



ace insurance

GOT-IT-COVERED TRAVEL PLAN

600 North Bridge Road #08-01 Parkview Square Singapore 188778
Customer Centre Tel: 65.6299.0988 Fax: 65.6298.1055
www.aceinsurance.com.sg
Co. Regn. No.: 199702449H

ACE INSURANCE LIMITED (hereinafter called the 'Company') hereby insures the Insured Person named in the Certificate of Insurance if included hereunder, subject to the terms, conditions and exclusions contained herein.

IN WITNESS WHEREOF the Company has caused this Policy to be executed on and to commence on the Period of Insurance as stated in the Certificate of Insurance provided that this Policy shall not be binding on the Company unless the Certificate of Insurance is signed by an authorised representative of the Company.

For and on behalf of the Company

Mack Eng
Managing Director

PART 1 INTERPRETATION

SECTION 1 - DEFINITIONS

In this Policy, unless otherwise defined or the context otherwise requires:

Accident means a sudden unforeseen and fortuitous event and **Accidental** shall have a corresponding meaning.

Acts of Terrorism means any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or commission of an act dangerous to human life or property, against any individual, property or government, which the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered Act of Terrorism. Act of Terrorism shall also include any act, which is verified or recognised by the (relevant) government as an act of terrorism.

Benefit means the respective benefit, as stated in the Certificate of Insurance, payable by the Company under the terms and conditions of this Policy in respect of each event or loss covered by this Policy.

Biological agent means any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins) which cause illness and/or death in humans, animals or plants.

Bodily Injury means injury sustained by an Insured Person resulting solely, directly and independently of all other causes from an Accident and caused by external, violent and visible means.

Certificate of Insurance means the Certificate of Insurance and the Benefit Schedule which is incorporated and forms part of this Policy.

Chemical agent means any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property.

Child(ren) means legal child(ren), including stepchild(ren) and/or legally adopted child(ren).

Chinese Physician means a legally licensed Traditional Chinese Medicine practitioner (including a Chinese acupuncturist or bonesetter) duly registered and practising 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 Persons or any of their relatives unless otherwise approved by the Company.

Confined or Confinement means Confinement in Hospital for at least a Day as a Resident in-Patient (other than for day surgery) upon the advice of and under the regular care and attendance of a Physician and for this purpose, **Day** shall mean a period for which the Hospital charges for room and board.

Civil Commotion means a disturbance, commotion or disorder created by civilians usually against a governing body or the policies thereof.

Commencement Date means the Commencement Date in the Certificate of Insurance.

Dental Expenses means reasonable and necessary charges for dental treatment, carried out by a Dentist, medically necessary to treat the Insured Person's condition, including charges for medical supplies or services, not exceeding the usual level of charges for similar treatment, supplies or medical services in the locality where the expense is incurred and does not include charges that would not have been made if no insurance existed.

Dentist means a legally licensed dentist or dental surgeon duly registered and practising within the scope of his license pursuant to the laws of the country in which such practice is maintained. **Dentist** shall not include the Insured Person or any of their relatives unless otherwise approved by the Company.

Family Member means an Insured Person's spouse, parent, parent-in-law, grandparent, child, brother or sister.

Hospital means a legally constituted establishment operated pursuant to the laws of the country in which it is based, which holds a license as a hospital (if licensing is required

in the state or government jurisdiction) and meets the following requirements:-

- (i) operates primarily for the reception, care and medicare and treatment of sick, ailing or injured persons as in-patients;
- (ii) provides full-time nursing service by and under the supervision of a staff of Nurses;
- (iii) has a staff of one or more Physicians available at all times;
- (iv) maintains organised facilities for the medical diagnosis and treatment of such persons, and provides (where appropriate) facilities for major surgery within the confines of the establishment or in facilities controlled by the establishment; and
- (v) is not primarily a clinic, nursing, rest or convalescent home or similar establishment and is other than a place for alcoholics or drug addicts.

and **Hospital** shall not include the following: -

- (1) a mental institution; an institution confined primarily to the treatment of psychiatric disease including sub-normally; the psychiatric department of a hospital.
- (2) a place for the aged; a rest home; a place for drug addicts or alcoholics.
- (3) a health hydro or nature cure clinic; a special unit of a hospital used primarily as a place for drug addicts or alcoholics, or nursing, convalescent, rehabilitation, extended-care facility or rest home.

Insured Person means the person(s) named as such on the Certificate of Insurance.

For "Family" Plan, the "Family" shall comprise:-

- (a) the Insured Person
- (b) his Spouse, and
- (c) their Child(ren)

For "Couple" Plan, the Insured Persons are:-

- (a) the Insured Person
- (b) his Spouse

Each Child in a "Family" plan must be accompanied by at least 1 of the insured adults under that Policy for any Journeys made during the Period of Insurance.

Journey means unlimited number of Return Journey Overseas up to a maximum of thirty (30) days for each Journey.

Loss of Limb means total functional disablement or loss by complete and permanent physical severance of a hand at or above the wrist or a foot at or above the ankle.

Loss of Sight means the entire and permanent loss of all sight in any eye rendering the Insured Person absolutely blind in that eye and beyond remedy by surgical or other treatment.

Loss of Speech and Hearing means total and irrecoverable loss of speech and hearing which is beyond remedy by surgical or other treatment.

Nurse means any qualified or trainee nurse or general nurse duly registered pursuant to the laws of the country in which the nurse is employed.

Medical Expenses means Usual, Reasonable and Customary Medical Expenses necessarily and reasonably incurred in the medical or surgical treatment of Bodily Injury or Sickness covered by this Policy.

Nominated Account means the account designated by the Insured Person to which premiums are to be charged.

Overseas means anywhere outside Singapore.

Period of Insurance means a period of one (1) year from the Commencement Date or the latest Renewal Date whichever is the later.

Permanent Disablement means disablement that results solely, directly and independently of all other causes from Bodily Injury and which occurs within one hundred and eighty (180) consecutive days of the Accident in which Bodily Injury was sustained, and:

- (i) falls into one of the categories listed in the Table of Benefits; or
- (ii) is a disablement which, having lasted for a continuous and uninterrupted period of at least twelve (12) consecutive months, is at the expiry of that period, beyond hope of improvement.

Permanent Total Disablement means disablement that results solely, directly or independently of all other causes from Bodily Injury and which occurs within one hundred eighty (180) days of the Accident in which such Bodily Injury was sustained, which, having lasted for a continuous and uninterrupted period of at least twelve (12) consecutive months, will, in all probability, entirely prevent the Insured Person from engaging in gainful employment of any and every kind for the remainder of his life and from which there is no hope of improvement.

Pre-existing Condition means any condition which:-

- (i) the Insured Person received medical treatment, diagnosis, consultation or prescribed drugs within a twelve (12) month period preceding the commencement of a Journey, or

- (ii) which medical advice or treatment was recommended by a Physician within a twelve (12) month period preceding the commencement of a Journey, or
- (iii) a reasonable person in the circumstances would be expected to be aware of within a twelve (12) month period preceding the commencement of a Journey.

Physician means a legally licensed physician or surgeon duly registered and practising within the scope of his license pursuant to the laws of the country in which such practice is maintained. **Physician** shall not include the Insured Person or any of their relatives unless otherwise approved by the Company.

Public Conveyance means any land, sea or air conveyance operated under a license for the transportation of fare paying passengers, and which has fixed and established routes only.

Renewal Date means one (1) year from the Commencement Date and subsequently, the same day of each successive year.

Return Journey means a return trip made by the Insured Person from Singapore to Overseas and back, and shall commence on the later of the following:

- (i) 12.00 a.m. on the commencement date of the Period of Insurance specified in the Certificate of Insurance;
 - (ii) the time the Insured Person leaves his home or usual place of employment in Singapore to commence the trip;
- and shall terminate on the earlier of the following:
- (iii) 11.59 p.m. on the expiry date of the Period of Insurance specified in the Certificate of Insurance;
 - (iv) the time the Insured Person returns to his home or usual place of employment in Singapore.

Resident In-patient means an Insured Person whose Confinement is as a resident bed patient and whose confinement is due to Bodily Injury or Sickness and is covered by this Policy and not merely for any form of nursing, convalescence, rehabilitation, rest or extended-care.

Riot means the act of any person taking part together with others in any disturbance of the public peace (whether in connection with a strike or lock-out or not) or the action of any lawfully constituted governmental authority in suppressing or attempting to suppress any such disturbance or in minimising the consequences of such disturbance.

Scheduled Departure Date means the date on which the Insured Person is scheduled to depart on a Journey as set out in his travel ticket.

Sickness means physical condition marked by a pathological deviation from the normal healthy state as verified by a Physician.

Singapore Resident means a Singapore Citizen or Singapore Permanent Resident or Valid Work Permit Holder or Valid Employment Pass Holder or Valid Dependant Pass Holder or Valid Long-Term Social Visit Pass Holder or Valid Student Pass Holder on the Effective Date of Insurance.

Spouse means the legal spouse of the Insured Person.

Strike means the wilful act of any striker or locked-out worker done in furtherance of a strike or in resistance to a lock-out; or the action of any lawfully constituted authority in preventing or attempting to prevent any such act in minimising the consequences of any such act.

Usual, Reasonable and Customary Medical Expenses means charges for treatment, supplies or medical services medically necessary to treat the Insured Person's condition, does not exceed the usual level of charges for similar treatment, supplies or medical services in the locality where the expense is incurred and does not include charges that would not have been made if no insurance existed.

PART 2 ELIGIBILITY

To be eligible for cover under this Policy:-

- (i) the Insured Person must be a Singapore Resident, of age between eighteen (18) years and seventy-five (75) years on the Commencement Date.
- (ii) the Spouse must be a Singapore Resident, of age between eighteen (18) years and seventy-five (75) years on the Commencement Date; and
- (iii) the Child(ren), must be:-
 - (a) a Singapore Resident; and
 - (b) of age between forty-five (45) days and eighteen (18) years (or twenty-three (23) years if studying full-time in a recognised tertiary institution) on the Commencement Date; and
 - (c) unmarried; and
 - (d) unemployed.

PART 3 SCOPE AND LIMITS OF COVER AND BENEFITS

SECTION 1 - COMMENCEMENT OF COVERAGE

Coverage under Section 4A of Part 7 – Travel Cancellation and Journey cancellation under Section 4C – Alternative Travel due to Epidemic Outbreak, insurance is effective upon the issuance of the Certificate of Insurance and terminates on commencement of the planned Journey from Singapore. For all other sections, insurance commences upon commencement of a Journey.

SECTION 2 - LIMITS OF COVERAGE

1. Any cover under this Policy in respect of an Insured Person shall terminate on the earliest of the following events:-
 - (i) Upon the expiry of any Period of Insurance during which the Insured Person ceases to satisfy any of the eligibility requirements set out herein.
 - (ii) Upon the death of the Insured Person.
2. Termination of cover under this Policy in respect of the Insured Person shall automatically terminate cover for all other Insured Persons.
3. Unless otherwise provided in an appropriate endorsement, the Insured Person shall only be covered for the first thirty (30) consecutive days of any Journey, and the Company shall not be liable in respect of any loss occurring after 12.00 a.m. on the 31st day after commencement of any Journey.

SECTION 3 – POLICY EXTENSION

In the event that the Insured Person, as a ticket holding passenger on a scheduled Public Conveyance, being prevented from completing the return leg of a Journey within the Period of Insurance, as a result of:

- (a) the Insured Person's Critical Medical Condition (as defined in Part 7, Section 3A); or
- (b) the Insured Person's being Confined in a Hospital Overseas;
- (c) the scheduled Public Conveyance in which the Insured Person is travelling being unavoidably delayed due to strike or industrial actions, adverse weather conditions or mechanical breakdown/derangement of the Public Conveyance or due to grounding of an aircraft as a result of mechanical or structural defect;

during the Insured Person's Journey, the Journey's coverage shall be automatically extended for up to seven (7) days without additional premium.

PART 4 GENERAL EXCLUSIONS

This Policy does not cover, and the Company will not in any event be liable to pay any Benefits or indemnify the Insured Person in respect of, any loss which is, directly or indirectly, caused by, a consequence of, arises in connection with or its contributed to by any of the following:

1. Declared or undeclared war or any act of war, invasion, foreign enemy, civil war, rebellion, revolution, insurrection, military or usurped power.
2. Loss, destruction or damage to any property whatsoever or any loss or expense whatsoever arising there from or any consequential loss directly or indirectly caused or contributed to by or arising from ionizing radiations or contamination by radio-activity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
3. Any wilful or intentional acts of the Insured Person whether sane or insane, self-inflicted injury, suicide pacts or agreements or any attempts thereat, provoked homicide or assault.
4. The Insured Person acting as a law enforcement officer, emergency medical or fire service personnel, civil defence personnel or military personnel of any country or international authority, whether full-time service or as a volunteer, other than for reservist training under the Section 14 of the Enlistment Act, Chapter 93 of Singapore.
5. The Insured Person engaging in, practising for or taking part in training in any speed contest or racing (other than on foot) and any professional competition or sports.
6. Any condition, which is or results from or is a complication of infection with Human Deficiency Syndrome ('HIV'), any variance including Acquired Immune Deficiency Syndrome ('AIDS'), and AIDS Related Complications ('ARC'), or any opportunistic infections and/or malignant neoplasm (tumour) found in the presence of HIV, AIDS or ARC.
7. Any condition which is, results from or a complication of pregnancy, childbirth, miscarriage (except Accidental Miscarriage) or abortion, intoxication by alcohol or drugs not prescribed by a Physician.
8. Illegal acts (or omissions) of the Insured Person or the Insured Person's executors, administrators, legal heirs or personal representatives, loss resulting directly or indirectly from action taken by the Government Authorities including confiscation, seizure, destruction and restriction.
9. The Insured Person engaging in aviation, other than as a fare-paying passenger in, boarding and alighting from any fixed-wing aircraft and/or helicopter provided and operated by a regularly scheduled airline or private unscheduled air chartered company which is duly licensed for the regular transportation of fare-paying passengers.
10. Any loss or expenses which is, directly or indirectly, caused by, a consequence of, arises in connection with or is contributed to by the Insured Person undertaking any Journey against the advice of a Physician or for the purpose of seeking medical attention.
11. Any Pre-existing Conditions.
12. Any prohibition or breach of government regulation or any failure by the Insured Person to take reasonable precautions to avoid a claim under this Policy following the warning of any intended strike, riot or civil commotion through or by general mass media.
13. The Insured Person not taking all reasonable efforts to safeguard his property or to avoid any injury or minimize any claim under the policy.
14. Any condition which is, results from or a complication of suicide or attempted suicide or intentional self-injury.
15. Mental and nervous disorders, including but not limited to insanity.
16. The Insured Person engaging in naval, military or air force service or operation or testing of any kind of conveyance or being employed as a manual worker or whilst engaging in offshore activities like diving, oil-rigging, mining or aerial photography or handling of explosive or loss of or damage to hired or leased equipment.
17. Any condition which results from or is a complication of venereal disease.
18. Any loss or expenses which arises in connection with or is contributed by the Insured Person undertaking any Journey against the travel advice of the Ministry of Foreign Affairs of Singapore or the Ministry of Health of Singapore, in relation to actual or threatened riot, strike or civil commotion, war or warlike situation, outbreak of disease or unsafe health conditions, or impending natural disasters, to the country or territory of Your destination, unless the Journey had already commenced prior to the issuance of the travel advice.

PART 5 SPECIAL CONDITIONS

1. CANCELLATION

The Company may cancel this Policy at any time by giving seven (7) days' notice in writing delivered to the Insured Person or mailed to his last address as shown by the records of the Company stating when thereafter such cancellation shall be effective. In the event of such cancellation, the Company will return promptly the pro-rata unearned portion of any premium actually paid by the Insured Person. Such cancellation shall be without prejudice to any claim originating prior thereto.

The Insured Person may cancel this Policy at any time by written notice delivered or mailed to the Company provided no claim has arisen during the current Period of Insurance. In the event of such cancellation, the Company will promptly return any portion of the premium paid that has not been deemed to be earned by the Company. The premium deemed to be earned shall be, computed in accordance

with the applicable percentage indicated below.

	<i>Percentage of Annual Premium</i>
2 MONTHS (MINIMUM)	40%
3 MONTHS	50%
4 MONTHS	60%
5 MONTHS	70%
6 MONTHS	75%
OVER 6 MONTHS	100%

Such cancellation shall be without prejudice to any event giving rise to a claim under this Policy prior to the commencement date of such cancellation.

2. ADDITION OF INSURED PERSON

No person shall be covered by this Policy unless such person is specifically named as an Insured Person and evidenced by a written endorsement to this Policy. Additional premium may be charged on a pro-rata basis for each additional Insured Person included under this Policy after the commencement of the Period of Insurance or at the time of renewal of this Policy.

3. AUTOMATIC RENEWAL

Subject to the terms and conditions of this Policy, the payment of the premium automatically renews this policy. No renewal documents will be issued and the existing policy is the evidence of valid cover, unless otherwise notified.

PART 6 GENERAL CONDITIONS

1. PAYMENT BEFORE COVER WARRANTY

It is hereby agreed and declared that the total premium due must be paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) on or before the Commencement Date of the coverage under the Policy, renewal certificate or cover note.

In the event that the total premium due is not paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) on or before the Commencement Date referred to above, then the Policy, renewal certificate, cover note and endorsement shall not attach and no benefits whatsoever shall be payable by the Company. Any payment received thereafter shall be of no effect whatsoever as cover never attached on the Policy, renewal certificate or cover note.

2. ENTIRE CONTRACT CHANGES

This Policy, the Certificate of Insurance and any amendments or endorsements shall constitute the entire contract of insurance. No change to the terms and conditions of this Policy shall be valid unless approved in writing by an authorized representative of the Company and such approval shall be endorsed hereon or attached hereto. No broker or agent has the authority to amend or to waive any of the terms and conditions of this Policy.

3. CONDITIONS PRECEDENT TO LIABILITY

The liability of the Company for any Benefit under this Policy is conditional upon:

- (a) the truth of the statements and information as provided to the Company by the Insured Person ; and
- (b) the due observance and fulfilment of the terms and conditions of this Policy insofar as they relate to anything to be done or complied with by the Insured Person.

4. LEGAL ACTION

No action shall be brought to recover on this Policy prior to the expiration of sixty (60) days after written proof of claim has been filed accordance with the provisions of this Policy.

5. MISREPRESENTATION

This Policy shall be voidable in the event of any misrepresentation, misdescription, non-disclosure or concealment of any circumstances by the Insured Person which is material to or connected with:

- (a) the Insured Person's risk experience and claim history;
- (b) the Insured Person's insurance record, including previous refusals to grant insurance coverage.

6. FRAUD

If any claim under this Policy shall be, in any respect, fraudulent or if any fraudulent means or devices shall be used by any person to obtain a Benefit under this Policy, the Company shall have no liability in respect of such claim and the Company shall be entitled to terminate this Policy with immediate effect.

7. CLAIMS PROCEDURE

On the happening of any occurrence likely to give rise to a claim under this Policy, written notice shall be given to the Company's Claims Department at 600 North Bridge Road #08-01 Parkview Square Singapore 188778, as soon as possible and, in any event, within thirty (30) days after the date of the occurrence. The Company will provide the Insured Person with forms for filing proof of claim.

Any documents or evidence required by the Company to verify the claim shall be provided by the Insured Person at his own expense. Any medical examination required by the Company to verify the claim will be at the Company's expense.

The Company shall, in the event of the death of an Insured Person, be entitled to have a post-mortem examination performed at its own expense where it is not prohibited by law.

Failure to notify the Company within the time limit prescribed shall not invalidate the claim if it can be shown, to the Company's satisfaction, that it was not reasonably possible to give such proof within the prescribed time limit for an otherwise legitimate claim.

8. PAYMENT OF CLAIMS

Any Benefits payable under this Policy shall be paid to the Insured Person except under Part 7, Section 3A – ACE Assistance - Emergency Medical Evacuation and Section 3B – ACE Assistance - Repatriation of Mortal Remains. Any receipt by the Insured Person of any Benefit payable under this Policy shall in all cases be deemed final and complete discharge of all liability of the Company in respect of such Benefit.

9. PREMIUM PAYMENT

The premium as stated in the Certificate of Insurance will be charged to the Nominated Account when due.

10. TERMINATION FOR NON-PAYMENT OF PREMIUM

This Policy shall deemed to have be void from the intended Commencement

Date of Insurance if the premium is not paid.

11. RIGHT OF RECOVERY

In the event authorisation of payment and/or payment is made by the Company or ACE Assistance or an authorised representative of ACE Assistance for a medical claim whereby policy liability is not engaged, the Company or ACE Assistance or an authorised representative of ACE Assistance reserves the right to recover against the Insured Person the full sum which the Company or ACE Assistance or an authorised representative of ACE Assistance is liable to the Hospital into which the Insured Person was admitted.

12. NO MULTIPLE POLICIES

The Insured Person can only be covered under one such policy for the same Journey.

13. COMPLIANCE WITH POLICY PROVISIONS

Failure to comply with any of the provisions contained in this Policy shall invalidate all claims hereunder.

14. OTHER INSURANCES

If the Insured Person has or should have any other insurance providing cover for the same loss, damage or liability, the Company shall not be liable to pay except for any excess beyond the amount which would have been payable under the Policy or Policies had this insurance not been effected. (Not applicable to Part 7, Section 1).

15. NOTICE OF TRUST OR ASSIGNMENT AND THIRD PARTY RIGHTS

The Company shall not be bound or be affected by any notice of any trust, charge, lien, assignment or other dealing with or in relation to this Policy.

A person who is not a party to this Policy contract shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of its terms.

16. ARBITRATION

If any dispute or difference arises between the Company and any of the parties hereto concerning any matter arising out of this Policy, such dispute or difference shall be referred to arbitration in accordance with the provisions of the Arbitration Act, Chapter 10 of Singapore, and any statutory modification or re-enactment thereof then in force within three (3) months from the day such parties are unable to settle the differences amongst themselves.

17. GOVERNING LAW

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

18. INTEREST

No amounts payable by the Company under this Policy shall carry interest.

19. CURRENCY

Premiums and benefits payable under this Policy shall be in Singapore dollars.

20. CLERICAL ERROR

A clerical error by the Company shall not invalidate insurance otherwise validly in force, nor continue insurance otherwise not invalidly in force.

21. GENDER

A masculine personal pronoun as used herein includes the feminine, wherever the context requires.

PART 7 BENEFITS

The benefits payable under the respective Sections in this Part 7 as mentioned below are mutually exclusive:

- (i) Sections 4A, 4B and 4C
- (ii) Sections 6 and 7

SECTION 1 - ACCIDENTAL DEATH AND DISABLEMENT

SUM ASSURED

S\$ 50,000 per Insured Person
 S\$ 25,000 per Insured Person (70 years old and above)
 S\$ 10,000 per Insured Child

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person sustains Bodily Injury which results in Death and/or Permanent Disablement within one hundred and eighty (180) days after the date of the Accident, the Company will pay up the relevant Benefit amount specified in the Table of Benefits read with the Certificate of Insurance subject to the terms and conditions of this Policy.

TABLE OF BENEFITS

<i>Loss Event</i>	<i>Compensation Payable % of Capital Sum stated in the Certificate of Insurance</i>
Accidental Death	100%
Permanent Total Disablement	100%
Total and Permanent Loss of Speech and Hearing	100%
Loss of sight in both Eyes	100%
Loss of two Limbs	100%
Loss of one Limb	100%
Loss of sight in one Eye	50%
Total and Permanent Loss of Lens of one Eye	50%
Total and Permanent Loss of Speech	50%
Total and Permanent Loss of Hearing in	
i) both Ears	50%
ii) one Ear	15%

The occurrence of any specific loss for which indemnity is payable under this Section shall at once terminate all insurance under the Policy, but such termination shall be without prejudice to any other claim originating from the Accident causing such loss.

No indemnity will be paid under any circumstances for more than one of the losses, the greatest, for which provision is made in this Section.

No payment will be made for any loss caused by or resulting from Sickness.

SECTION 2A - MEDICAL AND ACCIDENTAL DENTAL EXPENSES

PLANSUM ASSURED

S\$ 50,000 per Insured Person
 S\$ 25,000 per Insured Person (70 years old and above)
 S\$ 10,000 per Insured Child

If, during the Period of Insurance, whilst the insured Person is on a Journey, the Insured Person incurs Medical Expenses as a direct result of Bodily Injury or Sickness, or Dental Expenses as a direct result of Bodily Injury, the Company will indemnify the Insured Person in respect of such expenses up to the relevant Benefit amount specified in the

Certificate of Insurance subject to the terms and conditions of this Policy.

ADDITIONAL CONDITIONS

- (a) Where an Insured Person has been treated by a Chinese Physician the liability of the Company in respect of Medical Expenses incurred shall not exceed Singapore Dollars seven hundred and fifty (S\$750.00)
- (b) For the avoidance of doubt, in the event the Insured Person becomes entitled to a refund of or reimbursement of all or part of such expenses from any other source, or if there is in place any other insurance against the events covered under this section, the Company will only be liable for the excess of the amount recoverable from such other source or insurance.

ADDITIONAL EXCLUSIONS

In addition to the General Exclusions, this Policy does not cover, and the Company will not in any event be liable in respect of any claim under this Medical and Accidental Dental Expenses section which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:

1. Any expenses relating to any treatment for Bodily Injury or Sickness where such treatment was first sought more than sixty (60) days from the time the Bodily Injury or Sickness was first sustained.
2. Any expenses incurred for prostheses, contact lenses, spectacles, hearing aids, dentures or medical equipment unless prescribed by a Physician or a Dentist for the treatment of Bodily Injury or Sickness.
3. Any expenses relating to any treatment not prescribed by a Physician or a Dentist.

SECTION 2B – POST JOURNEY MEDICAL EXPENSES

PLANSUM ASSURED

S\$ 25,000 per Insured Person
S\$ 12,500 per Insured Person (70 years old and above)
S\$ 2,500 per Insured Child

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person sustains Bodily Injury or Sickness, and necessarily incurs Medical Expenses in Singapore within thirty-one (31) days after the end of the Journey, the Company will reimburse the Insured Person in respect of such expenses up to a maximum of the relevant Benefit amount specified in the Certificate of Insurance subject to the terms and conditions of this Policy.

ADDITIONAL CONDITIONS

- (a) Where an Insured Person has been treated by a Chinese Physician the liability of the Company in respect of Medical Expenses incurred shall not exceed Singapore Dollars seven hundred and fifty (S\$750.00)
- (b) For the avoidance of doubt, in the event the Insured Person becomes entitled to a refund of or reimbursement of all or part of such expenses from any other source, or if there is in place any other insurance against the events covered under this section, the Company will only be liable for the excess of the amount recoverable from such other source or insurance.

ADDITIONAL EXCLUSIONS

In addition to the General Exclusions, this Policy does not cover, and the Company will not in any event be liable in respect of any claim under this Post Journey Medical Expenses section which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:

1. Any expenses relating to any treatment for Bodily Injury or Sickness where such treatment was first sought more than sixty (60) days from the time the Bodily Injury or Sickness was first sustained.
2. Any expenses incurred for prostheses, contact lenses, spectacles, hearing aids, dentures or medical equipment unless prescribed by a Physician for the treatment of Bodily Injury or Sickness.
3. Any expenses relating to any treatment not prescribed by a Physician.

SECTION 2C - COMPASSIONATE VISIT OVERSEAS

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person is Confined in a Hospital Overseas for more than five (5) consecutive days and his medical condition forbids evacuation and no adult member of the Insured Person's family is with him, the Company will indemnify the Insured Person for hotel accommodation and travel (economy return air travel) expenses necessarily incurred for one (1) relative or friend, who on written advice of a Physician, is required to visit and stay with the Insured Person until the Insured Person is medically fit to be discharged, up to the relevant Benefit amount specified in the Certificate of Insurance subject to the terms and conditions of this Policy.

SECTION 3A – ACE ASSISTANCE - EMERGENCY MEDICAL EVACUATION

If, during the Period of Insurance, whilst the Insured Person is on a Journey, as a result of an Insured Person being in a **Critical Medical Condition** and in the opinion of ACE Assistance, or an authorised representative of ACE Assistance, it is judged medically appropriate to move the Insured Person to another location for medical treatment, or to return the Insured Person to Singapore, ACE Assistance or its authorised representative, shall arrange for the evacuation utilising the means best suited to do so based on the medical severity of the Insured Person's condition. The Company shall pay directly to ACE Assistance the **Covered Expenses** for such evacuation, up to the relevant Benefit amount specified in the Certificate of Insurance, subject to the terms and conditions of this Policy.

In the event the Insured Person cannot for reasons beyond his control notify ACE Assistance, and nevertheless makes arrangements for his own evacuation, the Company shall, if satisfied that the arrangements were medically appropriate in view of the Insured Person's Critical Medical Condition at that time, indemnify the Insured Person in respect of the expenses incurred, up to an amount which would have been payable to ACE Assistance for services provided under the same circumstances, subject to the terms and conditions of this Policy.

The means of evacuation arranged by ACE Assistance, or its authorised representative, may include air ambulance, surface ambulance, regular air transportation, railroad or any other appropriate means. All decisions as to the means of transportation and the final destination will be made by ACE Assistance, or its authorised representative, and will be based solely upon medical necessity.

ADDITIONAL DEFINITIONS

Critical Medical Condition means a medical condition suffered by the Insured Person as a result of Bodily Injury or Sickness, which is determined to be life-threatening by a Physician designated by ACE Assistance at the Physician's absolute discretion.

Covered Expenses means expenses for services provided and/or arranged by ACE Assistance for the transportation, medical services and medical supplies necessarily incurred as a result of an Emergency Medical Evacuation of an Insured Person as described herein.

ADDITIONAL EXCLUSIONS

In addition to the General Exclusions, this Policy does not cover, and the Company will not in any event be liable in respect of any claim under this Emergency Medical Evacuation section which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:

1. Any expenses incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of a scheduled trip.
2. Any expenses for a service not approved and arranged by ACE Assistance or its authorised representative, except as mentioned in paragraph two (2) of this Section.
3. Any treatment performed or ordered by a person who is not a Physician.
4. Any expenses incurred if the Insured Person is not suffering from a Critical Medical Condition or if the treatment can be reasonably delayed until the Insured Person returns to Singapore.

SECTION 3B – ACE ASSISTANCE - REPATRIATION OF MORTAL REMAINS

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person dies as a result of a **Critical Medical Condition** (as defined in Section 3A), ACE Assistance, or its authorised representative shall make the necessary arrangements for the return of the Insured Person's mortal remains to Singapore. The Company shall pay directly to ACE Assistance the **Covered Expenses** for such repatriation up to the relevant Benefit amount specified in the Certificate of Insurance, subject to the terms and conditions of this Policy.

In addition to the transportation of the remains, the Company shall reimburse to the Insured Person's estate expenses actually incurred for services and supplies by a mortician or undertaker, including but not limited to the cost of a casket, and the embalming and cremation if so elected.

ADDITIONAL DEFINITIONS

Covered Expenses means expenses for services provided and/or arranged by ACE Assistance for the transportation, medical services and medical supplies necessarily incurred as a result of the repatriation of the Insured Person's mortal remains.

ADDITIONAL EXCLUSIONS

In addition to the General Exclusions, this Policy does not cover, and the Company will not in any event be liable in respect of any claim under this Repatriation of Mortal Remains section which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:

1. Any expenses incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of the Journey.
2. Any expenses incurred for the transportation of the Insured Person's remains not approved and arranged by ACE Assistance or its authorised representative.

SECTION 4A – TRAVEL CANCELLATION

If, during the Period of Insurance, an Insured Person is forced to cancel any part of a planned Journey prior to the commencement of that Journey as the direct and necessary result of any **Specified Cause**, the Company will indemnify the Insured Person in respect of **Cancellation Expenses** occurring up to thirty (30) days prior to departure, up to the Benefit amount as specified in the Certificate of Insurance subject to the terms and conditions of this Policy, provided always that this coverage is effective only if this Policy is purchased before the Insured Person becomes aware of any circumstances which could lead to the disruption of his Journey.

ADDITIONAL DEFINITIONS

Specified Cause means

- (i) the Insured Person dying or becoming ill or sustaining Bodily Injury rendering the Insured Person unfit to travel in the opinion of a Physician;
- (ii) the death, of the Insured Person's Family Member or Bodily Injury or Sickness of such person necessitating him to be Confined to a Hospital;
- (iii) compulsory quarantine, jury service, subpoena or hijack of the Insured Person;
- (iv) cancellation of scheduled Public Conveyance services consequent upon Strike, Riot or Civil Commotion;
- (v) the Insured Person's residence becoming uninhabitable following fire, storm, or flood occurring such that the Insured Person's presence is required on the premises on the Scheduled Departure Date;

where, for paragraphs (i) to (iv), the events mentioned occur within thirty (30) days before the Scheduled Departure Date, and for paragraph (v), the event occurs within seven (7) days before the Scheduled Departure Date.

Cancellation Expenses mean loss of deposits, or charges for advance payments for travel or accommodation or other charges which have not been or will not be used, but which become forfeit or payable under contract.

ADDITIONAL EXCLUSIONS

In addition to the General Exclusions, this Policy does not cover, and the Company will not in any event be liable in respect of any claim under this Cancellation section which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:

1. changes in plans by the Insured Person or a Family Member for any reason;
2. financial circumstances of the Insured Person or a Family Member;
3. any business or contractual obligations of the Insured Person or a Family Member;
4. **Financial Default** (as defined in Section 4B) by the person, agency or tour operator with whom the Insured Person bought or made his travel arrangements;
5. any loss that is covered by any other existing insurance scheme, government programme or which will be paid or refunded by a hotel, carrier or travel agent or any other provider of travel and/or accommodation;
6. loss or expense incurred as the result of Bodily Injury or Sickness of an Insured Person or Family Member which manifests itself during the sixty (60) days immediately preceding and including the Commencement Date of the Policy. A Sickness has manifested itself when:
 - (a) medical care or treatment has been given; or

- (b) there exists symptoms which would cause a reasonably prudent person to seek diagnostic care or treatment.

SECTION 4B – TRAVEL CURTAILMENT

If, during the Period of Insurance, an Insured Person is forced to curtail or alter the itinerary of any part of a planned Journey during the course of that Journey, as the direct and necessary result of any Specified Cause (as defined in Section 4A), the Company will indemnify the Insured Person in respect of **Curtailed Expenses** incurred up to the relevant Benefit amount specified in the Certificate of Insurance subject to the terms and conditions of this Policy.

ADDITIONAL DEFINITIONS

Curtailed Expenses means

- (i) loss of deposits, or charges for advance payments for travel or accommodation or other charges which have not been and will not be used, but become forfeit or payable under contract.
- (ii) additional travel and accommodation expenses resulting from a Specified Cause.

Financial Default means the complete suspension of operations due to financial circumstances whether or not bankruptcy petition is filed; or partial suspension of operations following a filing of a bankruptcy petition.

ADDITIONAL EXCLUSIONS

In addition to the General Exclusions, this Policy does not cover, and the Company will not in any event be liable in respect of any claim under this Curtailment section which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:

- changes in plans by the Insured Person or a Family Member for any reason;
- financial circumstances of the Insured Person or a Family Member;
- any business or contractual obligations of the Insured Person or a Family Member;
- Financial Default** by the person, agency or tour operator with whom the Insured Person made his travel arrangements;
- any loss that is covered by any other existing insurance scheme, government programme or which will be paid or refunded by a hotel, carrier or travel agent or any other provider of travel and/or accommodation;
- loss or expense incurred as the result of Bodily Injury or Sickness of an Insured Person or Family Member which manifests itself during the sixty (60) days immediately preceding and including the Commencement Date of the Policy. A Sickness has manifested itself when:
 - medical care or treatment has been given; or
 - there exists symptoms which would cause a reasonably prudent person to seek diagnostic care or treatment.

SECTION 4C – ALTERNATIVE TRAVEL DUE TO EPIDEMIC OUTBREAK

If, during the Period of Insurance, the Insured Person is forced to cancel or reroute Journey due to public health or travel advisory following an outbreak of Infectious Disease, the Company will indemnify the Insured Person in respect of Cancellation Expenses or Alternative Travel Expenses incurred up to the relevant Benefit amount specified in the Certificate of Insurance subject to the terms and conditions and the following additional condition of this Policy, provided always that this coverage is effective only if this Policy is purchased before the Insured Person becomes aware of any circumstances which could lead to the disruption of his Journey.

ADDITIONAL DEFINITIONS

Alternative Travel Expenses means additional travel and accommodation expenses resulting from rerouting the Journey due to the infectious disease outbreak.

Cancellation Expenses means loss of, deposits, advance payments for Journey or accommodation or other charges, which are either forfeited, deemed non-refundable or levied due to the cancellation of the Journey.

Infectious Disease means any contagious disease which upon outbreak, is classified by World Health Organisation as an epidemic or a pandemic.

ADDITIONAL CONDITION

Outbreak must occur not more than 7 days prior to the commencement of the Journey or if the Journey has already commenced, not more than 24 hours from one destination to the infected destination.

SECTION 5A – TRAVEL MISCONNECTION

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person's confirmed onward travel connection Overseas is missed at the transfer point due to the late arrival of the Insured Person's incoming confirmed connecting scheduled Public Conveyance and no onward transportation is available to the Insured Person within six (6) consecutive hours on his actual arrival time, the Company will pay to the Insured Person the relevant Benefit amount specified in the Certificate of Insurance for every full six (6) consecutive hours of misconnection (the misconnection being calculated from the actual arrival to the actual departure of the Insured Person), up to the maximum Benefit amount specified in the Certificate of Insurance.

The travel misconnection details must be verified in writing by the operator(s) of the Public Conveyance or their handling agent(s) as well as the reason for the travel misconnection, the scheduled and actual time of arrival and the scheduled and actual departure time of the next available Public Conveyance.

SECTION 5B – FLIGHT DELAY

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the departure of the aircraft in which the Insured Person had arranged to travel is delayed for at least six (6) consecutive hours at any single location from the time specified in the itinerary supplied to the Insured Person due to strike or industrial action, adverse weather conditions or mechanical breakdown/derangement of the aircraft or due to grounding of the aircraft as a result of mechanical or structural defect, the Company will pay the Insured Person the relevant Benefit amount specified in the Certificate of Insurance for every full six (6) consecutive hours of delay (the delay being calculated from the departure time of the aircraft specified in the itinerary), up to the maximum Benefit amount specified in the Certificate of Insurance.

The Delay must be verified in writing by the operator(s) of the aircraft or their handling agent(s) as well as the number of hours delayed and the reason for the delay.

ADDITIONAL EXCLUSIONS

In addition to the General Exclusions, this Policy does not cover, and the Company will not in any event be liable in respect of any claim under this Flight Delay section which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:

- failure of the Insured Person to check in according to the itinerary supplied to him;
- strike or industrial action existing on the date the Insured Person applied for cover under this Policy;
- late arrival of the Insured Person at the airport after check-in or boarding time (except if the late arrival is due to strike or industrial action);
- the departure point is Singapore.

SECTION 6 – LOSS OF PERSONAL BAGGAGE, MONEY AND TRAVEL DOCUMENT

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person sustains loss of or damage to his **Personal Baggage, Money or Travel Documents** due to theft or by force, violence, or threat of violence, or sustains financial loss as a direct result of a credit, charge or bankers card being lost or stolen and being subsequently used fraudulently by any person other than the Insured Person, the Company will indemnify the Insured Person in respect of such loss up to the relevant Benefit amount stated in the Certificate of Insurance subject to the terms and conditions of this Policy.

ADDITIONAL CONDITIONS

- In respect of articles more than one year old, the Company may make payment subject to due allowance of wear and tear and depreciation or at its option reinstate or repair such articles.
- The loss or damage must be reported to the police or relevant authority having jurisdiction where the loss or damage occurred within twenty-four (24) hours from the incident. Any claims for indemnity under this section must be accompanied by a copy of a police report or a report issued by the relevant authority evidencing such loss.
- For loss or theft of credit, charge or bankers card, the loss must be reported to the card company(s) within six (6) hours after the incident. Any claim must be accompanied by a copy of the report issued by the card company(s) evidencing such loss.
- The submission of a claim under this Section 6 shall preclude any claim from being made under Section 7 arising out of the same event.
- For the avoidance of doubt, in the event the Insured Person becomes entitled to a refund or reimbursement of all or part of such expenses from any other source, or if there is in place any other insurance against the events covered under this section, the Company will only be liable for the excess of the amount recoverable from such other source or insurance.
- The Insured Person must take every possible safeguard to ensure the security of his Personal Baggage, Money and Travel Documents.

ADDITIONAL DEFINITIONS

Money means coins, bank notes, postal money orders or travellers' cheques.

Personal Baggage means personal goods belonging to the Insured Person, which are taken by him on the Journey or acquired by him and carried on his person or hand-carried or check-in as accompanied baggage with the carrier during the Journey.

Portable Computers means laptop and hand-held computers.

Travel Documents means passport, visas or travel tickets.

ADDITIONAL EXCLUSIONS

In addition to the General Exclusions, this Policy does not cover, and the Company will not in any event be liable in respect of any claim under this Personal Baggage, Money and Travel Documents section which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:

- loss or damage of baggage caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process or while actually being worked upon or resulting therefrom;
- loss or damage of baggage caused by mechanical or electrical breakdown or derangement or damage sustained due to any process initiated by an Insured Person to repair, clean or alter any baggage;
- loss or damage of baggage resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authorities in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or customs regulations, confiscation by order of any government or public authority or risk of contraband or illegal transportation or trade;
- loss or damage of property from confiscation or retention by customs or other officials;
- loss or damage of property as a result of the Insured Person's failure to take due and reasonable care and precautions to safe-guard and secure such property;
- loss or damage of jewellery and watches not carried as hand-carried baggage or kept under the Insured Person's supervision;
- loss of data recorded on tapes, cards, discs or otherwise, including the cost of reproducing the data;
- loss or damage not reported to either the police or relevant authority having jurisdiction where the loss or damage occurred within twenty-four (24) hours of the discovery of such loss or damage;
- loss or damage of property whilst 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 is obtained;
- loss or damage to property insured under any other insurance policy, or otherwise reimbursed by a common carrier or a hotel.
- devaluation of currency or shortage due to errors or omissions during any transactions involving money;
- loss of postal money orders or travellers' cheques not immediately reported to the local branch or agent of the issuing authority.
- loss not reported to the card company(s) within six (6) hours of the discovery of such loss.

PROPERTY NOT COVERED

The Company will not pay for damage to or loss of:

- animals;
- motor vehicles, aircraft, and other conveyances or equipment or parts pertaining to such conveyances;
- artificial limbs, false teeth, any type of eyeglasses, contact lenses or corneal lenses;

- (iv) tickets (other than travel tickets), except for administrative fees required to reissue tickets;
- (v) coupons, negotiable instruments, title deeds, manuscripts, stamps, stocks and bonds, securities of any kind;
- (vi) property shipped as freight, or shipped prior to the Scheduled Departure Date;
- (vii) contraband;
- (viii) business goods or samples/prototypes or equipment of any kind or any products/ components meant for trade;
- (ix) hired or leased equipment;
- (x) foodstuff; and
- (xi) computers (including software and accessories) other than Portable Computers.

SECTION 7 – BAGGAGE DELAY

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person's baggage that is accompanied and checked in with the Public Conveyance is not delivered to him within six (6) hours of the Insured Person's arrival at the scheduled destination, the Company will indemnify the Insured Person up to the relevant Benefit amount specified in the Certificate of Insurance for every full six (6) consecutive hours of delay, for the emergency purchases of essential items, up to the maximum Benefit amount specified in the Certificate of Insurance, subject to the terms and conditions of this Policy.

For the avoidance of doubt, this benefit is not payable if the delivery of baggage is delayed upon the Insured Person's returning to Singapore.

SECTION 8 – PERSONAL LIABILITY

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person incurs legal liability to a third party, the Company will indemnify the Insured Person in respect of each occurrence or a series of occurrences giving rise to such liability arising directly or indirectly from one (1) source or original cause, up to the Benefit amount as specified in the Certificate of Insurance subject to the terms and conditions of this Policy as a result of:

- (i) Death or Harm to any person; and
- (ii) Accidental Property Damage to property of that person.

ADDITIONAL CONDITIONS

For the avoidance of doubt, in the event the Insured Person becomes entitled to a refund or reimbursement of all or part of such expenses from any other source, or if there is in place any other insurance against the events covered under this section, the Company will only be liable for the excess of the amount recoverable from such other source or insurance.

ADDITIONAL DEFINITIONS

Harm means any physical harm, sickness or disease.

Property Damage means any physical damage to, destruction of, or loss of use of tangible property.

ADDITIONAL EXCLUSIONS

In addition to the General Exclusions, this Policy does not cover, and the Company will not in any event be liable in respect of any claim under this Personal Liability section which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:

1. Harm and Property Damages to the property of or to any person who is the Insured Person's relative or employee or deemed by law to be his employee.
2. Property Damage to property which belongs to the Insured Person or is in his custody or control.
3. Damages relating to any liability assumed under contract.
4. Damages relating to the wilful, malicious or unlawful act or omission on the part of the Insured Person.
5. The ownership, possession or use of vehicles, aircraft, firearms or animals, or arising from the negligent supervision and vicarious liability for the acts of a minor in connection with the above.
6. Past or present business, trade or professional activities, including the rendering of or failure to render business, trade or professional services.
7. Any criminal proceedings taken against the Insured Person whether he is actually convicted or not.
8. The transmission of communicable disease by an Insured Person.
9. The possession or use of any controlled substance/drugs unless prescribed by a Physician.
10. Sexual molestation, corporal punishment, physical or mental abuse.
11. Pollution which includes the alleged or potential introduction of substance which makes the environment impure or harmful.

SECTION 9 – CREDIT AND DEBIT CARD PURCHASE PROTECTION

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person sustains loss of or damage to any of the items purchased with his Standard Chartered Credit, Debit or MANHATTAN Card during the Journey, the Company will indemnify the Insured Person in respect of such loss up to the relevant Benefit amount stated in the Certificate of Insurance subject to the terms and conditions of this Policy, and subject also to a limit of 2 claims for the Period of Insurance.

ADDITIONAL EXCLUSIONS

In addition to the General Exclusions, this Policy does not cover and the Company will not in any event be liable in respect of any claim under this Purchase Protection Section for the loss of any of the following:

1. Items costing less than S\$100
2. Items left unattended in a public place
3. Damage caused intentionally by an Insured Person
4. Theft not reported to the police within 48 hours and a report obtained
5. Normal wear and tear
6. Damage to items caused by product defects
7. Loss of, theft or damage to travellers cheques
8. Loss of, theft or damage to tickets

ITEMS NOT COVERED

- (a) Motorized vehicles, such as cars, trucks, motorcycles, boats, airplanes, and their parts, subject to high risk, combustible wear and tear, or mileage stipulations

- (including, but not limited to, batteries, carburettors, pipes, hoses, pistons, brakes, tyres, mufflers);
- (b) Motorized devices and their parts which are permanent additions or fixtures to a residential or commercial building;
- (c) Business fixtures including, but not limited to, air conditioners, refrigerators, heaters;
- (d) Land or buildings;
- (e) Consumable or perishable items;
- (f) Animals or living plants;
- (g) One-of-a-kind products which cannot be replaced;
- (h) Items purchased for resale or for professional or commercial use;
- (i) Items purchased on credit for which the Insured person is still liable for instalment payments; and
- (j) Products under warranty

SECTION 10 – TERRORISM EXTENSION

In the event of a claim arising directly or indirectly from any Act of Terrorism, this policy is extended to cover the Insured Person up to the maximum Benefit amount specified in the Certificate of Insurance for each section.

PART 8 ACE ASSISTANCE – SCOPE OF SERVICES

(Tel. No. 65 6836 2922)

The services provided under Sections A to C of this Part 8 are by way of referral and arrangement only, and all expenses actually incurred are to be borne by the Insured Person. Where expenses are incurred in relation to the services under Section D, these will be borne by the Company. The services under Section E are provided upon the specified terms and conditions. These services are available only when the Insured Person is on a Journey.

SECTION A - PRE-TRIP ASSISTANCE:

1. **Visa Information Services**
ACE Assistance will provide information concerning visa requirements for foreign countries worldwide.
2. **Inoculation Information Services**
ACE Assistance will provide information concerning inoculation requirements for foreign countries worldwide.
3. **Weather Forecast Information Services**
ACE Assistance will provide information concerning weather and temperatures for foreign countries worldwide.
4. **Foreign Exchange Rate Information Services**
ACE Assistance will provide information concerning exchange rates of major currencies against the Singapore dollar.

SECTION B - TRAVEL ASSISTANCE:

1. **Embassy Referral**
ACE Assistance will provide the address, telephone number and hours of opening of the nearest appropriate consulate and embassy worldwide.
2. **Legal Firm Referral**
ACE Assistance will provide the address, telephone number and hours of opening of the nearest appropriate legal firm.
3. **Lost Luggage Assistance**
ACE Assistance will assist the Insured Person who has lost the luggage while travelling outside Singapore by contacting the appropriate authorities involved and providing directions for recovery.
4. **Lost Passport Assistance**
ACE Assistance will assist the Insured Person who has lost a passport while travelling outside Singapore by contacting the appropriate authorities involved and providing directions for recovery.
5. **Interpreter Referral**
ACE Assistance will assist the Insured Person by providing the address, telephone number and hours of operating of interpreters worldwide.
6. **Emergency Reservation for Airline and Hotel**
ACE Assistance will assist the Insured Person in an emergency with travel and accommodation booking and ticketing while travelling outside Singapore.
7. **Lost Reporting Assistance**
ACE Assistance will provide the relevant advice should the Insured Person lose his credit card while travelling outside Singapore.

SECTION C - MEDICAL ASSISTANCE:

1. **Telephone Medical Advice**
ACE Assistance will arrange for the provision of medical advice to the Insured Person over the telephone.
2. **Medical Service Provider Referral**
ACE Assistance will provide the Insured Person with information about physicians, hospitals, clinics, dentists and dental clinics worldwide.

SECTION D - MEDICAL ARRANGEMENTS:

1. **Arrangement of Hospital Admission**
ACE Assistance will assist the Insured Person with hospital admission if the medical condition of the Insured Person is of such gravity as to require hospitalisation
2. **Monitoring of Medical Condition during Hospitalisation**
ACE Assistance will monitor the Insured Person's medical condition during hospitalization.

SECTION E - MEDICAL EMERGENCIES:

1. **Arrangement of Hotel Accommodation Expenses**
Refer to Section 2C of Part 7.
2. **Arrangement of Emergency Medical Evacuation**
Refer to Section 3A of Part 7.
3. **Arrangement of Repatriation of Mortal Remains**
Refer to Section 3B of Part 7.