



TRAVEL INSURANCE MASTER POLICY

(for HSBC Advance Credit Card Cardholders)

This master policy is specially arranged by HSBC Bank (Singapore) Ltd ("HSBC") for HSBC Advance Credit Card Cardholders who as the Insured Persons of this Policy have the right to claim under this Policy against MSIG Insurance (Singapore) Pte. Ltd. within the relevant terms, conditions, exclusions and claims procedures as stated herein.

Master policy number: 300998633 TVL

WHEREAS Policyholder by a proposal, declaration and/or information which is the basis of and is deemed to be incorporated within this contract has applied to MSIG Insurance (Singapore) Pte. Ltd. (the Insurer or Company) for the insurance contained in this Master Policy (Policy) and has paid or agreed to pay the premium as consideration for such insurance.

NOW THIS POLICY WITNESSETH that subject to the terms exceptions and conditions contained in or endorsed onto this Policy if during the Period of Insurance or any subsequent period for which the Policyholder shall have paid and the Insurer shall have agreed to accept the renewal premium, the Insurer will indemnify the Insured Person in accordance with the terms, exceptions and conditions of the Policy.

The Policy shall take effect from 1 October 2023. After that, the insurance may be renewed annually for a 12-month period mutually agreed by the Policyholder and Us or may be discontinued altogether following a decision by the Policyholder or Us. The Policyholder shall then notify the Cardholders of such a change.

Important Notice

- You should note that You must disclose to Us fully and faithfully the facts You know or ought to know that are relevant to Your Insurance application. If You had failed to disclose the relevant facts to Us, the Policy issued to You may be void and You and/or the Insured Person may not receive any benefit from it.
- This Policy, inclusive of the Policy Schedule, any Memorandum and Endorsement, is an important document. It explains the insurance cover We provide, the rights the Policy gives You and/or the Insured Person, the conditions You and/or the Insured Person are to comply with and situations where We will not pay under the Policy. Please read this Policy carefully and ensure that it meets Your requirements. If the Policy does not meet Your requirements or You find any error in the Policy, kindly return it to Us and contact Us immediately for correction.

PART 1 – SCHEDULE OF BENEFITS

The following benefits are applicable only for events that are not related to or in any way connected with Covid-19:

Benefits		Maximum Sum Insured / Limit payable
Section 1	Accidental Death / Total and Permanent Disablement (a) Cardholder and Spouse (b) Family Member of Cardholder (Adult) (c) Family Member of Cardholder (Child)	(a) S\$500,000 per Insured Person (b) S\$500,000 per Insured Person (c) S\$100,000 per Insured Person
Section 2	Emergency Medical Evacuation and Repatriation	S\$1,000,000 per Insured Person
Section 3	Trip Cancellation	S\$2,000 per Insured Person; Up to S\$4,000 per Family
Section 4	Travel Delay	S\$500 per Insured Person; Up to S\$500 per Family (S\$100 every 8 hours per person)

Benefits		Maximum Sum Insured / Limit payable
Section 5	Missed Flight Connection	S\$300 per Insured Person; Up to S\$600 per Family
Section 6	Luggage Delay	S\$200 per Insured Person; Up to S\$200 per Family
Section 7	Loss of Luggage	S\$500 per Insured Person; Up to S\$1,000 per Family

PART 2 – POLICY DEFINITIONS

For the purpose of this Insurance, the following definitions apply:

No.	Terms	Meaning
1	Accident or Accidental	A sudden, unforeseen and unexpected event during the Period of Insurance that independently of any other cause is the sole and direct cause of bodily Injury or property damage and excludes all medical conditions, illnesses or diseases.
2	Adult	Any individual aged 18 or above.
3	Bank	HSBC Bank (Singapore) Ltd.
4	Cardholder	A holder of the HSBC Card.
5	Child(ren)	The child(ren) of the Cardholder who is between 1 and 25 years of age, not married, not employed and is residing in the same household and in the same country of residence as the Cardholder.
6	Chinese Physician	A person, including but not limited to herbalist, acupuncturist and bonesetter, who is legally qualified and practicing within the scope of his license pursuant to the laws of the country in which such practice is maintained. Chinese Physician shall not include the Insured Person or a business partner, Relative, agent, employer or employee of the Insured Person.
7	Chiropractor	A legally qualified practitioner in chiropractic medicine and practicing within the scope of his license pursuant to the laws of the country in which such practice is maintained. Chiropractor shall not include the Insured Person or a business partner, Relative, agent, employer or employee of the Insured Person.
8	Cover	The insurance coverage in accordance with the terms of this Policy.
9	Covid-19	Refers to: 1. Coronavirus disease (COVID-19); 2. Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2); or 3. any mutation or variation of SARS-CoV-2; or COVID-19.
10	Full Travel Expenses	The full fare of Public Conveyance fare that is fully paid to the operators of the Public Conveyance or its handling agent (e.g. travel agency) through: (a) The Insured Person's HSBC Card; or (b) The Insured Person's HSBC Card and air miles. For a Two-Way Trip, the Public Conveyance fare refers to the fare paid to travel out of Singapore and back to Singapore. For a One-Way Trip, the Public Conveyance fare refers to the fare paid to travel out of Singapore.
11	Dental Treatment	Reasonable and medically necessary treatment carried out by a qualified and licensed dentist to restore sound and natural teeth, such treatment being made necessary directly by an Accident.
12	Family	The Cardholder and/or Family Members travelling together on the same Trip.
13	Family Member	The Cardholder's legal spouse, parents and/or parents-in-law, siblings and legitimate Child(ren).

No.	Terms	Meaning
14	Home Country	The country which the Insured Person is granted rights of citizenship or permanent residence by the respective governmental authorities, excluding Singapore.
15	Hospital	An establishment duly constituted and licensed in the geographical area in which it is located as a medical or surgical hospital for the care and treatment of sick and injured persons as bed-paying patients, and that: <ul style="list-style-type: none"> (a) provides facilities for diagnosis, treatment and minor or major Surgery; (b) provides 24 hours nursing services by registered graduate nurses; (c) is supervised by a full-time staff of Physicians at all times; and (d) is not primarily a clinic, a mental hospital or institution, a place for custodial care or facility for alcoholics or drug addicts, a spa, or hydro clinic or a nursing or rest or convalescent home or a home for the aged, or such similar establishments.
16	Hospital Confinement or Hospitalisation	Being confined in a Hospital as a registered in-patient under the care of a Physician because of medical necessity and not merely for any form of nursing, convalescence, rehabilitation or extended care. One day of Hospital Confinement means a continuous 24-hour period and for which room and board is charged.
17	HSBC Card	A valid HSBC Advance Credit Card issued by the Bank.
18	Illness	A physical condition marked by a pathological deviation from the normal healthy state, as verified by a Physician, commencing and manifesting itself during the scheduled Trip and shall exclude any Pre-existing Medical Condition.
19	Injury	An external and visible bodily Injury caused solely and directly by an Accident, as verified by a Physician, and does not include any illness or naturally occurring medical conditions or degenerative process.
20	Insured/Insured Person	(a) A Cardholder whose Full Travel Expenses has been fully charged to his HSBC Card. (b) Family Member of the Cardholder whose Full Travel Expenses has been fully charged to the Cardholder's HSBC Card.
21	Loss	Applicable to Section 1 and 2: <ul style="list-style-type: none"> (a) In connection with a limb, "Loss" means permanent loss of use or physical severance of the hand at or above the wrist or of the leg at or above the ankle joint; (b) In connection with a thumb or index finger, "Loss" means permanent loss of use or physical severance of 2 phalanges for the thumb and 3 phalanges for the index finger; (c) In connection with an eye, "Loss" means total and permanent loss of all sight in the eyes.
22	Medical Expenses	Expenses necessarily and reasonably incurred during a Trip for Injury or Illness that the Insured Person paid to a Physician, Hospital and/or ambulance service for medical, surgical, x-ray, Hospital or nursing treatment, including the cost of medical supplies and ambulance hire and for Dental Treatment caused by an Accident. All treatment including specialist treatment must be prescribed or referred by a Physician in order for expenses to be reimbursed under this Policy and 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.
23	Natural Disasters	Extreme weather conditions, including but not limited to typhoons, hurricanes, cyclones or tornadoes and such forces of nature (such as tsunamis, fires, floods, volcanic eruptions, earthquakes or landslides) that have catastrophic consequences.
24	Overseas	The countries outside of Singapore.
25	Period of Insurance	The period during which the Cover under this Policy is effective, as specified in the Policy Schedule issued to the Bank.

No.	Terms	Meaning
26	Physician	A person legally qualified by a medical degree in western medicine and duly licensed by the relevant medical board to provide medical and surgical treatment and who, in rendering treatment, is practicing within the scope of his licensing and training in the geographical area of practice. The attending Physician cannot be an Insured Person or a business partner, Relative, agent, employer or employee of the Insured Person. Any reference to a "Physician" in this Policy shall mean, wherever appropriate, a general practitioner and/or a specialist.
27	Permanent Disability	The disability described in the Schedule of Compensation that according to medical evidence and certification by a Physician will last for the rest of the Insured Person's life.
28	Policy Schedule	The schedule containing details of You, any Insured Person and the Period of Insurance. The schedule forms part of the Policy.
29	Pre-existing Medical Condition	Any Injury or Illness which the Insured Person has received medical treatment, diagnosis, consultation or prescribed drugs, or which symptoms or manifestations have existed whether treatment was actually received, prior to the Trip and which the Insured Person should reasonably be aware of.
30	Premium Per Cardholder	The premium rate agreed between the Bank and Us to be applied to the number of Cardholders for the purpose of calculating the Provisional Annual Deposit Premium and the actual premium payable.
31	Public Conveyance	Any land, sea, rail or air conveyance (such as bus, ferry, hovercraft, hydrofoil, ship, train, tram or underground train) that has fixed and established routes only and is operated under license by the respective country for the transportation of fare paying passengers. This excludes 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.
32	Relative	The spouse, Child(ren), son-in-law, daughter-in-law, parent, parent-in-law, grandparent, grandparent-in-law, grandchild, brother, sister, brother-in-law, sister-in-law, niece, nephew, aunt or uncle of the Insured Person.
33	Serious Injury or Serious Illness	When applied to the Insured Person means to require treatment by a Physician and that results in being certified as unfit to continue with the scheduled Trip. When applied to any of the Insured Person's Family Member or Travel Companion, it means Injury or Illness that is certified as being life threatening by a Physician that results in the discontinuation or cancellation of the scheduled Trip.
34	Stolen or Theft	Dishonestly and illegally taken from the Insured Person against his will, whether by stealth, by force or threat of force or by coercion.
35	Strike, Riot or Civil Commotion	Disturbance of public peace with the presence of violence or threats of violence created by a gathering of civilians (organized or unorganized) usually against a governing body or the policies thereof, and including any action of any constituted authority to suppress or attempt to suppress such gathering.
36	Total and Permanent Disablement	(a) Total disability of a permanent nature that prevents the Insured Person from attending to his business or occupation (of any and every kind) or if he has no business or occupation from attending to his usual duties; and (b) lasting 12 calendar months and at the expiry of that period being beyond hope of improvement.
37	Travel Companion	The person who travels or plans to travel with the Insured Person on the same travel itinerary but excluding any tour leader who is travelling together as part of a tour group and receiving remuneration in payment or in kind.

No.	Terms	Meaning
38	Trip	A journey undertaken by the Insured Person and commencing from Singapore when the Insured Person leaves the place of residence or office for the place of embarkation, but not more than 3 hours prior to the scheduled departure time, and ceasing upon the following, whichever is the earliest: (a) The expiry of the Period of Insurance stated in the Policy Schedule; (b) The Insured Person's return to his Home Country permanently; (c) 3 hours upon the Insured Person's arrival in Singapore; (d) On the 61 st day from the date of commencement of a Two-Way Trip; (e) On the 4 th day from the date of commencement of a One-Way Trip.
39	We/Our/Us/the Company	MSIG Insurance (Singapore) Pte. Ltd.
40	You, Your, Policyholder	The Bank.

PART 3 – DESCRIPTION OF BENEFITS

The benefits provided under Part 3 cover the Insured Person for events that are not related to or in any way connected with Covid-19 and shall be read in conjunction with the Schedule of Benefits under Part 1. For the avoidance of doubt, no benefit under Part 3 is payable in respect of any claim arising from Covid-19.

SECTION 1 – ACCIDENTAL DEATH & TOTAL AND PERMANENT DISABLEMENT

If the Insured Person suffers Injury as a result of an Accident occurring during the Period of Insurance whilst he/she is travelling on, boarding or alighting from a Public Conveyance anywhere in the world whilst Overseas and outside the Insured Person's Home Country, and sustains bodily Injury or death within 180 days from the date of the Accident, We will pay the compensation according to the relevant percentage as set out in the Schedule of Compensation, up to the sum insured specified under this section, subject to the following:

- This Policy does not pay for Permanent Disability that is not expressly described in the Table of Compensation;
- If a disability forms part of another disability, the higher of either benefit, but not both, will be payable and the total benefits payable shall not exceed the Percentage of Sum Insured under Section 1;
- Death shall be presumed by reason of the Insured Person's disappearance following an Accident provided that one calendar year has passed since the disappearance and We, having examined all the evidence, are satisfied that the Insured Person has died as a result of Injury and on condition that a written undertaking is given to Us from the claimant that the death benefit payment will be immediately refunded to Us if the Insured Person is subsequently found to be alive.

SCHEDULE OF COMPENSATION AND PROVISIONS APPLICABLE TO SECTION 1

Schedule of Compensation	Percentage of Sum Insured Under Section 1
1. Death due to an Accident	100%
2. Total & Permanent Disablement	100%
3. Loss of two (2) Limbs	100%
4. Loss of sight in both eyes	100%
5. Loss of one (1) Limb and Loss of sight in one (1) eye	100%
6. Loss of one (1) Limb	50%
7. Loss of sight in one (1) eye	50%
8. Loss of a thumb and index finger of the same hand	25%



Provisions

1. No benefits will be payable:
 - (a) Under Schedule of Compensation item (1) unless such death occurs within 180 days from the date of the Accident.
 - (b) Under Schedule of Compensation item (2) except on proof to Us that the disablement has continued for 12 months from the date of Accident and in all probability will continue for the remainder of his/her life.
2. The maximum amount of all benefits payable for one or more injuries sustained by the Insured Person during the scheduled Trip shall not exceed the maximum Sum Insured specified in the Table of Benefits.

SECTION 2 – EMERGENCY MEDICAL EVACUATION AND REPATRIATION

We arrange the worldwide medical and travel assistance services appearing in this Section through Our appointed assistance company to help the Insured Person in any emergency during the Trip Overseas and outside his Home Country.

MSIG Assist 24-hour hotline: (65) 6323 8288

The Insured Person and people acting on their behalf will always have to identify themselves by their full names and policy number.

The maximum We will pay for all services and benefits under this Section will not be more than S\$1,000,000 per Insured Person for any one Trip, no matter how many events are involved.

The services are provided on a worldwide basis. However, We and Our appointed assistance company will not have to provide these services to Insured Persons in areas which make it impossible or not reasonably practical to provide them.

We and Our appointed assistance company cannot be held responsible for failure to provide services or for delays caused by conditions beyond Our control. This includes, but is not limited to, strikes, or where local laws or regulatory agencies prevent Us and Our appointed assistance company, the professionals or other people such as Physicians, Hospitals and clinics to who the Insured Person is being referred, from providing help. These Physicians, Hospitals and clinics would be acting as Our independent contractors.

We may at any time commence legal proceedings in the name of the Insured Person to recover compensation from anyone else who are legally liable for any loss or Injury or Illness giving rise to providing services under this Section. We will pay any costs involved in such proceedings and it will not affect the benefits under this Section.

MEDICAL AND TRAVEL ASSISTANCE SERVICES

The following medical and travel assistance services are available to the Insured Person and provided by Our appointed assistance company.

The Insured will have to pay all costs and expenses for the services listed below, including telecommunication charges.

1. Medical assistance services
 - a) Medical advice provided over the phone
 - b) Referral to a medical service provider
 - c) Arranging a Hospital admission
 - d) Guarantee of Medical Expenses paid during a stay in Hospital
2. Travel assistance services
 - a) Referral to an embassy or interpreter
 - b) Lost luggage assistance
 - c) Lost travel document assistance
 - d) Legal referral
 - e) Emergency message transmission
 - f) Children escort assistance

EMERGENCY MEDICAL EVACUATION AND REPATRIATION

1. Emergency medical evacuation

If an Insured Person suffers an Injury or Illness during the Trip Overseas and outside his Home Country which results in a serious medical condition, We will organise air, land or sea transport, medical care during transportation, communications and all other usual services made available to Us which are needed when moving the Insured Person to the nearest Hospital where appropriate medical care is available.

We will decide the place to which the Insured Person will be sent and the method by which the evacuation will be carried out, taking account of all the assessed facts and circumstances which We are aware of at the relevant time.

2. Sending you home after a medical emergency evacuation

Following the emergency medical evacuation referred to above and if We feel it is medically necessary, We will arrange and pay for the Insured Person to be taken back to Singapore by scheduled airline flight (on economy class) or any other appropriate method of transport, including any extra costs of transportation to and from the airport, if their original ticket is not valid for the purpose. However, the Insured Person must give any unused portion of their ticket to Us.

3. Sending home your mortal remains

If an Insured Person passes away Overseas and outside his Home Country resulting from an Injury or Illness suffered during the Trip Overseas and outside his Home Country, We will make all the necessary arrangements (including any procedures or arrangements needed to meet local formalities) for sending the Insured Person's body or ashes to the Insured Person's home in Singapore.

The maximum We will pay under this Section is S\$1,000,000 for each Insured Person.

Exclusions

In addition to the exclusions, We will not be legally responsible for any expenses for services We have not arranged or approved.

SECTION 3 – TRIP CANCELLATION

If the Insured Person's scheduled Trip is cancelled within 30 days of the scheduled date of departure due to any of the following events:

- (a) The Insured Person dies, sustains Serious Injury or Serious Illness.
- (b) A Family Member who is travelling in the same Trip dies, sustains Serious Injury or Serious Illness.

We will reimburse the Full Travel Expenses, up to the specified limit under this Section.

Exclusions

In addition to the General Exclusions, We will not pay for any claim under this Section in respect of:

- 1. Insured Person is aware or ought to have known at the time of the booking of the Trip any event that renders the cancellation of the Trip highly possible (such as Family Member receiving in-patient treatment in Hospital or having received a terminal prognosis at the time of the booking of the Trip).
- 2. Insured Person's failing to notify the travel operator or provider of transport or accommodation immediately when it is found necessary to cancel the Trip.
- 3. Death and/or Illness and/or Injury is/are related to any Pre-existing Medical Condition, disease or medical condition of the Insured Person or a Family Member.
- 4. The portion of the Trip that was redeemed from air miles or frequent flyer reward points.
- 5. any unused or incurred costs which are recoverable from any source, including but not limited to a refund, voucher, credit or re-booking of the Trip as compensation.

SECTION 4 – TRAVEL DELAY

If the departure of the Public Conveyance from a place of embarkation outside Singapore and in which the Insured Person has booked to travel is delayed for at least eight hours from the scheduled time of departure stated in the itinerary due to

- (a) strike, riot, industrial action, or civil commotion,
- (b) adverse weather conditions which leads to airspace or airport closure, or
- (c) mechanical breakdown of the Public Conveyance,

We will pay the Insured Person S\$100 for each full eight hours of delay up to the specified limit under this Section.

Exclusions

In addition to the General Exclusions, We will not pay for any claim under this Section in respect of:

1. Insured Person's failing to check in with the conveyance operator (or its handling agents) according to the Trip itinerary or if the Insured Person fails to obtain written confirmation from the Public Conveyance operator (or its handling agents) of the actual number of hours of delay and the reason for such delay.
2. Delay caused by strike or industrial action which already existed on the date of the booking the Public Conveyance.
3. Delay in the outbound travel from Singapore.

N.B. This Policy will only pay under either Section 4 (Travel Delay) or Section 5 (Missed Flight Connection) for the same event.

SECTION 5 – MISSED FLIGHT CONNECTION

If whilst during the Trip, there is a delay of the Public Conveyance at the connecting point, and the Insured Person fails to arrive in time to board the onward Public Conveyance arising from the delay, and no alternative transport is made available within four hours from the actual time of the missed Public Conveyance, We will pay the additional and necessary costs actually incurred before the next available connecting Public Conveyance for:

- (a) hotel accommodation; and/or
- (b) meals or refreshments

at the Overseas connecting point up to the specified limit under this Section.

Payment under this Section is conditional upon the Insured Person receiving a confirmed reservation on the connecting Public Conveyance.

Exclusions

In addition to the General Exclusions, We will not pay any claim under this Section:

1. if the Full Travel Expenses has not been charged to an HSBC Card.
2. If an alternative onward Public Conveyance is made available within four hours from the actual arrival time of the incoming Public Conveyance to the connecting point.
3. if the Insured Person fails to obtain written confirmation from the Public Conveyance operators (or its handling agents) confirming the delay and the missed connection.

N.B. This Policy will only pay under either Section 4 (Travel Delay) or Section 5 (Missed Flight Connection) for the same event.

SECTION 6 – LUGGAGE DELAY

If the Insured Person's check-in luggage with the Public Conveyance is delayed for more than six hours and less than 48 hours upon arrival at the scheduled Overseas destination, We will reimburse the Insured Person for the purchase of essential items necessarily incurred at the scheduled Overseas destination to get the Insured Person through the period of the delay up to the specified limit under this Section.

Essential items are personal items such as basic toiletries, undergarments and other basic wear. The maximum We will pay is S\$50 per item.

Exclusions

In addition to the General Exclusions, We will not pay any claim under this Section:

1. for purchases made within the first six hours of arrival at the scheduled Overseas destination;
2. for purchases made after the delivery of the luggage or after 48 hours of arrival at the scheduled Overseas destination whichever is the earlier;
3. the check-in luggage was delayed at the Insured Person's Home Country;
4. if the Full Travel Expenses has not been charged to the HSBC Card;
5. if the Insured Person fails to keep and produce the original receipt of purchase of the replacement items;
6. if the delay of luggage is not reported to the Public Conveyance operators (or its handling agents) immediately upon discovery;
7. if the Insured Person fails to obtain written confirmation from the Public Conveyance operators (or its handling agents) confirming the delay and the number of hours that the check-in luggage has been delayed; and/or
8. if the Insured Person has already received compensation from the Public Conveyance operators.

N.B. This Policy will only pay under either Section 6 (Luggage Delay) or Section 7 (Loss of Luggage) for the same event.

SECTION 7 – LOSS OF LUGGAGE

If the Insured Person's check-in luggage with the Public Conveyance is delayed for more than 48 hours upon his/her arrival at the scheduled Overseas destination, permanent place of residence or return to Singapore, the luggage is deemed to be permanently lost and We will reimburse the Insured Person for the replacement of essential items in the check-in luggage within 48 hours of arrival at that destination.

Essential items are personal items such as basic toiletries, undergarments and other basic wear. The maximum We will pay is S\$50 per item.

Exclusions

In addition to the General Exclusions, We will not pay any claim under this Section:

1. if the Full Travel Expenses has not been charged to the HSBC Card;
2. if the Insured Person fails to keep and produce the original receipt of purchase of the replacement items; and/or
3. if the Insured Person fails to obtain written confirmation from the Public Conveyance operators (or its handling agents) confirming the delay and the number of hours that the check-in luggage has been delayed.
4. if the Insured Person has already received compensation from the Public Conveyance operators.
5. If the Insured Person fails to take all reasonable steps to recover loss or delay of luggage.

N.B. This Policy will only pay under either Section 6 (Luggage Delay) or Section 7 (Loss of Luggage) for the same event.

OVERALL COMPENSATION LIMIT

The most we will pay for all Insured Persons travelling in one aircraft or surface transport vehicle or vessel, or claims arising from the same event, will be S\$15,000,000 or the total of all benefits due for the Insured Persons, whichever is lesser.

If the total for all claims for Insured Persons travelling in one form of transport, or for claims arising from the same event, is more than \$15,000,000, the most we will pay for each of the Insured Persons will be a percentage of the benefits due for that person.

**PART 4 – GENERAL EXCLUSIONS
APPLICABLE TO ALL SECTIONS OF THIS POLICY**

WE WILL NOT PAY UNDER ANY SECTION OF THIS POLICY FOR THE LOSS OR LIABILITY DIRECTLY OR INDIRECTLY ARISING AS A RESULT OF:

1. Any Pre-existing Medical Condition.
2. Suicide or attempted suicide, intentional self-inflicted Injury, wilful exposure to danger (other than in an attempt to save human life) or the committing of any criminal acts.
3. The effect or influence of alcohol or drugs unless the drug is taken in accordance with an authorised medical prescription.
4. Illness or disease directly or indirectly arising from sexually transmitted disease, Human Immunodeficiency Virus (HIV) and/or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutant derivatives or variations however caused.
5. Pregnancy, childbirth, abortion, miscarriage and any Injury or Illness related to such conditions.
6. Surgery or medical treatment, that in the opinion of the Physician treating the Insured Person can reasonably be delayed until return to Singapore.
7. Travelling against medical advice or where the trip is made solely for the purpose of obtaining treatment.
8. Mental and nervous disorders, including all forms of sleep disorders and insanity.
9. Congenital conditions and any physical birth defects arising out of or resulting therefrom.
10. Travelling to the country against the travel advisory by government authority or by the Singapore Government relating to any war or warlike event, Strike, Riot or Civil Commotion, disease outbreak or unsafe health conditions, impending Natural Disasters or any other events of similar nature.
11. Any form of cosmetic (aesthetic) treatment or plastic surgery or any treatment that relates to or is needed because of previous cosmetic treatment. This exclusion does not apply to reconstructive surgery if:
 - (a) it is carried out to restore function or appearance after an Accident or following surgery for a medical condition, provided that the Accident or surgery occurred whilst the Insured Person is covered during the Period of Insurance and
 - (b) it is done at a medically appropriate stage after the Accident or surgery.
12. Activities engaging in sports or games in a competitive or professional capacity or where the Insured Person would or could receive remuneration, sponsorship or reward of any kind from engaging in such sports or games.
13. Extreme sports and sporting activities which involve speed, height, danger, a high level of physical exertion, highly specialized gear or spectacular stunts, whether they are played competitively or non-competitively, in a team or individually, including but not limited to racing, motor rallies, off-piste skiing, triathlons or the likes and snowboarding, ultra-marathons, horse jumping, paragliding, kitesurfing, big wave surfing, rafting down rapids or ocean sailing.
14. Underwater activities requiring the use of artificial breathing apparatus. This exclusion does not apply to leisure scuba diving under the supervision of a qualified diving instructor or if the Insured Person hold a PADI certification (or similar recognized qualification) and diving no deeper than thirty (30) meters.
15. Accidents whilst engaged in expeditions, hunting trips, pot holing, mountaineering that entails the use of ropes and climbing equipment, rock climbing. This exclusion also applies to hiking/trekking in Remote Area(s) unless organised by a recognized local tour operator for the general public and under the guidance of licensed guides, and any activity involving the Insured Person being airborne (whether suspended or not). However, this exclusion does not apply to any leisure hot air balloon ride, leisure parachuting, leisure sky diving, leisure bungee jumping and leisure snow or icesports.

“Remote Area” means a place that is distant from any people or activities or buildings and with no nearby town and:

- (a) may require walking more than 5 km to a facility with phone or radio communication (even if personal communication equipment is available); or
- (b) may include areas of little traffic or where hills and dense forest make it difficult to obtain help using the communication system available; or
- (c) medical or other emergency support is more than 1 hour away if a vehicle is not available.

16. Taking part in flying or other aerial activities except as a fare-paying passenger in a licensed passenger-carrying aircraft.
17. Any illegal activities, loss resulting directly or indirectly from action taken by any government authority including confiscation, seizure, destruction and restriction.
18. Loss of or damage to hired or leased equipment; testing of any kind of conveyance.
19. Employment on merchant vessels or as a manual worker; naval, military or air force service or operations, regular or temporary, military or police duties.

“Manual worker” means a person engaging in tasks that involve physical exertion regardless of whether any machinery or tools are used and where such person is remunerated for the work done. The nature of the labour includes but not limited to doing painting, packing, installation, assembly, lifting, construction or repair work.

20. Offshore activities like diving, oil-rigging, mining, aerial photography or handling of explosives.
21. Survey of offshore installations or facilities under construction including survey from aerial conveyance.
22. Consequential loss or damage of any kind.
23. Travel in, to or through Afghanistan, Belarus, The Crimea Region, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, The Democratic People’s Republic of Korea (North Korea), Russia, Somalia, Sudan, Syria, Ukraine and Zimbabwe.
24. War and terrorism exclusion

This insurance will not cover death, disability, loss, damage, destruction, any legal liabilities, cost or expense including consequential loss of whatever nature, directly or indirectly caused by, resulting from or in connection with any of the following, no matter whether there is any other cause or event contributing at the same time or in any other sequence to the loss.

- a) War, invasion, act of foreign enemy or warlike operations (whether declared or not), riot, civil war, revolution, civil commotion assuming the proportions of or amounting to any uprising, military or usurped power or any similar event.
- b) Any act of terrorism including but not limited to:
 - i) the use or threat of force or violence; or
 - ii) harm or damage to life or to property (or the threat of harm or damage) including, but not limited to, nuclear radiation or contamination by chemical or biological agents, by any person or group committed for political, religious, ideological or similar purposes, with the intention of putting the public or any section of the public in fear; or
- c) Any action taken in controlling, preventing, suppressing or in any way relating to (a) or (b) above.

If We say your claim is not covered as a result of this exclusion, you will need to prove to Us otherwise to pay the claim.

25. Radioactive contamination, chemical, biological, biochemical and electromagnetic weapons exclusion

This clause will override anything in this insurance which says differently.

We will not cover loss, damage, liability or expense directly or indirectly caused by or contributed to by or arising from:

- a) ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel;
- b) the radioactive, toxic, explosive or other dangerous properties of any nuclear installation, reactor or other nuclear machinery;

- c) any weapon or device using atomic or nuclear fission or fusion or other similar reaction or radioactive force or matter; or
- d) the radioactive, toxic, explosive or other dangerous properties of any radioactive matter. This exclusion does not apply to radioactive isotopes, other than nuclear fuel, when these isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes;
- e) any chemical, biological, biochemical, or electromagnetic weapon.

26. Political risks exclusion

We will not cover loss or damage caused directly or indirectly or as a result of any of the following:

- a) Any legal authority legally taking your property.
- b) Any property being taken from an insured person if that property was received illegally by the insured person. We will still be legally responsible for physical damage to the insured property which takes place before the property is taken if it is covered by this policy.
- c) Any public authority legally destroying your property.

In any action suit or other proceeding where we use this exclusion as the reason for not paying the claim, you must prove otherwise for us to pay the claim.

27. Cyber exclusion

This policy does not cover:

- a) damage to any computer or other equipment, component, system or item which processes, stores, sends or retrieves data, including loss or corruption of data (including any information or programs or software) and whether your property or not, if the damage is caused by programming or operator error, virus or similar, or hacking; and
- b) consequential loss directly or indirectly caused by or arising from general exclusion 27(a) above;

However, we will cover any claim for subsequent loss or destruction of or damage to any property, or consequential loss which itself results from a defined risk, but only as far as the claim would otherwise be insured under this policy.

For the purpose of this general exclusion 27 only, we use the following definitions.

Defined risk means fire, lightning, explosion, aircraft and other aerial devices or items dropped from them, riot, civil commotion, strikers, locked-out workers, people taking part in labour disturbances, malicious people other than thieves, earthquake, storm, flood, escape of water from any tank apparatus or pipe, property being hit by any road vehicle or animal or volcano, freezing or weight of snow.

Virus or similar means program code, programming instruction or any set of instructions deliberately used with the ability to damage, interfere with or otherwise have a negative effect on computer programs, data files or operations, whether involving self-replication or not. This definition includes, but is not limited to, trojan horses, worms and logic bombs.

Hacking means unauthorised access to any computer or other equipment, component or system or item which processes, stores, sends or retrieves data.

28. Property Cyber and data exclusion

This clause shall be paramount and shall override anything contained in this insurance inconsistent therewith.

- a) Notwithstanding any provision to the contrary within this policy or any endorsement thereto this excludes any:
 - i) Cyber Loss;
 - ii) loss, damage, liability, claim, cost, expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data; regardless of any other cause or event contributing concurrently or in any other sequence thereto.
- b) In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.
- c) This endorsement supersedes and, if in conflict with any other wording in the or any endorsement thereto having a bearing on Cyber Loss or Data, replaces that wording.

Definitions



- d) Cyber Loss means any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any Cyber Act or Cyber Incident including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any Cyber Act or Cyber Incident.
- e) Cyber Act means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.
- f) Cyber Incident means:
 - i) any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer System; or
 - ii) any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any Computer System.
- g) Computer System means:
 - i) any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the Insured or any other party.
- h) Data means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System.

29. COVID-19 and pandemics exclusion

This policy excludes any loss, damage, liability, expense, fines, penalties or any other amount directly or indirectly caused by, in connection with, or in any way involving or arising out of any of the following –including any fear or threat thereof, whether actual or perceived:

- a) Coronavirus (COVID-19) including any mutation or variation thereof; or
- b) Pandemic or epidemic, as declared as such by the World Health Organisation or any governmental authority.

**PART 5 – GENERAL CONDITIONS
APPLICABLE TO ALL SECTIONS OF THIS POLICY**

The Insured Person must comply with the following conditions to have the full protection of the Policy. Our liability shall be conditional on the Insured Person’s observance of the terms of this Policy.

1. Fit for Travel

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

2. Age

In the event of any claim, the age of the Insured Person will be determined as at the date of Injury or Illness with reference to the date of birth.

3. Interpretation

This Policy, Certificate of Insurance and the Policy Schedule shall be read together and any word or expression to which a specific meaning has been attached in any part of this Policy, Certificate of Insurance or Policy Schedule shall bear such meaning wherever it may appear.

4. Reasonable Care

The Insured Person shall act in a prudent manner and exercise reasonable care for the safety and supervision of his property as if uninsured and to prevent loss, damage, Accident, Injury or Illness.

5. Misrepresentation

This Policy will not pay any claims in the event of misrepresentation, mis-description or non-disclosure or concealment of any circumstances material to or in connection with the Insured Person’s health, and in particular;

- (a) whether he is suffering from a disease, illness, disability or handicap; or
- (b) whether he is aware of circumstances suggesting that he may be suffering from a disease, illness, disability or handicap.

6. Fraud

If the Insured Person, or anyone acting for him, makes a claim under the Policy knowing the claim to be false or fraudulently inflated, We will not pay the claim and all Cover under the Policy will be forfeited.

7. Premium adjustment

If the premium for this Policy has been calculated on any estimates of Cardholders furnished by the Policyholder multiplied by the Premium Per Cardholder, the Policyholder shall keep an accurate record containing all particulars relative to it and shall at all times allow Us to inspect such record. The Policyholder shall within one calendar month from the expiry date of each Period of Insurance furnish to Us such particulars and information as We may require. The premium for such Period of Insurance shall then be adjusted and the difference paid by the Policyholder as the case may be, subject to receipt and retention of any Provisional Annual Deposit Premium applicable.

8. Duplication of Cover

In the event that an Insured Person is covered under more than one travel insurance underwritten by Us for the same Trip, Cover will only be effective for the Policy which provides the highest benefit level.

9. Known Circumstances or Events

Coverage is effective only if the Trip is purchased before the Insured Person knows or ought to know of any circumstance or event that renders the cancellation/postponement of the Trip highly possible (e.g. Hospitalisation of a Family Member or having received a terminal prognosis of a Family Member or any risk related to the place of intended destination).

10. Payment of Benefits

All benefits payable under this Policy shall be paid to the Insured Person and, in the event of the Insured Person's death, to his estate. Such payment shall constitute full and final discharge of Our obligations under this Policy. Benefits payable under this Policy are in Singapore dollars.

For claims incurred in a foreign currency, We will convert the amount into Singapore dollars at the exchange rate to be determined by Us in Our sole discretion on the date of occurrence.

11. Claims

If any Injury, Accident, loss or damage or Theft happens, the Insured Person must:

- (a) make a report within 24 hours of the incident, to the police or the relevant authorities at the place of loss or to the management of the establishment where the incident occurred, if any property is lost, Stolen or malicious damage is suspected, and any claim must be accompanied by written documentation from such authorities.
- (b) take all reasonable steps to recover missing property.
- (c) give written notification to Us within 30 working days upon completion of the Trip.
- (d) give Us the tour invoice, e-ticket confirmation, boarding pass and/or photocopy of passport for verification and proof of travel.
- (e) any writ, summons, letters or other documents in connection with the claim.
- (f) at the Insured Person's expense, or at the expense of his representative, provide Us with certificates,
- (g) information and other documents (including where necessary translation) as We may reasonably require.
- (h) execute or do any deeds and things and render such co-operation and assistance as We reasonably require.
- (i) not admit or deny any claim made by someone else against him or make any agreement with any third party.

We shall be entitled to:

- (a) request an examination by a medical referee appointed by Us for a non-fatal Injury.
- (b) negotiate, settle or defend any such claim in the Insured Person's name and on his behalf.
- (c) use any legal right of recovery the Insured Person has.
- (d) request an autopsy and/or post-mortem examination in the event of death.
- (e) at Our option, choose to make payment, reinstate or repair the lost or damaged property.

Our liability is limited solely to the payment of the benefits that the Insured Person is entitled to under this Policy. We assume no liability for the availability, quality or results of any medical treatment or other service, or the Insured Person's failure to obtain any treatment or service covered by the terms of this Policy.

12. Other Insurances

If the Insured Person have or should have any other insurance from other insurer(s) providing cover for the same loss, damage or liability, We shall not be liable to pay except for any excess beyond the amount which would have been payable under the other policy or policies had this Policy not been effected (Not applicable to Sections 1).

13. Governing Law

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

14. Arbitration

If We admit liability to a claim but there is a dispute as to the amount to be paid, such dispute will be referred to and finally resolved by arbitration in Singapore in accordance with the Arbitration Rules of the Singapore International Arbitration Centre ("SIAC Rules") for the time being in force, which rules are deemed to be incorporated by reference in this clause. The Tribunal shall consist of one (1) arbitrator to be jointly appointed by Us and the Insured Person. No action shall be brought to recover any sum under this Policy prior to the expiration of sixty (60) days after written proof of claim has been furnished in accordance with the requirements of this Policy.

15. Interest

No amount payable under this Policy shall carry interest.

16. Clerical Error

A clerical error by MSIG Insurance (Singapore) Pte. Ltd. shall not invalidate the insurance otherwise validly in force, nor continue the insurance otherwise not validly in force.

17. Contracts (Rights of Third Parties) Act 2001

A person or any entity who is not a party to this Policy shall have no rights under the Contracts (Right of Third Parties) Act 2001 to enforce any of its items.

18. Sanction Clause

Under no circumstances shall this Policy be deemed to provide cover and no liability be incurred 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, United Kingdom, United States of America or Singapore.

19. Due Observance

Your and/or the Insured Person's due observance and fulfilment of the Terms of this Policy insofar as they relate to anything to be done or complied with by You and/or the Insured Person and the truth of statements and any declaration made by You shall be a condition precedent to Our liability to make any payment under this Policy.

20. Termination of Cover

Cover for each Insured Person shall terminate on the earliest of:

- (a) an anniversary date of this Policy unless otherwise extended by payment of premium;
- (b) the cancellation of the Policy;
- (c) the death of the Insured Person;
- (d) when the maximum payment in respect of the Insured Person has been made under the Policy.

21. Physical Examination and Autopsy

At Our expense, We shall have the right and opportunity to examine the Insured Person when and as often as it may reasonably require. In the event of death of the Insured Person, reasonable notice shall be given to the Company before the interment or cremation and We may require or be represented at a post-mortem examination on the body of the Insured Person. At Our expense, We shall also have the right and opportunity to make an autopsy where it is not forbidden by law. Immediate notice of time and place shall be given to Us before the holding of any inquest.



22. Currency

All amounts shown in this Policy are in Singapore dollars, unless otherwise stated. Premiums and claims payable under this Policy shall also be in Singapore dollars.

23. Illegality Clause

If providing any cover or benefit under this Policy would expose Us to any prohibition, or restriction under the laws or regulations of Singapore, this Policy and its benefits shall be considered void, as if cover was never granted.

IMPORTANT - The Insured is requested to read this policy. If any error or misdescription be found, the policy should be returned to the issuing office for correction.