 for the same event but not for more than one of the Sections.

### **Section 9. On Time Guarantee**

We shall pay You up to the Benefit Limit if the departure of Your Scheduled Flight is delayed from the time specified in Your travel itinerary for more than two (2) consecutive hours and the delay is caused solely by AirAsia.

### **Exclusions Applicable to Section 9**

No benefit will be payable under Section 9 for:

1. Any breach of government regulations.
2. Your failure to take reasonable precautions following the warning of any intended strike, riot or civil commotion through general mass media.
3. Your failure to check in for the Scheduled Flight according to the travel itinerary supplied.
4. Strike or industrial action existing at the time of



application for this insurance.

5. Any circumstances beyond AirAsia's control such as adverse weather conditions, air traffic control, airport closure, strikes or acts of God.
6. Failure to obtain written confirmation of the number of hours of delay from AirAsia.

#### **Section 10. Personal Money and Personal Documents (Applicable to Return-Trip Plan only)**

We will pay You up to the Benefit Limit for the following as set out in Section 10 (a) to (c) below whilst overseas during the Period of Insurance due to Theft, Burglary or Robbery:

- a) Loss of Money belonging to You while in Your care, custody or control.
- b) actual replacement costs of Personal Documents belonging to You following loss due to Theft, Burglary or Robbery occurring during the Period of Insurance.
- c) additional travelling and accommodation expenses necessarily incurred by You outside Singapore for replacement of passport or procurement of requisite documents of identity to continue the Trip or return to Singapore following loss of passport or like documents of identity.

Provided that the loss is reported to the police or relevant authority having jurisdiction where the loss occurred within twenty-four (24) hours of the incident. Any claims must be accompanied by a report issued by the police or relevant authority evidencing such loss.

#### **Exclusions Applicable to Section 10**

No benefit will be payable under Section 10 for:

1. Loss or damage arising from delay, confiscation, detention, requisition or destruction by Customs or other officials.
2. Loss or damage to stamps, bonds, coupons, negotiable instruments, title deeds, manuscripts, securities or documents of any kind.
3. Losses unless reported to the local police, where the loss occurs, within twenty-four (24) hours of loss and a local police report is obtained.
4. Any shortage due to error, omission, exchange or depreciation in value.
5. Unexplained and mysterious disappearance of Your Money and/or Personal Documents.
6. Loss or damage due to Your omission, negligence or carelessness.
7. Losses when the Money is not carried on You or with You at the time of the loss.
8. Money and/or Personal Documents that is left unattended at any time.
9. Losses as a result of Your failure to take precaution or

active supervision to ensure security of Your Money and/or Personal Documents.

10. Loss of stored value cards.

#### **Section 11. Home Guard Benefit (Applicable to Return-Trip Plan only)**

We shall pay up to the Benefit Limit for loss of or damage to Home Contents within Your residence in Singapore due solely to fire whilst such premises are vacated whilst You are overseas during the Period of Insurance.

We shall have the right to opt to make payment, reinstate or repair any damaged article subject to due allowance of wear and tear and depreciation.

#### **Pair and Sets Clause**

Where any insured item consists of articles in a pair or set, this Section will not pay more than the value of any particular part or parts which may be lost or damaged without reference to any special value which such article or articles may have as part of such pair or set, nor more than a proportionate part of the value of the pair or set.

#### **Exclusions Applicable to Section 11**

No benefit will be payable under Section 11 for:

1. Normal wear and tear (including scratches, discoloration, stains, tears or dents to the surface of the item which does not affect how it works).
2. Any motorized vehicles including its accessories.
3. Money or stamps, bonds, coupons, negotiable instruments, title deeds, manuscripts, securities or documents of any kind.
4. Electrical or mechanical breakdown.
5. Photographic and Sports Equipment and musical instruments that are for business or professional use.

#### **Section 12. Flight Diversion**

In the event of travelling on a Scheduled Flight whereby Your flight is diverted due to adverse weather which prevents You from continuing Your Trip and is delayed from arriving at the planned destination, We shall pay You \$80 for each continuous six (6) hour period, up to the Benefit Limit.

You must obtain and provide to Us a written verification from AirAsia stating the reason for the flight diversion, the scheduled time and actual time of arrival and the scheduled time and actual time for departure of the next available flight.

N.B. This Policy will only pay for a claim made under either Section 3, 5, 6 or 12 for the same event but not for more than one of the Sections.

#### **Section 13. Flight Overbooked**

In the event that You are denied from boarding a confirmed Scheduled Flight as indicated on the travel ticket due to

over-booking whilst travelling out of Singapore and no alternative transportation is made available to You within six (6) consecutive hours of the boarding time indicated on the travel ticket, We shall pay You \$100 for each continuous six (6) hour period, up to the Benefit Limit.

You must obtain and provide to Us a written verification from AirAsia, stating that You were denied from boarding a confirmed Scheduled Flight due to over-booking.

## **MEDICAL AND OTHER EXPENSES**

### **Section 14. Medical Expenses**

#### **For One-Way Trip Plan**

We will pay You up to the Benefit Limit, for the necessary Medical Expenses incurred in a Hospital for Bodily Injury sustained within forty-eight (48) hours upon Your arrival at the scheduled destination.

#### **For Return Trip Plan**

We will pay You up to the Benefit Limit, for the necessary Medical Expenses incurred in a Hospital for Bodily Injury or Sickness sustained in a Hospital during Your Trip.

If follow-up treatment is sought upon Your return to Singapore, We will reimburse Your Medical Expenses up to 10% of the Benefit Limit provided that:

- The initial treatment is received whilst overseas; and
- The date of Your return to Singapore is within the Period of Insurance; and
- The follow-up treatment in Singapore is within thirty (30) days from the date of return.

We will not pay for the first \$50 of each and every medical claim under the Return-Trip Plan.

#### **Exclusions Applicable to Section 14**

No benefit will be payable under Section 14 for:

- Pre-Existing Medical Condition.
- Meals and other incidental expenses except for those incurred during Your hospitalization.
- Health or rest care, convalescence, any medical examination and treatment not related to the Bodily Injury.
- Non-western medical treatment including alternative treatment (including but not limited to Traditional Chinese Medicine or herbalist or acupuncture treatment, chiropractic or natural therapy or massage).
- Inoculation or vaccination, except for rabies after being wounded by an animal and for tetanus after a Bodily Injury.
- Surgery or medical treatment which, in the opinion of the Registered Medical Practitioner, can be reasonably delayed until Your return to Singapore or arrival in the country of final destination for travelers not returning to Singapore.

7. Cosmetic or plastic surgery other than that necessitated to correct a condition resulting solely from Bodily Injury occurring during the Trip and within the Period of Insurance.

8. The additional cost of single or private room accommodation at a Hospital.

9. Dental care other than that necessitated by accidental injuries to sound natural teeth occurring during the Trip and within the Period of Insurance.

10. Any elective treatment, aromatherapy, tonic medication, services provided by a health spa, massage parlor, convalescent or nursing home or any rehabilitation centre.

11. The cost of prosthetic devices or visual or hearing aids.

12. Bodily Injury sustained due to Your participation in a brawl.

13. Bodily Injury sustained whilst boarding alighting from or travelling in an aircraft not licensed for regular transportation of passengers and not operated by a commercial airline.

### **Section 15. Overseas Hospital Visit or Compassionate Visit (Applicable to Return-Trip Plan only)**

In the event that You sustain Bodily Injury or Sickness whilst travelling out of Singapore and

- is hospitalized for five (5) consecutive days with no accompanying Adult person and the Registered Medical Practitioner determines that it is medically necessary for You to have an accompanying Adult person with You; or
- suffer death and no accompanying Adult person is present at Your death,

We will pay You up to the Benefit Limit, for the necessary cost of an AirAsia economy ticket fare for one (1) Adult Immediate Family Member to travel from Singapore to be with You, or assist in the final arrangements at Your overseas destination.

The Adult Immediate Family Member should not exceed the age of eighty-four (84) years old.

#### **Exclusions Applicable to Section 15**

No benefit will be payable under Section 15 for:

- Drinks, meals, accommodation and other room services expenses.
- Domestic transportation fares (e.g. taxi, bus, intra-city rail fares).

### **Section 16. Emergency Medical Evacuation & Repatriation**

#### **For a One-Way Trip Plan**

#### **(a) Emergency Medical Evacuation and Repatriation**

In the event that You sustain Bodily Injury within forty-

eight (48) hours upon arrival at the scheduled overseas destination and if judged by Our appointed assistance company that it is medically appropriate to move You to another location for medical treatment or to return You to Singapore, Our appointed assistance company shall arrange for the mode of evacuation, based on the medical severity of Your condition and We shall pay such expenses incurred, up to the Benefit Limit.

**(b) Repatriation of mortal remains back to Singapore**

In the event of Your death due to Bodily Injury sustained within forty-eight (48) hours upon arrival at the scheduled overseas destination, Our appointed assistance company will arrange for the transportation of the return of Your mortal remains to Singapore, and We shall pay such expenses incurred up to the Benefit Limit.

**For a Return-Trip Plan**

**(a) Emergency Medical Evacuation and Repatriation**

In the event that You sustain Bodily Injury or Sickness whilst overseas and if judged by Our appointed assistance company that it is medically appropriate to move You to another location for medical treatment or to return You to Singapore, Our appointed assistance company shall arrange for the mode of evacuation, based on the medical severity of Your condition and We shall pay such expenses incurred, up to the Benefit Limit.

**(b) Repatriation of mortal remains back to Singapore**

In the event of Your death due to Bodily Injury or Sickness sustained during a Trip, Our appointed assistance company will arrange for the transportation of the return of Your mortal remains to Singapore, and We shall pay such expenses incurred up to the Benefit Limit.

You and the persons acting on Your behalf will be required to provide details of insurance such as name, identification / passport number, Policy number, etc.

Our maximum liability under Section 16 is \$50,000.

**Special conditions applicable to Section 16:**

1. All decisions as to the means of transportation and the final destination of evacuation will be made by Our appointed assistance company and will be based solely on medical necessity.
2. The costs of evacuation and repatriation include expenses for the services arranged by Our appointed assistance company for Your transportation, medical services and medical supplies necessarily incurred as a result of an emergency medical evacuation.

**Exclusions Applicable to Section 16**

No benefit will be payable under Section 16 for:

1. Evacuation expenses incurred for services provided by another party for which You are not liable to pay, or any expenses already included in the cost of a scheduled Trip.
2. Expenses for a service not approved and arranged by Us or Our appointed assistance company except in the event that You or Your Travel Companions cannot

notify Us or Our appointed assistance company during an emergency medical situation for reasons beyond Your control. Such expenses incurred shall be subjected to Our review and reimbursed up to the amount which Our appointed assistance company would have incurred for services provided under the same circumstances.

3. Any treatment performed or ordered by a person who is not a Registered Medical Practitioner.
4. Surgery or medical treatment which, in the opinion of the Registered Medical Practitioner, can be reasonably delayed until Your return to Singapore or arrival in the country of final destination for travelers not returning to Singapore.
5. Any event or treatment occurring when You are in Singapore.
6. The cost of burial and any expenses incurred in Singapore.

**24-HOUR EMERGENCY ASSISTANCE SERVICES**

If You require emergency medical assistance whilst overseas, You may call the Emergency Assistance Hotline at (65) 6836 7616.

Please provide the following information when You call the Emergency Assistance Hotline:

1. Your full name and passport number
2. The dates of Your Trip and policy number
3. Name of the place and the telephone number that the Emergency Assistance Service Provider can reach You or Your representative
4. The nature of help required and a brief description of the emergency.

**GENERAL CONDITIONS**

(Applicable to the whole Policy)

**1. Dispute Resolution**

Any dispute arising out of or in connection with Your Policy, including any question regarding its existence, validity or termination shall be referred to the Financial Industry Disputes Resolution Centre Ltd (FIDReC).

If the dispute or any part of the dispute cannot be referred to or dealt with by FIDReC, or if You do not accept the decision of the FIDReC Adjudicator, the dispute 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 ("SIAC Rules") for the time being in force, which rules are deemed to be incorporated by reference in this condition.

The seat of the arbitration shall be Singapore.

The Tribunal shall consist of one (1) arbitrator.

The language of the arbitration shall be English.

**2. Cancellation Refund**

No refund of premium is allowed once the insurance

has been effected except as mentioned under General Condition 8 or when prior to commencement of the scheduled Trip this Policy is terminated by Us pursuant to Your request and no claim has been made under this Policy.

### **3. Conveyance Limit**

Our maximum liability in respect of Section 1 of this Policy shall be limited to \$5,000,000 any one aircraft or other conveyance as defined at any one time. In the event where the total amount of compensation payable is more than \$5,000,000 the amount payable to each Insured Person shall be proportionately reduced so that the total sum payable by Us shall remain at \$5,000,000.

### **4. Currency**

All amounts shown are in Singapore dollars. All claims will be paid in Singapore dollars. For claims incurred in a foreign currency, We will convert the foreign currency amount into Singapore dollars at a foreign currency rate to be determined by Us.

### **5. Contracts (Rights of Third Parties) Act**

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

### **6. Data Privacy**

It is hereby declared that as a condition precedent to Our liability, You have agreed that any personal information in relation to You provided by or on behalf of You to Us may be held, used and disclosed to enable Us or individuals / organisations associated with Us or any independent third party (within or outside of Singapore) to:

(a) process and assess the Insured's application or any matter arising from the Certificate of Insurance and any other application for insurance cover and/or

(b) provide all services related to this Policy.

### **7. Declaration**

The validity of this Policy is subject to the condition precedent that:

a. for the risk insured, You have never had any insurance terminated in the last twelve (12) months due solely or in part to a breach of any premium payment condition; or

b. if You have declared that You have breached any premium payment condition in respect of a previous policy taken up with another insurer in the last twelve (12) months:

i. You have fully paid all outstanding premium for time on risk calculated by the previous insurer based on the customary short period rate in respect of the previous policy; and

ii. a copy of the written confirmation from the previous insurer to this effect is first provided by You to Us before cover incepts.

### **8. Duplication of Cover**

We shall not cover You under more than one travel insurance policy underwritten by Us for the same Trip. In the event that You are covered under more than one such policy, We will consider You to be insured under the policy which provides the highest benefit.

### **9. Duty of Care**

You must exercise reasonable care to prevent Accidents, Bodily Injury, Sickness, loss or damage.

### **10. Fraud, Misstatement or Concealment**

Any fraud, misstatement or concealment in respect of this insurance or of any claim hereunder shall render this Policy null and void and any benefit due hereunder shall be or become forfeited.

### **11. Governing Law**

This Policy shall be governed by, construed and interpreted in accordance with the laws of Singapore.

### **12. Other Insurance**

If at the time any claim arises under this Policy there is any other insurance policy effected by or on behalf of You with other insurance company covering the same loss, damage, expenses or liability, We shall not be liable to pay or contribute more than its ratable proportion of any claim for such loss, damage, expense or liability. This condition is not applicable to Section 1, Accidental Death & Permanent Disablement.

### **13. Payment Before Cover Warranty**

a. The premium due must be paid to Us (or the intermediary through whom this Policy or Bond was effected) on or before the effective date ("the effective date") or the renewal date of the coverage. Payment shall be deemed to have been effected to Us or the intermediary when one of the following acts takes place:

i. Cash or honoured cheque for the premium is handed over to Us or the intermediary;

ii. A credit or debit card transaction for the premium is approved by the issuing bank;

iii. A payment through an electronic medium including the internet is approved by the relevant party;

iv. A credit in favour of Us or the intermediary is made through an electronic medium including the internet.

b. In the event that the total premium due is not paid to Us (or the intermediary through whom this Policy or Bond was effected) on or before the inception date or the renewal date, then the insurance shall not attach and no benefits whatsoever shall be payable by Us. Any payment received thereafter shall be of no effect whatsoever as cover has not attached.

c. Premium Payment

i. The payment of the premium when it is due will ensure the continuance of the Policy in force until the next premium is due;



- ii. This Policy will be renewed upon the payment of the premium when it is due either on a monthly or annual basis as applicable and stated in the Certificate of Insurance unless prior written notice of cancellation has been given in accordance with General Condition 4 or the Policy has otherwise been terminated.

#### 14. Payments of Benefits

All benefits payable under this Policy shall be paid to You or Your legal representative or Your beneficiary (if any), or otherwise to Your estate in the event of death. Any payment made by Us in accordance with this condition shall in all cases be deemed final and a complete discharge of all Our liability. The payment of any benefit under Section 1 shall at once terminate all insurance under the Policy, but such termination shall be without prejudice to any other claim originating from the same Accident for which the said benefit is payable.

#### 15. Recovery From Other Sources

If at the time any claim arises under this Policy, You are able to seek recovery to be paid or refunded by other sources, including but not limited to government program, a hotel, Common Carrier Operator, travel agent or any other provider of travel and/or accommodation, for the same loss, damage, expenses or liability covered under this Policy, We shall not be liable to pay or contribute more than its ratable proportion of any claim for such loss, damage, expense or liability.

#### 16. Sanction Clause

Notwithstanding any provision to the contrary within this Policy or any endorsement thereto, this insurance shall, in no case, be deemed to provide cover and be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or United Kingdom, United States of America or Singapore.

#### 17. Subrogation

You shall at Our expense do and concur in doing and permit to be done all such acts and things as may be necessary or reasonably required by Us for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which We shall be or would become entitled to or subrogated upon its paying for or making good any loss destruction or damage under this Policy whether such acts and things shall be or become necessary or required before or after their indemnification by Us.

#### CLAIMS CONDITIONS

(Applicable to the whole Policy)

1. Written notice of Accidents, or any other events which may give rise to a claim under this Policy shall be given to and received by Us within thirty (30) days of the Accident and/or event. You shall at Your own expense

supply Us with full particulars in writing of the loss or damage and give all necessary information, documents, evidence and assistance as We may reasonably require for investigating or verifying a claim.

2. Except with Our written consent, You shall not make any promise, offer, payment or admission of liability to a third party in respect of any third party claim. We shall be entitled to conduct all proceedings arising out of or in connection with claims in Your name and to instruct solicitors of Our own choice for this purpose. You shall give such information and assistance as We may require from time to time.
3. We shall have full discretion in the conduct, of any proceedings or the settlement of any claim.
4. In the event of Your death, We shall have the right, at Our own expense, to conduct a post mortem.

#### GENERAL EXCLUSIONS

(Applicable to the whole Policy)

Unless otherwise expressly stated or extended in the Policy, this Policy does not insure any destruction of or damage to any property or any consequential loss or any legal liability or any Bodily Injury, illness or disease and death to any person directly or indirectly caused by, or contributed to, or arising from:

1. Any kind of race or sport where You are being engaged in a professional capacity or where You would or could earn any remuneration, donation, sponsorship, award or certificate of any kind from engaging in such kind of sport, racing other than on foot, motor rallies and competitions.
2. Suicide, attempted suicide or self-inflicted injury.
3. Pregnancy, miscarriage, childbirth or abortion and their complications or fertility, sub-fertility or assisted conception operation.
4. Your being under the influence of intoxicating liquor or Your use of drugs or medications (other than taken under a prescription by a Registered Medical Practitioner and not for the treatment of drug addiction), volunteered exposure to needless peril (except in an attempt to save human life).
5. Venereal disease, HIV (Human Immuno Deficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivatives or variations of this however caused.
6. You proceeding with the Trip against the advice of a Registered Medical Practitioner.
7. You engaging in naval, military, air force, civil defence or Police services or operations, testing of any kind of conveyance, being employed as a manual worker, whilst engaged in off-shore or in mining, aerial photography or handling of explosives, ammunitions or firearms.



8. Any Pre-Existing Medical Condition of Yours.
9. Mental and nervous or sleep disorders, including but not limited to insanity or any diagnosed psychological or psychiatric disorder, anxiety or depression.
10. Any willful, malicious, criminal or unlawful acts committed by You and/or any person acting on Your behalf.
11. Flying or other aerial activities except travelling as a fare paying passenger in a properly licensed, regular scheduled commercial airline operating between established and licensed commercial airports.
12. Hiking or trekking above 3500 meters sea level.
13. Rafting or canoeing involving white water rapids, bungee jumping, jet skiing, ski racing, backcountry skiing or off-piste skiing, ski jumping, hang gliding, parasailing, the use of bobsleigh or skeleton, hunting, pot-holing, mountaineering or rock climbing that ordinarily requires the use of ropes or guides.
14. Underwater activities involving artificial breathing apparatus. This exclusion does not apply to leisure scuba diving under the supervision of a qualified diving instructor, if You hold a PADI certification, and the maximum depth of the dive does not exceed the maximum depth limit under Your certification or thirty (30) metres, whichever is shallower.
15. Taking part in expeditions or the crewing of a vessel from one country to another or engaging in active service in the armed forces of any nation.
16. Your negligence or Your failure to take due and reasonable care and precautions to safeguard and secure Your properties.
17. (a) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, insurrection, conspiracy, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or  
(b) any act of terrorism.

For the purpose of this exclusion an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to (a) and/or (b) above.

If We allege that by reason of this exclusion, any loss,

damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon You.

18. Nuclear weapons material or ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this Exception, combustion shall include any self-sustaining process of nuclear fission.
19. (a) permanent or temporary dispossession resulting from confiscation nationalisation commandeering or requisition by any lawfully constituted authority and/or  
(b) permanent or temporary dispossession of any property resulting from the unlawful occupation or possession of such property by any person  
  
provided that We are not relieved of any liability to You in respect of physical damage to the property insured occurring before dispossession or during temporary dispossession which is otherwise covered by this Policy  
(c) the destruction of property by order of any public authority

In any action suit or other proceeding where We allege that by reason of the provisions above any loss destruction or damage is not covered by this insurance the burden of proving that such loss destruction or damage is covered shall be upon You.

20. Property damage covered under this Policy shall mean physical damage to the substance of property.

Physical damage to the substance of property shall not include damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure. Consequently the following are excluded from this Policy:

- (a) Loss of or damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure, and any business interruption losses resulting from such loss or damage. Notwithstanding this exclusion, loss of or damage to data or software which is the direct consequence of insured physical damage to the substance of property shall be covered.
- (b) Loss or damage resulting from an impairment in the function, availability, range of use or accessibility of data, software or computer programs, and any business interruption losses resulting from such loss or damage.

The Policy does not insure loss or damage to property, which is already specifically insured under other policies of insurance.

21. You travelling in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria.

22. Any loss resulting from an Epidemic.

#### **POLICY OWNERS' PROTECTION SCHEME**

---

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

#### **CARING FOR OUR CUSTOMERS**

---

HL Assurance Pte. Ltd. will make every effort to provide a high level of service expected by all Our policyholders. If on any occasion Our service falls below the standard of Your expectation, the procedure below explains what You can do: Your first point of contact should always be Your insurance agent or broker. Alternatively, You may submit Your feedback to the manager in charge of the matter You are raising.

We will acknowledge receipt of Your feedback within seven (7) working days whilst We look into the matter You have raised. We will contact You for further information if required within seven (7) working days and provide You with a full reply within fourteen (14) working days.

If the outcome of Your complaint is not handled to Your satisfaction, You can write to:

Chief Executive Officer  
HL Assurance Pte. Ltd.  
11 Keppel Road #11-01 ABI Plaza  
Singapore 089057

We will respond to Your appeal within fourteen (14) working days. If You are still dissatisfied with the CEO's response, We will refer You to a dispute resolution organization, Financial Industry Disputes Resolution Centre Ltd (FIDReC) which is an independent organization. FIDReC's contact details are:

Financial Industry Disputes Resolution Centre Ltd  
36 Robinson Road #15-01  
City House  
Singapore 068877

Telephone : (65) 6327 8878  
Fax : (65) 6327 8488  
Email : [info@fidrec.com.sg](mailto:info@fidrec.com.sg)  
Website : [www.fidrec.com.sg](http://www.fidrec.com.sg)

Important – Please remember to quote Your Policy number / reference in Your communication.