

Summary of Benefits		Maximum Benefits (S\$)
A) Personal Benefits		
1	Accident Medical Expenses Covers medical expenses incurred overseas for injury due to an accident whilst overseas.	\$15,000
2	Emergency Medical Evacuation Covers all Travel Guard emergency medical evacuation expenses.	Unlimited
3	Repatriation Expenses Covers all Travel Guard expenses incurred in returning Your remains to Singapore or Your Country Of Origin in the event You suffer death during Your stay overseas.	Unlimited
4	Felonious Assault & Battery Compensates You for accidental death or injury which You suffer as a result of illegal or unlawful acts such as felonious assault or any criminal act of violence directed at You.	\$75,000
5	Hospital Visit (2 Ways) Covers travel and accommodation expenses incurred by a relative to stay with You if You are hospitalized overseas for more than 5 days. Covers the travel expenses incurred by You to return to Singapore to stay with Your immediate family member who is hospitalised for more than 5 days.	\$5,000
6	Compassionate Visit (2 Ways) Covers travel and accommodation expenses incurred for sending a relative or friend if assistance is required overseas in the repatriation arrangement of Your remains. Covers the travel expenses incurred by You to return to Singapore in the event of the death of Your immediate family member.	\$5,000
7	Accidental Death & Permanent Disablement Worldwide coverage for accidental death or injury resulting in permanent disablement while You are studying aboard or on vacation anywhere in the world.	\$150,000
8	Study Interruption Covers the tuition fees paid in advance for the current semester in the event You are unable to continue with Your studies overseas if You suffer from an injury or sickness requiring hospitalization for more than 1 month, a terminal sickness or in the event of the death of an immediate family member.	\$10,000
9	Sponsor Protection Covers Your unpaid tuition fees in the event of the accidental death or permanent disablement of Your sponsor who is responsible for paying such tuition fees.	\$15,000
B) Travel Inconvenience Benefits		
10	Loss of Personal Baggage (whilst travelling on Common Air Carrier) Covers loss sustained overseas to Your personal baggage due to theft or misdirection whilst in the care, custody and control of a common air carrier. Maximum limit of S\$200/- for any article or pair or set of articles.	\$2,000
11	Laptop Computer Covers loss sustained overseas to Your laptop computer due to burglary, theft or natural disasters occurring at Your permanent place of residence overseas or hotel accommodation whilst You are travelling overseas.	\$1,000
12	Loss of Travel Document Covers the cost incurred overseas of obtaining replacements passports and other relevant travel documents including travel and accommodation expenses in the event such travel documents are lost due to robbery, burglary, theft or natural disasters whilst overseas.	\$500
13	Baggage Delay Pays S\$50/- for each full 6 consecutive hours that Your baggage is delayed whilst overseas and a maximum of S\$50 if Your baggage is delayed in Singapore.	\$500
14	Travel Delay Pays S\$50/- for each full 6 consecutive hours that the public transport You are arranged to travel in is delayed whilst overseas on a holiday and a maximum of S\$50 if such delay is in Singapore.	\$500
15	Personal Liability Abroad Covers You against liability to third parties or damage to their property caused by Your negligence whilst overseas.	\$300,000
16	Overseas Residence Guard Pays for damage (due to fire) to household contents at Your permanent place of residence overseas which was left vacant while You were away for a holiday.	\$3,000
17	Travel Guard Worldwide 24-hour Emergency Assistance Service Provides a full range of 24-hour worldwide emergency & assistance services to You absolutely free by using a reverse call charges facility to Travel Guard any time of the day.	Included
Optional Benefit		
	Accident & Sickness Medical Expenses Covers Medical expenses incurred overseas for injury due to an accident or sickness whilst overseas. Covers medical expenses incurred in Singapore for follow-up medical treatment for such injury or sickness up to a maximum of S\$5,000. (Excess of S\$100per claim under all Plans applies)	Plan A \$20,000 Plan B \$80,000 Plan C \$120,000

Note: Please refer to Policy for specific terms, conditions and exclusions

All amounts shown in Singapore dollars

This Policy sets out the terms and conditions of a contract of insurance between Chartis Singapore Insurance Pte. Ltd. and You. We have written the policy in plain English so that You may better understand it. Please read the Policy carefully as this is a legal document.

In consideration of the payment of premium to Us specified in the Policy Schedule, and subject to the definitions, limitations, exclusions, terms, conditions and general provisions contained or endorsed in this Policy, and on the basis of the truth of the proposal and declaration submitted and statements made by You, We will insure You and promise to pay indemnity for loss to the extent provided under this Policy while the Policy is still in force. The period of insurance is stated in the Policy Schedule.

PART I – POLICY DEFINITIONS

- 1) ACCIDENT or ACCIDENTAL means a sudden, unexpected and specific event, external to the body, which occurs at an identifiable time and place.
- 2) ACQUIRED IMMUNE DEFICIENCY SYNDROME or AIDS will have the meanings assigned to it by the World Health Organisation including Opportunistic Infection, Malignant Neoplasm, Human Immune Deficiency Virus (HIV), encephalopathy (dementia), HIV wasting syndrome or any disease or sickness in the presence of a sero-positive test for HIV.
 - a) OPPORTUNISTIC INFECTION includes but is not limited to pneumocystis carinii pneumonia, organism of chronic enteritis, virus and/or disseminated fungi infection.
 - b) MALIGNANT NEOPLASM includes but is not limited to Kaposi's sarcoma, central nervous system lymphoma and/or other malignancies now known or which become known as immediate causes of death, an illness or disability, in the presence of an Acquired Immune Deficiency Syndrome.
- 3) 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, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) will not be considered as an Act of Terrorism. Act of Terrorism also includes any act, which is verified or recognised by the (relevant) government as an act of terrorism.
- 4) COMMON AIR CARRIER means any fixed-wing aircraft provided and operated by a commercial airline company which is duly licensed for the regular transportation of passengers and any helicopter provided and operated by an airline which is duly licensed for the regular transportation of fare-paying passengers and operating only between established commercial airports or licensed commercial heliports.
- 5) COUNTRY OF ORIGIN means any country to which You are granted rights of citizenship or permanent residence by the respective governmental authorities.
- 6) EDUCATIONAL INSTITUTION means any school, vocational institute, polytechnic, college, university or institute of higher learning which is duly licensed to provide educational services by trained or qualified teachers and where You are registered as a full-time student.
- 7) FELONIOUS ASSAULT & BATTERY as used in this Policy means the threat or attempt to inflict immediate offensive physical contact or bodily harm onto You that puts You in fear of such harm or contact together with battery involving a willful or reckless use of force upon You without Your consent which results in bodily harm to You. All such acts shall amount to a crime, illegal or unlawful act, felony or misdemeanor in the jurisdiction in which it occurs. For the purpose of this Policy, Felonious Assault and Battery shall be regarded as an Accident.
- 8) HOSPITAL means a place that holds a valid license (if required by law); operates primarily for the care and treatment of sick or injured persons; has a staff of one or more Medical Practitioners available at all times; provides 24-hour nursing service and has at least one registered professional nurse on duty at all times; has organised diagnostic and surgical facilities, either on premises or in facilities available to the Hospital on a pre-arranged basis; and is not, except incidentally, a clinic, nursing home, rest home, or convalescent home for the aged, or a facility operated as a drug and/or alcohol treatment centre.

- 9) HOSPITAL CONFINEMENT means being confined in a Hospital as a registered in-patient because of a medical necessity and on the recommendation of a Medical Practitioner. One day of Hospital Confinement shall mean a continuous twenty-four (24) hour period for which the Hospital makes a charge for room and board for the treatment of Injury or Sickness.
- 10) HOUSEHOLD CONTENTS means household furniture and furnishing, clothing and personal effects belonging to You or to Immediate Family Members permanently residing with You and fixtures and fittings which You own (or for which You are responsible) not being landlord's fixtures and fittings excluding deeds, bonds, bills of exchange, promissory notes, cheques, travellers' cheques, securities for money, documents of any kind, cash, currency notes and Valuables.
- 11) IMMEDIATE FAMILY MEMBER means Your parent, step parent, parent-in-law, spouse, child, brother, and sister.
- 12) INJURY means bodily injury which You sustain within 90 days from the date of an Accident and is caused by an Accident solely, directly and independently of any other cause.
- 13) INSURED PERSON(S) in respect of an Individual Plan means the student named in the Policy Schedule as the Insured(s); in respect of a Family Plan means the person(s) stated in paragraph 7 of Part IV – General Conditions.
- 14) LAPTOP COMPUTER means the complete laptop computer including accessories or attachments that come as standard equipment with the laptop.
- 15) LOSS OF LIMB means total functional disablement or loss by complete and Permanent physical severance of a hand at or above the wrist or of a foot at or above the ankle.
- 16) LOSS OF HEARING means Permanent irrecoverable loss of hearing where
- If a dB = Hearing loss at 500 Hertz
 - If b dB = Hearing loss at 1000 Hertz
 - If c dB = Hearing loss at 2000 Hertz
 - If d dB = Hearing loss at 4000 Hertz
 - $1/6$ of $(a+2b+2c+d)$ is above 80 dB
- 17) LOSS OF SIGHT means the entire and Permanent irrecoverable loss of sight.
- 18) LOSS OF SPEECH means the disability in articulating any three of the four sounds which contribute to the speech such as the labial sounds, the alveololabial sounds, the palatal sounds and the velar sounds or total loss of vocal cord or damage of speech center in the brain resulting in aphasia.
- 19) MANUAL WORKER means a person who undertakes physical work including but not limited to construction, installation, assembly and building works as well as a person of occupation involving labour, including but not limited to bar and restaurant staff, musicians and singers and fruit pickers (who do not use machinery) where all of such persons are paid for their work and services but excluding a person who undertakes voluntary work for a charitable organisation where such work and services are not paid for and does not involve construction work and usage of heavy machinery or working more than three meters above the ground.
- 20) MEDICAL EXPENSES mean expenses incurred overseas within 60 days of sustaining Injury or Sickness and paid to a Medical Practitioner, Hospital and/or ambulance service provider for medical, surgical, X-ray, Hospital or nursing treatment including the cost of medical supplies and ambulance hire and including the cost of dental treatment where such treatment is necessarily incurred to restore sound and natural teeth and is caused by an Accident. All treatment including specialist treatment must be prescribed or referred by a Medical Practitioner in order for expenses to be reimbursed under this Policy and will not exceed the usual level of charges for similar treatment, medical services or supplies in the location where the expenses were incurred had this insurance not existed.
- 21) MEDICAL PRACTITIONER means a registered and qualified medical practitioner licensed under any applicable laws and acting within the scope of his/her license and training. You should not be the attending Medical Practitioner nor Your spouse or Your business partner or Your employer or employee or Your agent or a person booked to accompany You on the Trip, or a person who is related to You in any way.
- 22) NATURAL DISASTERS means fires, floods, typhoons, hurricanes, cyclones, tornados, tsunamis or other storms of catastrophic dimensions, volcanic eruptions, earthquakes, landslides or other convulsion of nature or by consequences of any of the occurrences mentioned above.

- 23) OVERSEAS RESIDENCE means Your permanent place of residence whilst studying abroad during the Policy period.
- 24) PERMANENT means lasting 12 calendar months from the date of the Accident and at the expiry of the 12-calendar month period being beyond hope of improvement.
- 25) PRE-EXISTING MEDICAL CONDITION
- a) For a 6-Months Per Trip Plan Policy means any illness, disease or other condition which You suffer and within a 12-month period preceding the effective date of this Policy (i) first manifested itself, worsened, became acute or exhibited symptoms which would have caused an ordinary prudent person to seek diagnosis care or treatment; (ii) requires You to take prescribed drugs or medicine; or (iii) was treated by a Medical Practitioner or treatment was recommended by a Medical Practitioner; and
 - b) For an Annual Multi-Trip Plan Policy means any illness, disease or other condition for which a claim is payable under the Policy in respect of a previous Trip within 12 months prior to Your travel or any illness, disease or other condition which You suffer and within a 12-month period preceding the effective date of this Policy (i) first manifested itself, worsened, became acute or exhibited symptoms which would have caused an ordinary prudent person to seek diagnosis care or treatment; (ii) requires You to take prescribed drugs or medicine; or (iii) was treated by a Medical Practitioner or treatment was recommended by a Medical Practitioner.
- 26) PUBLIC PLACE means any place to which the general public has access, for example (but not limited to) airports, shops, restaurants, hotel foyers, parks, beaches, golf course, driving range, public buildings and like places.
- 27) PUBLIC TRANSPORT means any Common Air Carrier or any regularly scheduled mode of transportation provided and operated by a duly licensed carrier and meant for the local public to move around and which is recognised by respective countries. Such modes of transportation shall be buses, ferries, hovercrafts, hydrofoils, ships, trains, trams or underground trains. This excludes all modes of transportation that are chartered or arranged as part of a tour even if the services are regularly scheduled.
- 28) RELATIVE refers to Your spouse, child, parent, step parent, parent-in-law, grandparent, grandparent-in-law, great-grandparent, great-grandparent-in-law, grandchild, brother, sister, brother-in-law, sister-in-law, niece, nephew, aunt or uncle.
- 29) SELECTED PLAN means the choice of Plan A, Plan B or Plan C in respect of the optional Accident & Sickness Medical Expenses benefit which You or Your representative made at the time of application.
- 30) SICKNESS means any noticeable change in Your physical health due to a medical condition contracted, commencing or manifesting whilst overseas during the period of Your Trip in which You seek the care of a Medical Practitioner to treat the Sickness for which the claim is made provided the Sickness is not a Pre-existing Medical Condition and the nature of the Sickness is not excluded from this Policy.
- 31) SPONSOR means one (1) individual specified in the Application Form responsible for paying Your Tuition Fees for Your full-time study in an Educational Institution.
- 32) TERMINAL ILLNESS as used in this Policy means any medical condition suffered by You which in the opinion of a Medical Practitioner is highly likely to lead to Your death within twelve (12) months from the first diagnosis.
- 33) TOTAL DISABLEMENT means Injury of a Permanent nature which solely, directly and totally disables and prevents You from attending to Your studies, any business, occupation of any and every kind or to Your usual duties.
- 34) TRIP means any trip undertaken by an Insured Person under a 6-Months Per Trip Plan or an Annual Multi-Trip Plan.
- a) 6-MONTHS PER TRIP PLAN means a journey undertaken by You for an overseas education and ceases upon Your arrival in Singapore upon completion of Your overseas education provided that the duration of such a trip shall not exceed 6 months from the effective date of this Policy. A 6-months Per Trip Plan also covers multiple trips undertaken by You whilst studying abroad during the 6-months period where You depart from Your Overseas Residence for a holiday. Cover commences 3 hours before the time You leave Your permanent place of residence for a direct journey to the place of embarkation in Singapore or 3 hours before the time You leave Your Overseas Residence for a direct journey to the intended destination(s) overseas for a holiday and ceases on whichever of the following occurs first:
 - i) The expiry of the period of insurance specified in the Policy;

- ii) Your return to Your Overseas Residence; or
- iii) Within 3 hours upon arrival in Singapore.

b) ANNUAL MULTI-TRIP PLAN means a journey undertaken by You for an overseas education and ceases upon arrival in Singapore provided that the duration of such a trip shall not exceed 12 months from the effective date of this Policy. An Annual Multi-Trip Plan also covers multiple trips undertaken by You whilst studying abroad during the 12 month period where You depart from Your Overseas Residence for a holiday as well as trips undertaken by You from Singapore for a holiday during such period. Cover commences 3 hours before the time You leave Your permanent place of residence for a direct journey to the place of embarkation in Singapore or 3 hours before the time You leave Your Overseas Residence for a direct journey to the intended destination(s) overseas for a holiday and ceases on whichever of the following occurs first:

- i) The expiry of the period of insurance specified in the Policy;
- ii) Your return to Your Overseas Residence; or
- iii) Within 3 hours upon arrival in Singapore.

35) TUITION FEES as used in this Policy means all registration fees, course fees and any other similar costs payable to the Educational Institution at which You are enrolled to study. For the purpose of this definition, costs associated with room and board and/or text books (whether required or not) are not covered.

36) VALUABLES mean articles of gold, silver or other precious metal, jewellery, furs, precious or semi-precious gems, stamp, coin and /or medal collections and works of art.

37) WAR means war, whether declared or not, or any warlike activities including the use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

38) We or Our or Us means Chartis Singapore Insurance Pte. Ltd.

39) You or Your means You or the Insured Person(s).

PART II – POLICY COVERAGE PERSONAL BENEFITS

SECTION 1 – ACCIDENT MEDICAL EXPENSES

We will reimburse You, up to the limit specified in Section 1, the Medical Expenses necessarily incurred whilst overseas for Injury suffered by You solely and independently of any other causes.

This section also covers Medical Expenses incurred for treatment or follow-up treatment in Singapore for Injury which You had sustained whilst overseas. The time limit for seeking such medical treatment is as follows:

- a) If prior medical treatment has not been sought overseas, You must seek medical treatment in Singapore within 2 days upon Your return to Singapore. From the date of first treatment in Singapore, You have up to a maximum of 14 days to continue medical treatment in Singapore or up to a maximum sum of S\$5,000, whichever occurs first.
- b) If prior medical treatment has already been sought overseas, You have up to a maximum of fourteen (14) days upon return to Singapore to continue medical treatment in Singapore or up to a maximum sum of S\$5,000, whichever occurs first.

In no event will the total of the Medical Expenses incurred overseas and Singapore exceed the limit specified in Section 1.

If You are entitled to a refund of all or part of the Medical Expenses from any person or any other source, We will only pay the balance amount of the Medical Expenses that is not refunded subject to the applicable limits.

We will not pay for any follow-up treatment in Your Country of Origin other than Singapore.

SECTION 2 - EMERGENCY MEDICAL EVACUATION

When as the result of Injury or Sickness commencing while You are overseas and if in the opinion of Travel Guard, or an authorised representative of Travel Guard, it is judged medically appropriate to move You to another location or to return You to Singapore for medical treatment, Travel Guard, or the authorised representative, will arrange for the evacuation utilizing the means best suited to do so, based on the medical severity of Your condition. We will pay Travel Guard directly the covered expenses for such evacuation specified in Section 2.

The means of evacuation arranged by Travel Guard, or an authorised representative of Travel Guard, 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 Travel Guard, or the authorised representative, and will be based solely on medical necessity. Covered expenses are expenses for services provided and/or arranged by Travel Guard for Your transportation, medical services and medical supplies necessarily incurred as a result of an emergency medical evacuation and is subject to the following exclusions.

EXCLUSIONS

We will not pay for:-

- 1) any expenses incurred for services provided by another party for which You are not liable to pay, or any expenses already included in the cost of a scheduled Trip; and
- 2) any expenses for a service not approved and arranged by Travel Guard, or an authorized representative of Travel Guard, provided always that We reserve the right to waive, at Our sole discretion, this exclusion in the event that You or Your Relative cannot for reasons beyond Your control notify Travel Guard during an emergency medical situation. In any event, We reserve the right to reimburse You only for those expenses incurred for services which Travel Guard would have provided under the same circumstances and up to the limit specified in Section 2.

SECTION 3 – REPATRIATION EXPENSES

When as the result of Injury or Sickness commencing whilst overseas, You suffer death within 30 days from the date of the Injury or commencement of the Sickness, Travel Guard or an authorized representative of Travel Guard will make the necessary arrangements for the return of Your mortal remains to Singapore or Your Country of Origin. We will pay Travel Guard directly the covered expenses for such repatriation, up to the limit specified in Section 3.

We will also reimburse Your estate expenses actually incurred for services and supplies provided by the mortician or undertaker, including but not limited to the cost of the casket, the embalming and cremation if so elected.

EXCLUSIONS

We will not pay for:-

- 1) any expenses incurred for services provided by another party for which You are not liable to pay, or any expenses already included in the cost of a scheduled Trip; and
- 2) any expenses incurred for the transportation of Your remains not approved and arranged by Travel Guard, or by an authorised representative of Travel Guard.

SECTION 4 – FELONIOUS ASSAULT & BATTERY

We will pay You the sum insured specified in Section 4, if You suffer Accidental death or Injury which is Permanent as a result of Felonious Assault & Battery inflicted by persons other than fellow employees or a Relative or an individual who resides with You on a permanent basis within the hostel, place of residence, Your Overseas Residence or any other similar building premises.

EXCLUSIONS

We will not pay for any loss, fatal or non-fatal, caused by or resulting from or involving the use of a moving vehicle as prohibited under the laws of the applicable country or state motor vehicle laws.

SECTION 5 - HOSPITAL VISIT (2 Ways)

- a. In the event You are under Hospital Confinement whilst overseas for more than 5 consecutive days due to an Injury or Sickness sustained whilst overseas and no adult member of Your family is with You, We will pay, up to the limit specified in Section 5, the reasonable travel expenses (round-trip economy class air ticket, rail, coach or sea transport fare) necessarily incurred by 1 Relative to visit and stay with You for the duration of Your Hospital Confinement.

Additionally, We will refund the reasonable costs (accommodation, meals & transportation) incurred by this Relative for the duration of the stay for up to \$320 per day.

In any event, Our total liability for such reasonable travel and other costs shall not exceed the limit specified in Section 5.

- b. In the event Your Immediate Family Member is under Hospital Confinement whilst in Singapore for more than 5 consecutive days due to Injury or Sickness, We will pay, up to the limit specified in Section 5, the reasonable travel expenses (a round-trip economy class ticket, rail, coach or sea transport fare) necessarily incurred by You to visit and stay with Your Immediate Family Member for the duration of his/her Hospital Confinement.

SECTION 6 – COMPASSIONATE VISIT (2 Ways)

- a. In the event of death of Your Immediate Family Member, We will pay, up to the limit specified in Section 6, the reasonable travel expenses (a round-trip economy class ticket, rail, coach or sea transport fare) necessarily incurred by You to return to Singapore.
- b. In the event of Your death due to an Injury or Sickness whilst overseas and no adult member of Your family was present at Your death, We will pay, up to the limit specified in Section 6, the reasonable travel expenses (a round-trip economy class ticket, rail, coach or sea transport fare) and hotel accommodation expenses incurred by one Relative or friend to assist in the final arrangements at Your destination.

N.B. This Policy will only pay for a claim either under Section 5 or 6, but not both.

SECTION 7 - ACCIDENTAL DEATH & PERMANENT DISABLEMENT

If You are involved in an Accident and as a consequence suffer Injury or death within 90 days of the date of the Accident, and such Injury is Permanent, We will pay compensation based on the percentage of the Principal Sum Insured for death or the Permanent Injury as shown below. The Principal Sum Insured is as follows:

	Principal Sum Insured per Insured Person
Insured Person	\$150,000
Insured Child in a Family Plan who is below 18 years old	\$50,000

Schedule of Compensation

- | | | |
|--|--------|---|
| 1. Death | 100% } | |
| 2. Permanent Total Disablement | 100% } | |
| 3. Permanent and Incurable Paralysis of all Limbs | 100% } | |
| 4. Permanent Total Loss of Sight of both Eyes | 100% } | Percentage of
Principal Sum
Insured |
| 5. Loss of or the Permanent Total Loss of use of two Limbs | 100% } | |
| 6. Permanent Total Loss of Speech and Hearing | 100% } | |
| 7. Permanent Total Loss of Hearing in | } | |
| a) both Ears | 75% } | |
| b) one Ear | 15% } | |
| 8. Permanent Total Loss of Sight of one Eye | 50% } | |
| 9. Loss of or the Permanent Total Loss of use of one Limb | 50% } | |

SECTION 8 – STUDY INTERRUPTION

In the event You are under Hospital Confinement continuously for more than 1 month as a result of an Injury or Sickness or You suffer a Terminal Illness or of the death of an Immediate Family Member, and You are prevented from continuing with Your studies at the Educational Institution for the remaining part of a school semester for which Tuition Fees have been paid, We will reimburse You the Tuition Fees which have already been paid in advance to the Educational Institution.

If you are entitled to a refund of all or part of the Tuition Fees from the Educational Institution, We will only pay the balance amount of the Tuition Fees that are not refunded subject to the applicable limit.

In the event of a claim, official invoice(s) from the Educational Institution evidencing payment of the said Tuition Fees shall be produced to Us and used as the basis for calculating any reimbursement. In no event shall the reimbursement paid by Us exceed the limit specified in Section 8.

SECTION 9 – SPONSOR PROTECTION

If Your Sponsor is involved in an Accident and as a consequence suffers death or Injury which is Permanent within 90 days of the date of the Accident, We will reimburse You any unpaid Tuition Fees which Your Sponsor is liable for, up to the limit specified in Section 9.

N.B. This Policy will only pay for a claim either under Section 8 or 9, but not both.

TRAVEL INCONVENIENCE BENEFITS

SECTION 10- LOSS OF PERSONAL BAGGAGE

We will pay You, up to the limit specified in Section 10, for loss sustained overseas of Your personal baggage taken by You for a Trip where such loss is due to theft or misdirection whilst in the care, custody and control of a Common Air Carrier. You must be a ticketed passenger on the Common Air Carrier at the time of loss. We will pay, up to the limit specified in Section 10, for the loss of the baggage and its contents. All claims must be reported to and verified by the Common Air Carrier. The maximum amount that will be reimbursed per article or pair or set of articles contained in the baggage is S\$200 per article or pair or set of articles subject to the applicable limit.

Limitations:

Any claim and payment under this Section shall be made upon proof of compensation received or to be received from the Common Air Carrier responsible for the loss or where such compensation is denied, proof of such denial. Any payment by Us shall be for the balance amount of Your claim that is not reimbursed by the Common Air Carrier. If at the time of the occurrence of any loss, there is another valid insurance in place, We will be liable only for the balance amount of Your claim that is not reimbursed by such insurance and/or any applicable deductible.

SECTION 11 LAPTOP COMPUTER

We will pay You, up to the limit specified in Section 11, for loss sustained overseas of Your Laptop Computer due to burglary, theft or Natural Disasters occurring in or affecting Your Overseas Residence or hotel accommodation whilst You are traveling overseas and which Laptop Computer is in Your care, custody and control at the time of loss.

We will also pay You a maximum sum to S\$200 for any loss of any hand held computers or devices.

In no event will the total reimbursement for Your Laptop Computer and any handheld computer or devices exceed the limit specified in Section 11.

Conditions applicable to Sections 10 and 11:

The loss must be reported to the police or relevant authority such as airline and hotel management having jurisdiction at the place of the loss within 24 hours of the incident. Any claim must be accompanied by written documentation from such authorities.

You must take every possible step and reasonable precaution to ensure:

- a) that Your baggage and/or Laptop Computer are not left unattended in a Public Place; and
- b) the safety of all personal property including Your baggage, Laptop Computer, handheld computers and devices.

A pair or set of items is treated as one item (e.g. a pair of shoes, a camera and its standard accompanying lens and accessories).

We may, at Our sole discretion and option, make payment or reinstate or repair the damaged personal baggage, subject to due allowance for wear and tear and depreciation.

Depreciation may not be applied to electronic items that are purchased less than 1 year from the date of incident if You can produce supporting documents (i.e. original receipts or original warranty cards) for claims.

Exclusions applicable to Section 10 and 11

With respect to SECTION 10 LOSS OF PERSONAL BAGGAGE and SECTION 11 LAPTOP COVERAGE of this Policy, We will not be liable for:

- 1) the following classes of property which are excluded from coverage: animals, motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances, snow skis, fruits, perishables and consumables, household effects, antiques, artifacts, paintings, objects of art, computers (including software and accessories with the exception of Laptop Computers and handheld computer and devices as provided herein), manuscript, jewellery, gem stones, watches, contact or corneal lenses, securities, musical instruments, bridges for tooth or teeth, dentures;
- 2) loss or damage caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process or while actually being worked upon resulting there from;
- 3) loss or damage to hired or leased equipment and loss of or damage to property 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;
- 4) loss or damage to property insured under any other insurance policy, or reimbursed by any other carrier, hotel or any other party;
- 5) loss or damage to baggage sent in advanced, mailed or shipped separately;
- 6) loss or damage to baggage or Laptop Computer left unattended in any Public Place;

- 7) loss or damage arising from Your failure to take due care and precautions for the safeguard and security of such property;
- 8) loss or damage of business goods or samples or equipment of any kind;
- 9) loss or damage of data recorded on tapes, cards, discs or otherwise;
- 10) loss or damage of cash and bank notes, cash card, Ez Link Card, bonds, coupons, stamps, negotiable instruments, title deeds, manuscripts, securities of any kind, loss of credit cards or replacement of Credit Cards, Identity Cards (IC) and driving licenses, travel documents except as provided for in Section 12;
- 11) loss of damage or derangement or breakage of fragile or brittle articles; and
- 12) loss resulting from mysterious disappearance of such property.

N.B. This Policy will only pay for a claim under any one of Sections 10, 11 or 13 but not for more than one of the Sections.

SECTION 12 – LOSS OF TRAVEL DOCUMENTS

We will pay You up, to the limit specified in Section 12, for the cost of obtaining whilst overseas replacement passports, travel tickets and any relevant travel documents which are lost as well as additional travel and hotel accommodation expenses incurred to replace such lost travel documents. The loss must be due to robbery, burglary, theft or Natural Disasters whilst overseas.

EXCLUSIONS

We will not pay for any loss that is not reported to the police within 24 hours of the loss and if a written report is not obtained.

SECTION 13 - BAGGAGE DELAY

We will pay You S\$50 for every full 6 consecutive hours of delay if the checked-in baggage accompanying You has been delayed, misdirected or temporarily misplaced by the Common Air Carrier after Your arrival at the baggage pick-up point in the scheduled destination overseas or in Singapore, up to a maximum limit of S\$500 during the Policy period. Where the delay occurred in Singapore, We will only pay You a maximum sum of S\$50 provided that a minimum period of 6 consecutive hours of delay has lapsed. For the avoidance of doubt, the amount of S\$50 stated under this Section is based on the time of delay irrespective of the number of pieces of baggage.

N.B. This Policy will only pay for a claim under any one of Sections 10, 11 or 13 but not for more than one of the Sections.

SECTION 14 - TRAVEL DELAY

In the event that the Public Transport which You had arranged to travel in whilst overseas on a holiday and in Singapore is delayed for at least 6 consecutive hours from the departure date as specified in the itinerary supplied to You due to a strike or industrial action, adverse weather condition, mechanical breakdown/derangement or structural defect of the Public Transport, We will pay S\$50 for every full 6 consecutive hours of delay, up to a maximum limit of S\$500 during the Policy period. Where the delay occurred in Singapore, We will only pay You a maximum sum of S\$50 provided that a minimum period of 6 consecutive hours of delay has lapsed.

EXCLUSIONS

We will not pay for any delay:

- 1) arising from Your failure to check in as according to the itinerary supplied to You, or if You fail to obtain written confirmation from the carriers, airline, operators of the Public Transport or their handling agents of the number of hours delayed and the reason for such delay.
- 2) arising from strike or industrial action existing on the date the Trip is arranged.

SECTION 15 - PERSONAL LIABILITY ABROAD

We will indemnify You, up to the limit specified in Section 15, for Your legal liability to a third party arising during a Trip as a result of:

- a) death or Injury to any third party; and/or
- b) Accidental loss of or damage to the property of any third party.

EXCLUSIONS

We will not pay for liability arising directly or indirectly from, in respect of, or due to:

- 1) employer's liability, contractual liability or liability to Your Relative;
- 2) acts of animals or property belonging to You, or in Your care, custody or control;
- 3) any willful, malicious or unlawful act on Your part;
- 4) Your pursuit of trade, business or in the practice of Your profession;
- 5) damage caused by or to buildings or parts of buildings owned, rented or occupied by You;

- 6) legal costs resulting from any criminal proceedings;
- 7) any mechanically propelled vehicle, aircraft or watercraft owned, driven or piloted by You or by Your servant, agent or person for whom You are legally responsible;
- 8) Your participation in any motor rallies;
- 9) accidental loss or damage to property belonging to You or held in trust by You or in Your care, custody or control or of any of Your employees or any member of Your family or household;
- 10) judgments which are not in the first instance delivered by or obtained from a court of competent jurisdiction within Singapore;
- 11) damages that are punitive, aggravated or exemplary damages;
- 12) Your participation in any act of civil or foreign war, Acts of Terrorism or sabotage, riots, public demonstrations, strikes and lock-ups;
- 13) any deliberate and wrongful damage or harm caused by You;
- 14) any non-pecuniary loss;
- 15) any claim arising from You being insane or under the influence of or affected by drugs (other than drugs prescribed by a Medical Practitioner), intoxicating liquor, or solvents; and
- 16) liability for which indemnity is provided under any other contract of insurance in Your name.

SECTION 16- OVERSEAS RESIDENCE GUARD

We will pay You, up to the limit specified in Section 16, or at Our sole discretion and option, reinstate or repair any loss or damage to the Household Contents within Your Overseas Residence that was left vacant whilst You were away on a holiday overseas, which loss or damage is caused by a fire occurring after You have departed for the Trip from Your Overseas Residence.

EXCLUSIONS

We will not be liable for:

- 1) wear, tear, depreciation, the process of cleaning, dyeing, repairing or restoring any article, the action of light or atmospheric conditions, moth, insects, vermin or any other gradually operating cause;
- 2) any loss or damage occasioned through Your willful act or with Your connivance;
- 3) loss (whether temporary or permanent) of the insured property or any part thereof by reason of confiscation, requisition, detention or legal or illegal occupation of such property or of any premises, vehicle or thing containing the same by any government authorities;
- 4) electrical or mechanical breakdown;
- 5) consequential loss or damage of any kind;
- 6) business or professional use in respect of photographic and sports equipment and accessories and musical instruments;
- 7) motor vehicles, boats, livestock, bicycles and any equipment or accessories relating thereto; and
- 8) loss or damage insured under any other insurance policy, or reimbursed by any other party.

Section 17 Travel Guard 24 hour Emergency Assistance Service

Travel Guard helps You in the following ways:

1. Pre-trip Assistance Service
 - Provides current visa and weather information on virtually every destination around the world.
 - Provide updates on known health hazards, and immunization requirements if You are travelling to a remote destination.
2. Medical Service
 - Provides directions on how to obtain medical care overseas and co-ordinate communication with local medical practitioners and your own doctor back home.
 - Keeps Your family and employer informed with medical and travel information if you are hospitalised.
 - Arranges for payment of medical services using funds from credit cards, family or employers if necessary.
3. Emergency Ticket Services
 - Operates 24-hours a day, 365 days a year.
 - Provides emergency travel agent services for both airline and hotel reservations.
 - Arrange ticket payment using Your credit facilities, and for You to pick up Your pre-paid ticket at airline ticket counters.
4. General Assistance Service
 - Provides advice on contacting and using services from consulates, translation services, and other sources of travel-related services.
 - Arranges international shipment of personal business items.

5. Evacuation & Repatriation Service

- Arranges transportation and medical care enroute when you require an emergency (or even a non-emergency) medical evacuation, if required.
- Arranges the repatriation of remains of a deceased traveller.
- Arranges escort services and transportation home for family members, travelling companions or minor children.

6. Baggage Service

- Provides instant telephone advice to travellers whose baggage has been delayed or lost by the carrier.

7. Legal Service

- Assist You in locating legal counsel.
- Arranges bail, and payment for legal expenses using Your own cash or credit resources, or by forwarding funds from Your family or employer.

OPTIONAL BENEFIT – ACCIDENT & SICKNESS MEDICAL EXPENSES

We will reimburse You, up to the limit specified in the Selected Plan under Optional Benefits, the Medical Expenses necessarily incurred overseas for Injury or Sickness suffered by You whilst overseas solely and independently of any other causes.

If You are entitled to a refund of all or part of the Medical Expenses from any person or any other source, We will only pay the balance amount of Medical Expenses that is not refunded subject to the applicable limits.

Optional Benefits	Maximum Benefit (S\$)		
	Plan A	Plan B	Plan C
Insured Person	\$20,000	\$80,000	\$120,000
Insured Child in a Family Plan who is below 18 years old	\$10,000	\$40,000	\$60,000
Excess applicable per claim	\$100	\$100	\$100

This section also covers Medical Expenses incurred for treatment or follow-up treatment in Singapore for Injury or Sickness which You had sustained whilst overseas. The time limit for seeking such medical treatment is as follows:

- a) If prior medical treatment has not been sought overseas, You must seek medical treatment in Singapore within 2 days upon Your return to Singapore. From the date of first treatment in Singapore, You have up to a maximum of 14 days to continue medical treatment in Singapore or up to a maximum sum of S\$5,000, whichever occurs first.
- b) If prior medical treatment has already been sought overseas, You have up to a maximum of 14 days upon Your return to Singapore to continue medical treatment in Singapore or up to a maximum sum of S\$5,000, whichever occurs first.

In no event will the total of the Medical Expenses incurred overseas and Singapore exceed the limit specified in the applicable Selected Plan under Optional Benefits.

We will not pay for any follow up treatment in Your Country of Origin other than Singapore.

PART III – GENERAL EXCLUSIONS

(A) THIS POLICY WILL NOT COVER ANY LOSS, INJURY, DAMAGE OR LEGAL LIABILITY ARISING DIRECTLY OR INDIRECTLY FROM:

- 1) Any Injury, Sickness or disease resulting directly or indirectly from or due to, or accelerated by:
 - a) the use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination;
 - b) the dispersal or application of pathogenic or poisonous biological or chemical materials; or
 - c) the release of pathogenic or poisonous biological or chemical materials;
- 2) Your illegal or unlawful intentional act or confiscation, detention, destruction by customs or other authorities or any breach of government regulation or any failure by You to take reasonable precautions to avoid a claim under the Policy following the warning of any intended strike, civil unrest, riot or commotion through or by general mass media;
- 3) Any prohibition or regulations by any government;
- 4) Your not taking all reasonable efforts to safeguard Your property or to avoid Injury or to avoid and/or minimise any claim under the Policy;

- 5) Riding or driving in any kind of race, participating in any professional sports or in any sport in which You would or could earn or receive remuneration, donation, sponsorship, award or certificate of any kind, where such participation is not for leisure purpose, and travelling as an operator or crew member in, or carrying out any testing or repairs on, a private aircraft or a Common Air Carrier;
- 6) Suicide or attempted suicide or intentional self-inflicted injury, while sane or insane, intoxication, or use of non-prescription drugs or medications;
- 7) Any Pre-existing Medical Conditions;
- 8) Pregnancy or childbirth, and or any injury or sickness associated with pregnancy or childbirth;
- 9) Sexually transmitted diseases, AIDS, HIV infections and AIDS related infections;
- 10) Mental and nervous or sleep disorders, including but not limited to insanity or any diagnosed psychological or psychiatric disorder, anxiety or depression;
- 11) Your engaging in naval, military, air force or commercial aircraft service or operations or training, or testing of any kind of conveyance, being employed as a Manual Worker during the Trip, being engaged in offshore or mining or deep sea service or operations or training, aerial photography or handling of explosives or ammunition, firearms or flight duty (except as a passenger);
- 12) You acting as a law enforcement officer, emergency medical or fire service personnel, civil defence or military personnel of any country or international authority, whether in full-time service or as a volunteer or for reservist training pursuant to Section 14 of the Enlistment Act, Chapter 93 of Singapore;
- 13) Mysterious disappearance;
- 14) When You are not fit to travel or are travelling against the advice of a Medical Practitioner;
- 15) When the purpose of the Trip is to obtain medical care or treatment of any kind;
- 16) Medical services or treatments referred to Travel Guard which in the opinion of both the Medical Practitioner in attendance and Travel Guard can wait until You return to Singapore;
- 17) Any claim that results from the tour operator, airline or any other company, firm or person willfully refusing to carry out any part of their obligation to You;
- 18) Any indirect losses which are not covered by the terms and conditions of this Policy;
- 19) The costs of any lost or damaged item which is covered by any other insurance Policy;
- 20) Any act of War, act of a foreign enemy, civil war, invasion, revolution, insurrection, use of military power or usurpation of government or military power.
- 21) Expenses as a result or in connection with the commission of a criminal offence or illegal or unlawful act;
- 22) Participation by You in any competition involving the use of a motorized land, water or air vehicle, or from the consequences of You riding or driving a motorcycle or motor scooter with an engine displacement over 125 cm³;
- 23) Injury sustained while participating in the course of professional sports competitions, sporting events or You representing Your Educational Institution in any sporting activities; and
- 24) Travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria.

(B) THIS POLICY WILL NOT COVER ANY LOSS, INJURY, DAMAGE, OR LEGAL LIABILITY SUFFERED OR SUSTAINED DIRECTLY OR INDIRECTLY BY YOU IF YOU ARE:

- 1) a terrorist;
- 2) a member of a terrorist organization;
- 3) a narcotics trafficker; or
- 4) a purveyor of nuclear, chemical or biological weapons.

PART IV – GENERAL CONDITIONS

1. SCHOOL INDUSTRIAL ATTACHMENT:

This Policy shall cover You even if the purpose of the Trip is not to undertake studies in an Educational Institution overseas but is for the purpose of an industrial attachment overseas as required by Your Educational Institution in Singapore. However, We will not cover You if such an industrial attachment involves the use or operation of heavy equipments, offshore drilling activities, or is on board a vessel.

2. FITNESS FOR TRAVEL: At the time of effecting this insurance You must be medically fit to travel and not be aware of any circumstances which could lead to a claim arising under this Policy, otherwise a claim will not be payable.

3. PURCHASE/INCEPTION OF TRAVEL INSURANCE: You must purchase the insurance before departing Singapore at the start of a 6-Months Per Trip Plan or an Annual Multi-Trip Plan. If You are overseas and wish to purchase this Policy during your studies in an overseas Educational Institution or whilst on an industrial attachment overseas, We will provide coverage from the date We receive your Application with payment to Us.

4. DUPLICATION OF COVER: In the event You are covered under more than one travel insurance policy with the exception of corporate travel insurance, underwritten by Us for the same Trip, We will consider You insured only under the policy which provides the highest benefit level.

5. OTHER COVER: If you opt for treatment paid for or furnished under any other insurance or other service or medical pre-payment plan arranged through Your employer or Educational Institution or under any mandatory government program or facility set up for treatment without cost to any individual, We will only pay for the balance amount of such claim that has not been reimbursed subject to the applicable limits.

6. CURRENCY AND PAYMENT: All amounts shown are in Singapore dollars and all payments shall be made in Singapore.

7. FAMILY PLAN:

The Insured Persons in a Family Plan shall comprise of:

- a) a maximum of 2 adults who are the Insured student and his/her Spouse and they are legally married to each other, and who are named in the Policy Schedule as the Insured(s); and
- b) any number of Child(ren) who are the legal Child(ren) of the 2 adults mentioned in a) above.

Each Insured Person is entitled to claim for the benefits under each section of this Policy up to the maximum limit applicable.

During the Policy period, a Child making a trip must be accompanied by at least one adult mentioned in a) above.

Definition of Spouse

Spouse is defined as the legal spouse of the policyholder who accompanies the policyholder on the overseas study trip. The spouse must be aged between 18 and 45 years during the term of the policy. The spouse must either also be a student or be unemployed during the term of the Policy.

Definition of Child

Child is defined as a legal child of the policyholder who is above 1 year old and below 18 years old. The child must not be employed during the term of the Policy.

Coverage under this Policy may be extended to accompanying Child(ren) from the age of 15 days upwards up to 1 year, subject to the following additional exclusions being applicable to such Child(ren):-

- Birth defects & congenital illnesses or conditions
- Routine medical examination or check-ups, routine eye or ear examination and vaccinations

8. DETERMINATION OF AGE: In any claim, Your age will be determined as at the date of the Injury or Sickness with reference to the birth date.

9. COMPLIANCE WITH POLICY PROVISIONS: Failure to comply with any of the provisions contained in this Policy will invalidate all claims herein.

10. TIME OF NOTICE OF CLAIM: As soon as practicable and in any case within 30 days after the occurrence of any event which may give rise to a claim, You will give written notice to Us. Notice given to Us by You or on Your behalf with information sufficient to identify You will be deemed to be notice to Us.

11. **NOTIFY AUTHORITIES:** If the property insured under Sections 10, 11, and 12 of this Policy is lost You will take all reasonable measures to protect, save, and recover it, and will also promptly notify the police, hotel, transportation company or transportation terminal authorities.
12. **SUBROGATION:** In the event of any payment under all Sections of this Policy, We will be subrogated to all Your rights of recovery against any person or organisation and You will execute and deliver instruments and papers and do whatever else is necessary to secure such rights. You will take no action after the loss to prejudice such rights.
13. **FORMS FOR PROOF OF LOSS:** Upon receipt of a notice of claim, We will furnish You with such claim forms as are usually furnished by Us for filing proof of loss. You must return such claim forms with full particulars within 15 days after the receipt of such claim forms. You will also at the same time when returning the completed claim form within the said 15 days provide Us written proof of the occurrence, the circumstances and the extent of the loss for which the claim is made. You will also at any time at Our request submit whatever documents required by Us in support of the claim as soon as possible and in any event within 60 days after the receipt of notice of such requirement.
14. **MEDICAL EXAMINATION AND TREATMENT:** You will at Your expense furnish Us with all such certificates, information and evidence as We may require. You will also, whenever reasonably required to do so, arrange to submit to medical examination by Medical Practitioners appointed by Us. In the event of Your death, where it is not forbidden by law, We will be entitled to have a post-mortem examination at Our own expense, and notice will, where practicable, be given to Us before internment or cremation, stating the name and place of any inquest appointed. In the event of any conflict of opinion between Our Medical Practitioner and Your Medical Practitioner, the opinion of Our Medical Practitioner will prevail and be binding on You or Your estate as the case may be.
15. **ARBITRATION:**
- a) Any dispute, difference or question arising at any time hereafter between Us and You or Your legal personal representatives in relation to the true construction of the Policy or the rights or liabilities of the parties hereto will be referred to arbitration in Singapore and Singapore laws will apply thereto.
 - b) The arbitration will be heard by a single arbitrator to be agreed by the parties hereto within 14 days of the commencement of the arbitration. In default of agreement, the arbitrator will be appointed in accordance with and subject to the provisions of the Arbitration Act Cap. 10 or any statutory modification or re-enactment thereof for the time being in force. Arbitration proceedings will be conducted in accordance with the Rules of the Singapore International Arbitration Centre.
16. **TO WHOM INDEMNITIES PAYABLE:** Indemnity for Your loss of life is payable to Your estate. All other indemnities of this Policy are payable to You, except under Sections 2 and 3. Under Section 1, in the event funds for emergency medical treatment are guaranteed to the provider of healthcare by Travel Guard or their authorised representative, indemnities will be payable directly to the provider of healthcare. Indemnity for expenses under Section 1 which You incur directly will be payable to You. Under Sections 2 and 3 the benefits will be paid directly to the provider of service as indicated in each section.
17. **RULE OF REFUND:**
- 6-Months Per Trip Plan: We will not allow any refund of premium once the Policy is issued.
- Annual Multi-Trip Plan: If the Policy is cancelled less than 6 months from the Policy effective date, a short rate will apply except if there has been a claim against the Policy during that time-period. There will be no refund for cancellation of a policy after 6 months from the Policy effective date.

Cancellation of Policy	Refund %
Within 1 to 6 months	50%
After 6 months	0%
Claims filed during policy period	0%

18. **CANCELLATION:** We may cancel this Policy at any time by written notice delivered to You or mailed to Your last address shown in Our records stating when such cancellation will be effective. In the event of such cancellation, We will return promptly the pro rata unearned portion of any premium actually paid by You. Such cancellation will be without prejudice to any claim originating prior thereto.
19. **RIGHT OF RECOVERY:** In the event authorisation for payment and/or payment is made by Us or Travel Guard or an authorised representative of Travel Guard for a medical claim for which Policy liability is not engaged, We or Travel Guard or an authorised representative of Travel Guard reserves the right to recover against You for the full sum which We or Travel Guard or an authorised representative of Travel Guard is liable to the medical institution to which You were admitted.

20. **ENTIRE CONTRACT:** The Policy, Schedule, Endorsements, Application Form, Declaration and attached papers together with other statement in writing will be read together as one contract. Any word or expression to which a specific meaning has been ascribed in any part of the Schedule attached will bear specific meaning wherever it may appear. In the event of a conflict, the terms, conditions or provisions of the Schedule attached will prevail. No statement made by the applicant for insurance not included herein will void the insurance cover or be used in any legal proceedings hereunder. No agent has the authority to change or waive any provisions of the Policy. No change of provisions will be valid unless approved by an executive officer of We and such approval be endorsed hereon.
21. **REINSTATEMENT OF POLICY:** If You default in paying the agreed premium for this Policy, the subsequent acceptance of a premium by us will reinstate this Policy, but only to cover Injury or Sickness sustained after the acceptance of premium.
22. **RENEWAL (APPLICABLE TO ANNUAL MULTI-TRIP POLICIES ONLY):** This Policy may be renewed with payment of the premium in advance at our premium rate in force at time of renewals.
23. **INTEREST:** No indemnity from us will carry any interest.
24. **GOVERNING LAW:** This Policy will be governed by and interpreted in accordance with Singapore laws.
25. **CONTRACTS (RIGHTS OF THIRD PARTIES) ACT:** A person who is not a party to this Policy contract will have no right under the Contracts (Rights of Third Parties) Act and to enforce any of its terms.
26. **PAYMENT BEFORE COVER WARRANTY**
Notwithstanding anything contained in this Policy but subject to sub-clauses 2 below,
- a. You agree and declare that the total premium due must be paid and actually received in full by Us (or the intermediary through whom this Policy was effected) on or before the Effective Date of the coverage under the Policy.
 - b. In the event that the total premium due is not paid and actually received in full by us (or the intermediary through whom this Policy was effected) on or before the Effective date, then the Policy will be deemed to be cancelled immediately and no benefits whatsoever will be payable by us as cover never attach. Any payment received thereafter will be of no effect on the cancellation of the Policy.
27. **DATA USE:** Any information collected or held by Us whether contained in Your application or otherwise obtained may be used and disclosed to Our associated individuals/companies or any independent third parties (within or outside Singapore) for any matters relating to Your application, any policy issued and to provide advice or information concerning products and services which We believe may be of interest to You and to communicate with You for any purpose.
28. **INSURANCE ACT (CHAPTER 142):** This Policy is issued in Singapore and is subject to the Insurance Act (Chapter 142) (the "Act"). A policy may be regarded as a Singapore policy or an off-shore policy. For this Policy to be regarded as a Singapore policy, You should be ordinarily resident in Singapore at the date of Your application for this Policy. The Act provides that You are treated as being ordinarily resident in Singapore if
- (i) You are a citizen of Singapore, unless You have resided outside Singapore continuously for 5 or more years preceding the application date of the policy and are not currently residing in Singapore;
 - (ii) You are a permanent resident, unless You have resided in Singapore for less than a total of 183 days in the 12 months preceding the application date of the policy;
 - (iii) You have a work pass or permit required under the Employment of Foreign Manpower Act(Cap. 91A), unless You have resided in Singapore for less than a total of 183 days in the 12 months preceding the application date of the policy; or
 - (iv) You have a pass or permit required under the Immigration Act (Cap. 133) that has duration longer than 90 days and You have resided in Singapore continuously for at least 90 days in the 12 months preceding the application date of the policy.

If You do not satisfy any one of the aforesaid definitions of being "ordinarily resident in Singapore", You must notify Us immediately.

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