

CHANGIASSURE POLICY

YOUR CHANGIASSURE POLICY

Here is Your ChangiAssure Policy. Please examine this insurance Policy, to ensure that You understand the terms and conditions and the cover provided. It is important that the document, the Policy Schedule and any amendments are read together to avoid misunderstanding.

We recommend that You bring the Policy Schedule during Your travel. It has the contact details of Our appointed assistance company when You require assistance during Your Trip.

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

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

HOW YOUR INSURANCE POLICY OPERATES

This policy, the Policy Schedule 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)

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

- (a) 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. For the purpose of this clause, medical treatment would refer to medical treatment for any Pre-Existing Medical Condition(s) and include any Scheduled Treatment;
- (b) 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 Curtailment of the Trip;
- (c) You will only be eligible to be covered under COVID-19 benefits if You are Fully Vaccinated. Child(ren) aged below twelve (12) years and below are exempted from the vaccination requirement;
- (d) any Child(ren) must be accompanied by a parent during the Trip; and
- (e) if 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.

"Admission Diagnosis" means the diagnosis of Your medical condition for the purpose of admission to the Hospital given by a Registered Medical Practitioner or such persons as may be approved by the Ministry of Health to issue such admission diagnosis.

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

"Authorities" means the relevant regulatory authorities of Singapore, which approve the Air Travel Pass or any other type of pass for entry into Singapore.

"Benefit Limit" means the Maximum Benefit Payable as stated in the Coverage Outline of the Policy Schedule.

"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 or mental wear and tear.

“Child(ren)” means Your unemployed and unmarried dependent child(ren), including step or legally adopted child(ren), above three (3) months old but below eighteen (18) years at the commencement of this insurance. Age is calculated as at last birthday.

“Common Carrier” means any bus, taxi, ferry, ship, train or tram provided and operated by a carrier duly licensed for the regular transportation of fare-paying passengers and any aircraft provided and operated by an airline or an air charter company which is duly licensed for the regular transportation of fare-paying passengers, and any regularly scheduled airport limousine, airport transit system operating on fixed routes and schedules.

“Covered Event” refers to the covered events mentioned under Section 3.

“COVID-19 Test” means COVID-19 test conducted by Hospitals.

“COVID-19 related in-hospital Medical Expenses” means the charges after deduction of all government subsidies for in-hospital diagnostic test or procedure, medical treatment, surgical operation, medical supplies, medicine, or ambulance services received in a Hospital or rendered or recommended or prescribed by a Registered Medical Practitioner necessary to treat the medical conditions related to or arising from COVID-19 infection after You are tested positive for COVID-19 in Singapore upon admission in the Hospital.

“Curtailement” means the abandonment by You of a Trip by returning to the country of departure “after arrival in Singapore before the scheduled return date set out in the Policy Schedule.

“Diagnosed” means the diagnosis of Your medical condition by the Hospitals excluding any self-testing.

“Extended Period of Insurance” means the period of insurance cover which has been extended beyond the Period of Insurance stated in the Policy Schedule as may be agreed by Us subject to such terms and conditions as we may deem fit, on a case by case basis.

“Extension of Pass” means the extension of stay granted by the relevant regulatory of Singapore, subject to compliance with procedures prescribed by the Authorities.

“Extreme Sports” means any sports or activities that present a high level of inherent danger (i.e. involve exceptional speed, height, physical exertion, high level of expertise or highly specialised gear or stunts).

“Fully Vaccinated” means You have been vaccinated with any vaccines, including booster dose, approved under the World Health Organisation Emergency Use Listing (WHO EUL) or Singapore’s National Vaccination Programme and You have served the respective duration post-vaccination for the vaccine to be fully effective and which the National Immunisation Registry (NIR) reflects Your vaccinated status.

“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” would refer to Your Spouse, Child(ren), parents and siblings. For the purpose of this clause, parents would include the parents of Your Spouse and Child(ren) would include adopted Child(ren) and step-Child(ren).

“Insured Person(s), You, Your” means the person declared to Us as the person in respect of whose life this Policy is effected and named in the Policy Schedule under the “Insured Person(s)” field or endorsement (if any) and renewal certificate (if applicable and if the Policy is extended or renewed). If the Insured is below the age of eighteen (18), the Insured has to be accompanied by an Adult. For the avoidance of doubt, the Insured shall not be a Singapore Citizens, Singapore Permanent Residents or Singapore Long-Term Pass Holders (including travellers holding In-Principal approval (IPA) issued by Ministry of Manpower).

“Loss of one Eye” means the complete and irrecoverable and irremediable loss of sight in one eye.

“Loss of one Limb” means loss by physical severance of a hand at or above the wrist or of a foot at or above the ankle, or permanent and total loss of use of a hand or foot.

“Major Burns” means Third Degree Burns (destruction of the skin to its full depth and damage to the tissues beneath) with burnt areas equal to or greater than twenty percent (20%) of Your total body surface area or five percent (5%) of the surface area of Your head, provided that the assessment of the burns is certified by a Registered Medical Practitioner with medical reports and full diagnosis.

“Medical Expenses” means the charges for in-hospital 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 upon admission in the Hospital. All treatment including specialist treatment must be prescribed or referred by a Registered 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 bank notes, coins, or traveller’s cheques.

“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 Policy Schedule, subject to a maximum cover period of not more than ninety (90) days in total from the date You arrived in Singapore. The Period of Insurance shall commence from Your date of arrival.

“Permanent Total Disablement” means disablement that solely directly and totally renders You unable to engage in any occupation 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 Your passport, visa, identity card, driving license or like documents of identity, credit card or travelling pass.

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

“Pre-Existing Medical Condition” means for any condition, illness or ailment or underlying medical condition where prior to the commencement of Your Trip:

- a) You have received medical treatment, diagnosis, consultation or prescribed drugs;
- b) You have been tested positive for COVID-19 with or without displaying any symptoms but may not have required treatment prior to Your date of departure from the country of departure; or
- c) Symptoms or manifestations have existed, whether treatment was actually received; or
- d) A reasonable person in the circumstances would be expected to be aware of; or
- e) You are aware of or have become aware of which may increase the risk of severe illness from COVID-19.

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

“Isolation Facility” means government designated medical facilities for the purpose of receiving medical treatment and serving out any Isolation Order(s).

“Isolation Order” means a legal order, issued to quarantine an individual who is, or is suspected to be a carrier of an infectious disease, or a contact of a person confirmed to have an infectious disease.

“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 Singapore, 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, an employee of Yours, Your spouse or Your relative.

“Scheduled Treatment” means any form of medical treatment that was pre-fixed before Your departure from the country of departure.

“Serious Bodily Injury” when applied to You, means Bodily Injury 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 Immediate Family Member, it means Injury that is certified as being life threatening by a Registered Medical Practitioner and which results in curtailment of the scheduled Trip.

“Spouse” means a lawfully married person who must be able to show satisfactory proof of marriage and will refer to either a wife or a husband.

“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 Alert” means the communication, announcement and/or advisory issued by the relevant authorities recommending postponement of all non-essential travel.

“Trip” means a Trip undertaken by You during the Period of Insurance beginning at the time You enter Singapore. The Trip ends when You board the Common Carrier for departure from Singapore. For the avoidance of doubt, references in this Policy to events occurring during “the Trip” where the context so requires, shall be strictly interpreted as having occurred during the Period of Insurance where the Period of Insurance is shorter than the duration of the Trip in order for such events to be covered under this Policy.

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

POLICY COVERAGE

SECTION 1: COVID-19 Hospitalization

In the event You are Diagnosed with COVID-19 and confirmed by a Registered Medical Practitioner during the Period of Insurance, We will reimburse You up to the Benefit Limit for COVID-19 related in-hospital Medical Expenses incurred by You upon admission to the Hospital.

The amount claimable shall be the actual amount incurred during the above-mentioned respective hospitalisation not exceeding ninety (90) days or the Benefit Limit, whichever is lower.

Exclusions Applicable to Section 1

No benefit will be payable under Section 1 for:

1. Treatment of any kind outside of Singapore.
2. Surgery or medical treatment which, in the opinion of the Registered Medical Practitioner, can be reasonably delayed until Your return to Your country of return or next destination.
3. Surgery or medical treatment for a Pre-Existing Medical Condition, which is not directly related to or arising from the COVID-19 infection based on positive COVID-19 Test result obtained upon arrival in Singapore.
4. Claims made for all COVID-19 related in-Hospital Medical Expenses incurred from the period that You are confirmed by a Registered Medical Practitioner as medically fit to be transferred to a Isolation Facility but chooses to continue to stay in a Hospital.
5. The additional cost of single or private room accommodation at a Hospital, where it is not specifically directed by the Registered Medical Practitioner as being necessary to contain any potential spread of COVID-19 infection.
6. Any elective treatment, aromatherapy, tonic medication, services provided by a health spa, massage parlour, convalescent or nursing home or any rehabilitation centre.
7. The cost of prosthetic devices or visual or hearing aids.
8. If You are not Fully Vaccinated.

Supporting Evidence for Claim under Section 1

1. As a precondition to making a claim under Section 1, You are strictly required to notify Our appointed assistance company in writing within forty-eight (48) hours of receiving the positive COVID-19 Test results and submit to Our appointed assistance company at the same time of such notification the following supporting evidence:
 - a) positive COVID-19 Test results obtained from the laboratories approved by the Ministry of Health and the Admission Diagnosis;
 - b) the Policy Schedule;
2. When submitting a claim under Section 1, You must submit all supporting evidence to substantiate the claim (including receipts and invoices) to Our appointed assistance company at least five (5) working days prior to Your departure from Singapore. For the avoidance of doubt, no claims may be made without prior notification to Us.

Extension of Period of Insurance

1. In the event You wish to apply for an Extension of Pass, You may upon giving Us no less than seven (7) days' notice before the expiry date of the Pass, request for an Extension of Period of Insurance subject to our approval, payment of additional Premium and such terms and conditions as We may deem fit to impose at our absolute discretion.
2. The request for Extension of Period of Insurance is conditional upon You furnishing the approval by the Authorities (insofar as is applicable) at least seven (7) days prior to the expiry date of the Pass.
3. All such requests for extension of the Period of Insurance are assessed on a case by case basis, provided that the entire duration of the insurance cover shall not extend beyond ninety (90) days in total from Your date of arrival in Singapore, unless We agree at Our absolute discretion.

Section 2. Accidental Hospitalization Expenses

In the event, You sustain Bodily Injury during the Period of Insurance, We will reimburse You up to the Benefit Limit or the actual amount incurred whichever is lower, for the Medical Expenses incurred in Singapore for a period of up to ninety (90) days from the date of admission to Hospital.

Exclusions Applicable to Section 2

No benefit will be payable under Section 2 for:

1. Scheduled Treatment in Singapore
2. Pre-Existing Medical Condition
3. Surgery or medical treatment which, in the opinion of the Registered Medical Practitioner, can be reasonably delayed until Your return to Your country of return or next destination.
4. The additional cost of single or private room accommodation at a Hospital where it is not specifically directed by the Registered Medical Practitioner as being necessary.
5. Any elective treatment, aromatherapy, tonic medication, services provided by a health spa, massage parlour, convalescent or nursing home or any rehabilitation centre.
6. The cost of prosthetic devices or visual or hearing aids.

Supporting Evidence for Claim under Section 2

1. To make a claim under Section 2, You are required to notify Our appointed assistance company in writing within twenty-four (24) hours of the occurrence of the Accident and submit to Our appointed assistance company at the same time of such notification, the Hospital financial counselling form with the Admission

Diagnosis from the Hospital where You will receive in-hospital medical treatment.

2. When submitting a claim under Section 2, You must submit all supporting evidence (including the medical report, receipts and invoices) to Our appointed assistance company at least five (5) working days prior to Your departure from Singapore.

Section 3: Accidental Death & Permanent Disablement

We shall pay according to the percentage of Benefit Limit as specified hereunder upon accidental death as described in the table below or in the event that You sustain a Bodily Injury which falls within any one of 2 to 5 of the Covered Event set out below, during the Trip which is the sole and independent cause of the following Covered Event whilst You were travelling in Singapore during the Period of Insurance which is not related in any way to COVID-19 infection, provided that only one of Covered Events 1 - 5 is payable.

Covered Event (not related in any way to COVID-19 infection)

1	Death	100%
2	Permanent Total Disablement	100%
3	Loss of two eyes, two limbs or one eye and one limb	100%
4	Loss of one eye or one limb	50%
5	Major Burns	100%

In the event of death as strictly described in the table of Covered Event above, the benefits payable for death under this Section will be paid to Your legal personal representative(s).

Exclusions Applicable to Section 3

No benefit will be payable under Section 3:

1. Unless death as strictly described under the table of Covered Event above or loss occurs within the Period of Insurance stipulated in the Policy Schedule.
2. For more than one Covered Event in respect of each Insured Person.

Section 4. Loss of Baggage and Personal Effects

We shall pay up to the Benefit Limit for accidental loss or damage to Your baggage or Personal Effects which You took along during the Trip or purchased during the Trip, occurring during the Trip, provided that We shall not be liable for more than \$500 in respect of any one article or pair or set of articles.

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 4

No benefit will be payable under Section 4 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. Breakage or damage to fragile articles (excluding cameras and tape recorders) unless caused by an Accident to the conveyance in which the baggage is being carried.
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 an airline or other carrier, unless reported immediately on discovery and in the case of an airline, a Property Irregularity Report obtained upon its discovery.
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 portable/laptop computers, portable personal data processing/storage equipment, tablets, portable mobile phones and communication equipment, 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 gems stone.

Section 5. Personal Money

We will pay You up to the Benefit Limit, for the loss of Money belonging to You while in Your care, custody or control during the Trip due to Theft, Burglary or Robbery.

Exclusions Applicable to Section 5

No benefit will be payable under Section 5 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 Personal Money.
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 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.

Section 6. Personal Documents

We will pay You up to the Benefit Limit, for the:

- a) actual replacement costs of Personal Documents belonging to You following accidental loss occurring during the Trip.
- b) additional travelling and accommodation expenses necessarily incurred by You in Singapore for replacement of passport or procurement of requisite documents of identity to continue the Trip following accidental loss of passport or documents of identity during the trip.

Exclusions Applicable to Section 6

No benefit will be payable under Section 6 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. Normal wear and tear, gradual deterioration, or mechanical or electrical breakdown or derangement.
4. Loss or damage while in the custody of an airline or other carrier, unless reported immediately on discovery and, in the case of an airline, a Property Irregularity Report obtained upon its discovery.
5. 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.
6. Unattended properties unless kept inside a locked hotel room, or in the care and custody of an airline, carrier or hotelier.
7. Unexplained and mysterious disappearance of Your Personal Documents.
8. Loss or damage due to Your omission, negligence or carelessness.

Section 7. Delayed Baggage

In the event that Your checked-in baggage is temporarily lost in transit or misdirected by the carrier and not returned to You within six (6) hours after Your arrival at the baggage pick-up point in Singapore, We shall pay You \$100 for each continuous six (6) hour period, up to the Benefit Limit. The delay must be verified in writing by the carrier, operator or their handling agents stating the length and reason(s) for the delay.

Exclusions Applicable to Section 7

No benefit will be payable under Section 7:

1. If the delayed baggage is on Your return passage or outbound passage from Singapore.
2. If a baggage tag is not issued to You by the airline for Your check-in baggage.

Section 8. Trip Curtailment

We shall pay up to the Benefit Limit for:

1. the unused portion of irrecoverable prepaid transport or accommodation costs included in the Trip; or
2. additional travelling (economy air ticket) and accommodation expenses reasonably incurred to alter Your stay in Singapore arising from necessary and unavoidable Curtailment of the planned Trip as a direct result of:
 - (a) death, Serious Bodily Injury, occurring to You, during the Period of Insurance;
 - (b) witness summons that are not made known to You before the Trip;

- (c) cancellation of the scheduled Common Carrier services in which You have arranged to travel out of Singapore to Your country of return or next destination for at least twenty-four (24) hours from the time specified in the travel itinerary, due to strike or other industrial action, riot or civil commotion not assuming the proportions of or amounting to an uprising, military or usurped power; or
- (d) adverse weather conditions.

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.

You are only allowed one claim under section 8, 9 or 10 and only up to the Benefit Limit.

Exclusions Applicable to Section 8

No benefit will be payable under Section 8 for loss arising from:

1. Your inability to carry on with the Trip as scheduled because of the issuance of a Travel Alert or notification to Us or official announcement that either Singapore or Your country of return or next destination is under lockdown resulting in the curtailment of the Trip.
2. 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.
3. Your disinclination to travel or Your financial circumstances.
4. Any unlawful act or criminal proceedings of any person on whom the holiday plan depends, other than witness summons, jury service or compulsory quarantine of You.
5. Any illness or disease, Pre-Existing Medical Condition, strike or other industrial action, riot or civil commotion not assuming the proportions of or amounting to an uprising, military or usurped power, hijack, adverse weather condition or Travel Alert existing at the time of application for this insurance.
6. 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.
7. Loss that is covered by any other existing insurance scheme, government program or that it will be paid or refunded by a hotel, Common Carrier, travel agent or any other provider of travel and/or accommodation.
8. An epidemic or pandemic as declared by the World Health Organisation or the Ministry of Health of Singapore.

9. The use for any air miles, holiday points, membership or credit card redemption You use to pay for all or part of Your Trip.

Section 9. Travel Delay

In the event that the Common Carrier in which You have arranged to travel out of Singapore 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. Riot or civil commotion not assuming the proportions of or amounting to an uprising, military or usurped power;
3. Natural Disasters;
4. Adverse weather conditions; or
5. Mechanical breakdown or derangement or structural defect of that Common Carrier.

We shall pay You \$100 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 or voyage; and
- (b) written confirmation from the carriers or the handling agents of the number of hours of delay and the reason for such delay is obtained.

However, the benefit is not payable if a claim has already been made and admitted under Section 8 or 10. You are only allowed one claim under section 8, 9 or 10 up to the Benefit Limit.

Exclusions Applicable to Section 9

No benefit will be payable under Section 9 for loss arising from:

1. Your delay in departure from Singapore because of the issuance of a Travel Alert or notification to Us or official announcement that either Singapore or Your country of return or next destination is under lockdown thus prohibiting You from leaving Singapore based on the scheduled return date set out in the Policy Schedule.
2. Failure to check-in according to itinerary.
3. Failure to obtain written confirmation from the Common Carrier or the handling agents of the number of hours of delay and the reason for such delay.
4. Strike or other industrial action, riot or civil commotion not assuming the proportions of or amounting to an uprising, military or usurped power, hijack or adverse weather condition existing at the time of application for this insurance.

5. Your late arrival at the airport or port after check-in or booking-in time (except for late arrival due to strike or other industrial action).
6. Delay due to the Common Carrier operational issues.

Section 10. 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 from Singapore back to Your country of return or to Your next destination 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 a written verification from the operator(s) of the Common Carrier or their handling agent(s), stating that You were denied from boarding a confirmed scheduled flight due to over-booking.

You are only allowed one claim under section 8, 9 or 10 and only up to the Benefit Limit.

Section 11. Repatriation of Mortal Remains

In the event of Your death due to COVID-19 Infection during Your Trip, Our appointed assistance company will arrange for the transportation of the return of Your mortal remains to Your home country, and We shall pay such expenses incurred up to the Benefit Limit.

Exclusions Applicable to Section 11

No benefit will be payable under Section 11 for:

1. If You are not Fully Vaccinated.

GENERAL CONDITIONS

(Applicable to the whole Policy)

1. Arbitration

If there is any dispute as to the amount to be paid under this Policy (liability being otherwise admitted), the validity of the claim and/or the extent of cover, such dispute shall be first referred for mediation by Financial Industry Disputes Resolution Centre Ltd. If the parties are unable to reach a settlement, 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 for the time being in force, which rules are deemed to be incorporated by reference in this Clause.

The seat of the arbitration shall be Singapore and the tribunal shall consist of one arbitrator.

The language of the arbitration shall be English.

2. Premium Refund

No refund of premium is allowed once the insurance has been effected except as mentioned under General Condition 7.

Where We are notified or there is an official announcement of restriction from entry into Singapore, and the Insured has not departed from his country of departure, the Policy shall be cancelled and deemed to be void and of no effect whatsoever upon such notification to Us or official announcement. The premium paid shall be refunded subject to deduction of all administrative, transactional charges and foreign exchange charges incurred to be borne solely by You.

3. 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.

4. 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.

5. Data Privacy

You hereby consent that any personal information in relation to You and any personal data 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 this Policy and any other application for insurance cover and/or
- (b) provide all services related to this Policy.

6. Declaration

The validity of this Policy is subject to fulfilment of all the conditions 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;
- (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 incept.
- (c) that the pre-trip declaration by You is true, correct, accurate and complete to the best of Your knowledge and belief, in every aspect and all disclosed information and particulars have been verified as true, correct, accurate and complete.

7. 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 first issued and will refund any duplicate insurance premium payment, which may have been made by or on behalf of You.

8. Duty of Care

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

9. 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.

10. Illegality

Under no circumstance shall this Policy be deemed to provide cover and under no circumstance shall We be under any obligation or liability to pay or provide any benefit or payment hereunder if the provision of such cover, payment of such claim or provision of such benefit or payment would cause Us to be in breach of or expose Us to any illegality, prohibition or restriction under the laws or regulations of Singapore or of any other jurisdiction which may be applicable to the Insured Person, the Insured's legal representatives or his estate or the recipient of such payment or benefit at the time payment by Us and the Policy shall be deemed to be immediately unenforceable and cancelled upon such illegality, prohibition or restriction coming into effect.

11. Governing Law

Any interpretation of this Policy relating to its construction, validity or operation shall be made 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 rateable proportion of any claim for such loss, damage, expense or liability. This condition is not applicable to Section 3

13. Payment Before Cover Warranty

a) The premium due must be paid to the Us (or the intermediary through whom this Policy 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; and

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

- c) In the event that the total premium due is not paid to the Us (or the intermediary through whom this Policy 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.

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.

15. Policy Revision and Cancellation

We shall have the absolute discretion to cancel the Policy and/or revise the conditions under the Policy at short notice. You will be notified of changes to the conditions or cancellation of the Policy.

Provided always that this Policy shall cease and be of no effect immediately upon a notification to Us or an official announcement of a lockdown of Your specified country of departure.

16. 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, 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 rateable proportion of any claim for such loss, damage, expense or liability.

17. 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 the 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. Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or United Kingdom, United States of America or Singapore.

18. 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. Except for COVID-19 related in-hospital Medical Expenses claims (please see **Supporting Evidence for Claim under Section 1**) and non-COVID-19 accidental hospitalisation claims (please see **Supporting Evidence for Claim under Section 2**), written notice of all other events which may give rise to a claim under this Policy shall be given to Us within thirty (30) days of the occurrence of the 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. In the case of Accidental Death, your legal representatives shall at their own expense supply us with full particulars in writing of the Accidental Death within thirty (30) days of death.
3. 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 and investigations 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.
4. We shall have full discretion in the conduct, of any proceedings or the settlement of any claim.
5. In the event of Your death, We shall have the right, at Our own expense, to conduct a post mortem and Your legal representatives and/or Your estate shall have no right of objection.

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, aviation other than as a fare-paying passenger in a licensed aircraft operated by a recognized airline.

2. Suicide or attempted suicide, wilful self-inflicted injury, pregnancy, miscarriage, childbirth or abortion and their complications or fertility, sub-fertility or assisted conception operation, under the influence of intoxicating liquor or the 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), infectious disease, 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.
3. You proceeding with the Trip against the advice of a Registered Medical Practitioner.
4. 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.
5. An epidemic or pandemic as declared by the World Health Organisation or the Ministry of Health of Singapore, except for COVID-19 cover under Sections 1 and 11.
6. Any Pre-Existing Medical Condition of Yours.
7. Mental and nervous or sleep disorders, including but not limited to insanity or any diagnosed psychological or psychiatric disorder, anxiety or depression.
8. Any wilful, malicious, criminal or unlawful acts committed by You and/or any person acting on Your behalf.
9. 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.
10. 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, trekking (including mountain trekking) three thousand (3,000) metres above sea level, mountaineering, rock climbing that ordinarily requires the use of ropes or guides and any other Extreme Sports.
11. Underwater activities involving artificial breathing apparatus. This exclusion does not apply to leisure scuba diving under the supervision of a qualified diving instructor or if You hold a PADI certification

(or equivalent qualification) and the maximum depth of dive does not exceed (30) metres.

12. 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.
13. (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; and

(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.

14. 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.
15. (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.

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 or www.sdic.org.sg).

EXCLUSION FROM LIABILITY

Our appointed assistance company is not an agent representing us and do not act on our behalf. At no time have we authorised any staff, employee, representative or independent agents appointed by Our appointed assistance company to make any representations or statements on Our behalf including any admission of any claim under this Policy.

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

Website : www.fidrec.com.sg

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

Contact Details of Our appointed assistance company shall be given to You upon issuance of this Policy.