Liberty Pte. Limited
One Raffles Quay #40-01 North Tower
Singapore 048583
Tel: 1800-LIBERTY (5423 789)
UEN | GST Reg. No. 201538069C
libertyinternational.com/sg

BizTraveler

Please read this insurance policy carefully to ensure that you understand the terms and conditions and that this policy meets your requirements. If there are any changes that may affect the insurance cover provided, please notify us immediately.

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Introduction

Please read this Policy carefully to make sure You understand it. If You have any questions about this insurance, please telephone or write to Us. Contact details are shown both in this Policy and Your Policy Schedule. Please inform Us immediately of any change in Your address and of any other change affecting You which requires an alteration to the Policy. In the event where You may be entitled to receive a benefit under this Policy, please let Us know as quickly as possible. This can be done by telephone or in writing. We should point out that delays in notification would affect the speed with which We deal with Your claim.

General Provisions

1. The Contract

This Policy is evidence of the contract between the Insured and Us from the day the Policy commences. We will provide the insurance to the Insured according to the terms set out in this Policy, provided the Insured pays the premium when due and We agree to accept it. The General Conditions which appear in this Policy or in any Endorsement form part of the contract and must be complied with. It is important that the Insured reads the whole Policy to make sure that the Insured understands

a) The protection the Insured has just bought; and

b) Are aware of the limits on the amounts We will pay the Insured

2. Interpretation

This Policy including the Insured's proposal form, Schedule, Certificate of Insurance and any Endorsement and amendment shall be read together as one contract and any one word or expression to which a specific meaning has been attached, shall, unless the context otherwise requires, bear that specific meaning wherever it may appear. No change in this Policy shall be valid unless approved by Us, and evidenced by an Endorsement reflecting the amendment on the Policy by Us.

3. Duty of Disclosure

The accuracy of the information provided over the phone or in the Insured's proposal form will form the basis of and be part of the contract. Before the Insured enters into the insurance contract, the Insured must tell Us everything the Insured knows or could reasonably be expected to know which will affect our decision to provide cover and the terms of the insurance. If the Insured is uncertain about whether a fact is relevant or not, the Insured must tell Us about it. We will acknowledge receipt of acceptance of material information by stating these on the Policy Schedule. If the Insured does not provide this information to Us, We may:

a) reduce the amount payable for the claim under this Policy; or

b) refuse to pay the claim that may arise; or

c) cancel the Insured's insurance policy from inception

General Definitions

The following definitions apply to the Policy:

Term	Meaning
1. You/Your/Insured Person(s)	Means the insured employee
2. Liberty/We/Our/Us/Company	Liberty Pte. Limited
3. Accident/Accidental	Any event or occurrence which is unintended, sudden, fortuitous and unforeseen and which occurs whilst on a Trip during the Period of Insurance.
4. Area of travel	**a)** "ASEAN" means travel to or through the countries of Malaysia, Brunei, Indonesia, Thailand, Laos, Cambodia, Vietnam and Philippines **b)** "Asia Pacific" means travel to or through ASEAN, China, Hong Kong, Taiwan, Macau, Japan, India, Sri Lanka, Pakistan, Australia, New Zealand, Mongolia, Tibet, Bhutan, South Korea, Nepal, Maldives, East Timor and Bangladesh **c)** "Worldwide" means Worldwide including ASEAN and Asia Pacific but excludes travel to, within and/or transit through any of the following countries: Afghanistan, Belarus, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Lebanon, Myanmar, North Korea, Russia, Sudan, Syria, Venezuela, Crimea, Donbas – Donetsk, Kherson, Luhansk and Zaporizhzhia regions, Ukraine
5. Age	The current age. A person is considered to be of his/her current age until his/her next birthday.
6. Annual Travel Policy	You will be covered for each Trip You make and there is no limit on the number of Trips You make during the Period of Insurance. However, insurance coverage is limited to a maximum of one hundred and twenty (120) days for any one Trip.
7. Child/Children	Your legally dependent child (including stepchild and legally adopted child) who is: **a)** wholly dependent on You for financial support and not gainfully employed in any way; and **b)** unmarried; and **c)** between the age of six (6) months and twenty-one (21) years or up to twenty-five (25) years if he/she is in full-time tertiary institution
8. Chiropractor	A person, other than You or a Special Person, who is: **a)** engaging in the practice of chiropractic; and **b)** duly licensed or registered to do so (when necessary) according to the laws and regulations applicable in the geographical area of his/her practice
9. Commencement Date	Refers to the date stated in the Policy Schedule as the date Your Policy commences or when You begin Your Trip, whichever is the later.

Term	Meaning
10. Common Carrier	Means any air, sea, road or rail conveyance or carrier operated under a license issued by a government authority having jurisdiction, for the regular transportation of fare paying passengers and which has fixed and scheduled routes. This is extended to cover taxi.
11. Expiry Date	The date stated in the Policy Schedule on which Your Policy expires or when You end the Trip, whichever is earlier.
12. Extreme Sports/Activities	Refers to action and/or adventure sports/activities which in Our sole opinion presents a high degree of inherent risk or danger and involves the use of one or more of the following elements: speed, height, high level of expertise, high level of physical exertion or highly specialized gear or stunts.
13. Expedition	Any journey organized for a particular purpose including but not limited to Trips to generally remote, inhospitable and/or inaccessible interiors of a country or areas previously unexplored or unchartered or Trips undertaken for scientific, research or political purpose.
14. Hospital	Means a hospital duly registered with the Government Authorities which: **a)** has twenty-four (24) hours a day nursing services by registered graduate nurses; and **b)** has organized facilities for diagnosis and major surgery; and **c)** is not a mental institution, or a place of rest, or a place for the aged, or a place for drug addicts, or a place for alcoholics, or a nursing home
15. Home Country	Means the country of citizenship. In the event of dual nationality, You shall select one nationality.
16. Infectious Disease	Means a disease which results in the World Health Organization issuing a travel advisory discouraging travel to the affected destination.
17. Insured	Means the entity or Policyholder named in the Policy Schedule.
18. Injury	Bodily injury resulting from an Accident solely and independently of any other causes and which does not result from a Sickness.
19. Leisure Trip	Means personal vacation taken by You within the geographical area of coverage up to a maximum of ninety (90) consecutive days.
20. Medical Practitioner	A person, other than You or a Special Person, who is: **a)** qualified by degree in Western medicine; and **b)** legally registered and licensed; and **c)** duly qualified to practice medicine and surgery authorized in the geographical area of his or her practice
21. Natural Disaster	Means earthquake, volcanic eruption, flood, typhoon, windstorm, fog, hurricane and the like.

Term	Meaning
22. One-way Trip	The coverage for which commences when You leave Your place of residence or business in Singapore to begin Your planned journey and ceases upon the Expiry Date stated on the Policy Schedule or upon Your reaching Your place of residence or business at the final destination shown on the ticket, whichever is the earlier.
23. Overseas	Any place or country other than Singapore.
24. Period of Insurance	Means the period as stated in the Policy Schedule during which You are insured under this Policy: **a)** For Section 21–Trip Cancelation, it commences within 30 days before the Commencement Date and ends when You have departed for Your destination Overseas **b)** For all other Sections, the Period of Insurance commences when the Policyholder leaves his place of residence or business in Singapore to begin his planned journey and ceases upon his return to his place of residence or business in Singapore or upon the expiry of the period specified in the policy, whichever occurs first
25. Policyholder	The Insured named under the Policy Schedule.
26. Policy Schedule	The typed sheet attaching to this Policy which forms part of and should be read in conjunction with the Policy.
27. Pre-Existing Condition	**a)** any medical or physical condition in respect of which You have been hospitalized during the twelve (12) month period immediately prior to the commencement of insurance under this Policy; or **b)** any condition that has been diagnosed or treated by a Medical Practitioner including prescribed drugs within the twelve (12) month period immediately prior to the commencement of insurance under this Policy; or **c)** any medical condition giving rise to the claim, in respect of which You have prior knowledge of before the commencement of this Policy
28. Personal Portable Business Equipment	Means mobile phones, laptop computers, tablets and handheld computers belonging to You or under Your care & custody and which is taken or purchased by You during the Trip.
29. Personal Deviation	Means personal vacation taken by You before, during or immediately after a business Trip and within the geographical area of coverage up to a maximum of 31 days. This does not include personal vacation before, during or immediately after Home Leave.
30. Serious Injury or Serious Sickness	Means an Injury or Sickness which requires You and/or Special Person to be admitted as an inpatient to the Hospital to undergo urgent treatment to avoid death or serious impairment to immediate or long-term health prospects.
31. Sickness	Any ailment or disease contracted and commencing Overseas.

Term	Meaning
32. Special Person	Your spouse, Child, father, mother, father-in-law, mother-in- law, brother, sister, grandfather, grandmother, Your close business associate for the Trip, or Your Traveling Companion for the Trip.
33. Trip	Means the journey on which You are traveling that is insured by Us: **a)** refers to any business travel or Leisure Trip (if applicable) undertaken by You. It includes Home Leave or Personal Deviation within the geographical area of coverage before, during and/or immediately after such business travel duly authorized by the Insured; and **b)** the Trip begins when You leave Your home or usual place of employment in Singapore to travel to Your destination Overseas; and **c)** it ends on the earliest of the following events: **i)** You return to Your home or usual place of employment in Singapore; or **ii)** on the Expiry Date stated on the Policy Schedule; or **iii)** You return to Your place of residence or business at the final destination shown on Your ticket (applicable to One-way Policy only); and **d)** Provided that the duration of Your Trip shall not exceed one hundred and twenty (120) days
34. Traditional Chinese Medicine Practitioner	A person, other than You or a Special Person, who is: **a)** engaging in the practice of traditional Chinese medicine and/or acupuncture (including a herbalist or bonesetter); and **b)** duly licensed or registered to do so (where necessary) according to the laws and regulations applicable in the geographical area of his/her practice
35. Traveling Companion	Refers to a person who has a travel booking or reservation to travel with You on the same Trip
36. Unforeseen Circumstances	**a)** Your death or the death of a Special Person; or **b)** Injury or Sickness that requires treatment by a Medical Practitioner which results in that Medical Practitioner certifying in writing that You or a Special Person is unfit to begin or continue the Trip; or **c)** sudden Serious Injury or Serious Sickness suffered by a Special Person; or **d)** unexpected outbreak of strike or riot at the travel destination; or **e)** Natural Disasters at the travel destination; or **f)** Your residential home in Singapore being seriously damaged in a fire advisory from Singapore's Ministry of Foreign Affairs to defer non-essential travel to Your travel destination
37. Usual Country of Residence	Means the country of permanent residence, in which You are staying for a period exceeding sixty (60) consecutive days.

Term	Meaning
38. War	Means declared or undeclared war, invasion, act of foreign enemy, hostilities or war-like operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.

Section 1.
Accidental Death & Permanent Disablement

When we will pay

You can claim for Personal Accident benefit if You have suffered Injury or death resulting solely and directly from the Accident. You can also claim if You shall sustain Injury which solely and independently of any other causes results in death or Loss within one hundred and eighty (180) days from the date of the Accident.

If You are exposed to an element resulting in an Accident and Your body has not been found within one (1) year after the date of the disappearance, sinking or wrecking of the aircraft or other conveyance in which You were traveling in and it is reasonable to believe that You have died as a result of Injury caused by an Accident, the death benefit shall become payable subject to a signed undertaking that if this belief is subsequently found to be wrong, such benefit shall be refunded to Us.

What we will pay

The amount of Personal Accident benefit We will pay depends on the Injury You have sustained. The amount We pay for each contingency is listed below and the amount is expressed as a percentage of the maximum amount You can receive.

Contingency	Percentage of the Maximum Amount
1. Death	100%
2. Permanent Total Disablement	100%
3. Permanent Disablement resulting in:	
• Loss of one or more Limbs	100%
• Total paralysis	100%
• Total Loss of Sight of one eye or both eyes	100%
• Total loss of Speech and Hearing	100%
• Loss of Hearing in both ears	75%
• Loss of Hearing in one ear	15%
• Loss of Speech	50%

1. "**Loss**" means the complete severance or permanent functional disablement of any members.

2. "**Loss of Sight**" means total and irrecoverable loss of sight of an eye rendering You absolutely blind in that eye beyond remedy by surgical or other treatment.

3. "**Loss of Limb**" means physical severance of a hand at or above the wrist or of a foot above the ankle joint, or the total and permanent functional, disablement of an entire hand, arm, foot or leg.

4. "**Permanent Disablement**" means Injury which:
   a) falls into one of the categories in item 3 of the contingency listed above or otherwise results in Loss; or

   b) having lasted for a continuous period of twenty-four (24) calendar months from the date of the Accident, is at the expiry of that period, beyond hope of improvement

5. "**Permanent Total Disablement**" means Injury which, having lasted for a continuous period of twenty-four (24) calendar months from the date of the Accident, entirely prevents You from engaging in gainful employment of any and every kind and from which there is no hope of improvement.

6. "**Loss of Speech**" means 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 centre in the brain resulting in Aphasia.

7. "**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 80dB

If You suffer more than one of the above permanent disablement, the percentage for each disablement will be added up to calculate the benefit amount You can receive. However, the total amount We will pay is limited to 100% of the maximum amount payable under this Section. Where the injury is not specified above, We will adopt a percentage of disablement which in Our opinion is not inconsistent with the above contingencies.

For injuries arising out of the same event, You can only claim under one of the three contingency items above.

Limits on what we will pay

The maximum amount We will pay is specified in the Policy Schedule.

Section 2. Accidental Death & Permanent Disablement Due to War

When we will pay

You can claim for Personal Accident benefit if You have suffered Injury or death resulting solely and directly from an Accident due to War occurring during the Period of Insurance whilst Overseas.

What we will pay

The amount of Personal Accident benefit We will pay depends on the Injury You have sustained. The amount We pay for each contingency is listed below and the amount is expressed as a percentage of the maximum amount You can receive.

Contingency	Percentage of the Maximum Amount
1. Death	100%
2. Permanent Total Disablement	100%
3. Permanent Disablement resulting in:	
• Loss of one or more Limbs	100%
• Total paralysis	100%
• Total Loss of Sight of one eye or both eyes	100%
• Total loss of Speech and Hearing	100%
• Loss of Hearing in both ears	75%
• Loss of Hearing in one ear	15%
• Loss of Speech	50%

If You suffer more than one of the above permanent disablement, the percentage for each disablement will be added up to calculate the benefit amount You can receive. However, the total amount We will pay is limited to 100% of the maximum amount payable under this section. Where the Injury is not specified above, We will adopt a percentage of disablement which in Our opinion is not inconsistent with the above contingencies.

For Injuries arising out of the same event, You can only claim under one of the three contingency items above.

When we will not pay

We will not pay if You still proceed with the Trip despite travel advisory or warning issued by Singapore's Ministry of Foreign Affairs or any relevant government.

Limits on what we will pay

The maximum amount We will pay is specified in the Policy Schedule.

Section 3.
Terrorism Extension

Notwithstanding any provision to the contrary within this Policy or endorsement thereto, it is hereby noted and agreed that this policy is extended to cover death or bodily injury, loss, damage, cost or expenses as a result of or in connection with Terrorism including the use of Nuclear, Chemical and/or Biological weapons.

Definitions:

"Terrorism" means an act, or acts, or any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public in fear. Terrorism can include, but not be limited to, the actual use of force or violence and/or the threat of such use. Furthermore the perpetrators of Terrorism can either be acting alone, or on behalf of, or in connection with any organization(s) or government(s).

"Nuclear, Chemical, Biological Terrorism" which is also covered hereunder shall mean the use of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous Chemical agent and/or Biological agent during the period of his reinsurance by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious or ideological purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

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

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

What we will not pay

This section does not apply to Section 16, 17 and 20.

Section 4.
Accidental Burns Benefit

When we will pay

When You sustain third degree burns arising solely and directly from an Accident and which results in the occurrence of any of the events listed in the table below.

What we will pay

The amount We will pay depends on the extent of the burns You have sustained. The amount We pay for each event is listed below and the amount is expressed as a percentage of the maximum amount You can receive.

Event	Percentage of the Maximum Amount
1. Head	
• equals to or greater than 2% but less than 5%	50%
• equals to or greater than 5% but less than 8%	75%
• equals to or greater than 8%	100%
2. Body:	
• equals to or greater than 10% but less than 15%	50%
• equals to or greater than 15% but less than 20%	50%
• equals to or greater than 20%	100%

If You suffered more than one loss in this section due to the same Injury, the percentage for each loss will be added up to calculate the benefit amount You can receive. However, the total amount We will pay is limited to 100% of the maximum amount payable under this section.

Where the loss is not specified above, We will adopt a percentage of loss which in Our opinion is not inconsistent with the above event.

For Injuries arising out of the same event, You can only claim under one of the two events items above.

Limits on what we will pay

The maximum amount We will pay is specified in the Policy Schedule.

Section 5: Fracture Benefit

When we will pay

When You sustain complete or compound fracture arising solely and directly from an Accident and which results in the occurrence of any of the events listed in the table below.

What we will pay

The amount We will pay depends on the fracture You have sustained. The amount We pay for each event is listed below and the amount is expressed as a percentage of the maximum amount You can receive.

Event	Percentage of the Maximum Amount
1. Neck, skull or spine	100%
2. Hip	75%
3. Jaw, pelvis, leg, ankle or knee	50%
4. Cheekbone, shoulder or hairline fracture of skull or spine	30%
5. Arm, elbow, wrist or ribs	25%
6. Leg, ankle or knee	20%
7. Nose or collar bone	20%
8. Arm, elbow, wrist or ribs	10%
9. Finger, thumb, foot, hand or toe	7.5%

If You suffered more than one loss in this section due to the same Injury, the percentage for each loss will be added up to calculate the benefit amount You can receive. However, the total amount We will pay is limited to 100% of the maximum amount payable under this section.

For Injuries arising out of the same event, You can only claim under one of the events items above.

Limits on what we will pay

The maximum amount We will pay is specified in the Policy Schedule.

Section 6: Accidental Death While Traveling In Common Carrier

When we will pay

When an Accident occurs while You are traveling as fare paying passenger in a Common Carrier, resulting in Your death.

What we will pay

We will pay the benefit amount as stated in the Policy Schedule. This benefit will be payable on top of the Accidental death benefit in Section 1.

Limits on what we will pay

The maximum amount We will pay is specified in the Policy Schedule.

Section 7: Compassionate Allowance

When we will pay

When an indemnity becomes payable upon Your Accidental death under Section 1 above.

What we will pay

We will pay the benefit amount as stated in the Policy Schedule.

Limits on what we will pay

The maximum amount We will pay is specified in the Policy Schedule.

Section 8: Child Education Fund

When we will pay

When an indemnity becomes payable upon Your Accidental death under Section 1 and at the date of the Accident, You have a Dependent Child or Children enrolled as a full-time student or students in a recognized institution of higher learning.

What we will pay

We will pay the benefit amount as stated in the Policy Schedule.

Limits on what we will pay

The maximum amount We will pay is specified in the Policy Schedule.

Section 9: Overseas Medical Expenses

When we will pay

You can only claim for Overseas medical expenses if:

1. the expenses are incurred outside Singapore; and

2. the expenses are necessary because You sustain an Injury, or suffers a Sickness, while on a Trip Overseas during the Period of Insurance

What we will pay

We will pay for:

1. medical, surgical, X-ray, Hospital or nursing treatment given or prescribed by a Medical Practitioner; and

2. ambulance costs; and

3. dental fees necessarily incurred as a result of Accidental Injury to sound natural teeth

What we will not pay

We will not pay for:

1. dental crowns, implants, bridges and cosmetic dental treatments; and

2. expenses recoverable from any medical or Hospital benefit fund or any other source; and

3. expenses excluded under General Exclusions

4. expenses covered under Section 11 – Treatment by Traditional Chinese Medicine Practitioner and Chiropractor

Limits on what we will pay

1. We will pay for all Overseas medical expenses necessarily incurred up to the maximum amount as specified in the Policy Schedule or up to 90 days from the date of sustaining the Injury or Sickness, whichever occurs first

Section 10: Medical Expenses Incurred Upon Return To Singapore

We will pay You for medical expenses necessarily incurred when You return to Singapore for:

1. For Injury or Sickness Sustained While Overseas:
   a) follow-up treatment within thirty-one (31) days from the date of Your return for an Injury or Sickness indemnifiable under Section 9 of this Policy and occurring during the Trip

   b) treatment within 3 days from the date of his/her return where initial treatment for the Injury or Sickness was not sought Overseas and up to a maximum of 31 days from date of first treatment in Singapore

2. For Infectious Disease Sustained While Overseas:
   If initial treatment was not sought Overseas and the Sickness is H1N1 flu, dengue fever, Zika, Severe Acute Respiratory Syndrome (SARS) or Avian Flu which the Medical Practitioner certifies the Sickness was sustained while Overseas but symptoms would not manifest within 3 days from the date of return to Singapore, treatment must be sought within 7 days from the date of his/her return and up to a maximum of 31 days from the date of first treatment in Singapore.

What we will pay

We will pay for:

1. medical, surgical, X-ray, Hospital or nursing treatment given or prescribed by a Medical Practitioner; and

2. ambulance costs; and

3. dental fees necessarily incurred as a result of Accidental Injury to sound natural teeth

What we will not pay

We will not pay for:

1. dental crowns, implants, bridges and cosmetic dental treatments; and

2. expenses recoverable from any medical or Hospital benefit fund or any other source; and

3. expenses excluded under General Exclusions

4. expenses covered under Section 11 – Treatment by Traditional Chinese Medicine Practitioner and Chiropractor

Limits on what we will pay

1. The maximum amount We will pay for all Medical Expenses necessarily incurred is specified in the Policy Schedule.

Section 11: Treatment by Traditional Chinese Medical Practitioner & Chiropractor

When we will pay

We will reimburse You for expenses necessarily incurred for Traditional Chinese Medicine and/or Chiropractor treatment:

1. when You return to Singapore for:
   a) follow-up treatment within thirty-one (31) days from the date of Your return for an Injury or Sickness indemnifiable under Section 9 of this Policy

   b) treatment within 3 days from the date of Your return where initial treatment for the Injury or Sickness was not sought Overseas, up to a maximum of 31 days from date of first treatment in Singapore

2. the expenses are necessary because the Insured Person sustains an Injury, or suffers a Sickness, while on a Trip Overseas during the Period of Insurance

What we will pay

We will pay for expenses incurred for medical treatment given or prescribed by a registered and qualified Traditional Chinese Physician and/or Chiropractor in his/her professional capacity.

What we will not pay

We will not pay for:

1. expenses recoverable from any medical or Hospital benefit fund or any other source; and

2. expenses excluded under General Exclusions

Limits on what we will pay

1. The maximum amount We will pay is specified in the Policy Schedule

2. We will pay for all Overseas medical expenses necessarily incurred under this section up to the maximum amount as specified in the Policy Schedule or up to 90

days from the date of sustaining the Injury or Sickness, whichever occurs first

Section 12: Hospital Daily Income Benefit (Overseas)

When we will pay

We will pay a daily benefit amount for each and every twenty-four (24) hour period of hospital confinement if:

1. You are confined in a Hospital Overseas as a result of Accidental Injury or Sickness sustained while on a Trip Overseas during the Period of Insurance; and

2. Your confinement is considered necessary by a Medical Practitioner in his/her professional capacity; and

3. You are an in-patient at a Hospital Overseas for a continuous uninterrupted period of at least twenty-four (24) hours

What we will pay

We will pay the amount specified in the Policy Schedule for each twenty-four (24) hour period of hospital confinement.

Limits on what we will pay

The maximum amount We will pay is specified in the Policy Schedule.

Section 13: Overseas Hospital Visits

What service is provided

If You are hospitalized Overseas other than Your Home Country and/or Usual Country of Residence as a result of an Injury or Sickness for more than five (5) days while on a Trip during the Period of Insurance, We will pay for the cost of transportation to send one of Your relatives or friends to visit You.

Please note:

1. We reserve the right to judge whether the visit is necessary on medical and compassionate grounds; and

2. Our approval must be given prior to such visits

Limits on what we pay

The maximum amount We will pay is the equivalent cost of one economy class return fare, up to the limit specified in the Policy Schedule.

Section 14: Overseas Compassionate Visit

What service is provided

In the event of Your death as a result of an Injury or Sickness while You are on a Trip during the Period of Insurance, We will pay for the cost of transportation to send one of the Your relatives or friends to assist in the preparation expenses of the mortal remains.

Limits on what we pay

The maximum amount We will pay is the equivalent cost of one economy class return fare, up to the limit specified in the Policy Schedule.

Section 15: Emergency Medical Evacuation

What service is provided

If You sustain an Injury, or a Sickness occurs while You are on a Trip Overseas other than Your Home Country and/or Usual Country of Residence during the Period of Insurance, We must be contacted at the Liberty Helpline to provide the following assistance and services, subject to the limits in the Policy Schedule and the Terms and Conditions:

1. **Emergency Medical Evacuation**

In the event of a Serious Medical Condition, We will arrange and pay for the medically necessary expense of air and/or surface transportation, medical care during transportation, communications and all usual ancillary charges incurred in moving You to the nearest Hospital where appropriate medical care is available (and which may not necessarily be in Singapore).

"**Serious Medical Condition**" means a condition which, in Our opinion, constitutes a serious medical emergency requiring urgent remedial treatment to avoid death or serious impairment to Your immediate or long-term health prospects. The seriousness of the medical condition will be judged within the context of Your geographical location, the nature of the medical emergency and the local availability of appropriate medical care or facility.

2. **Repatriation**

We will arrange and pay for the medically necessary expenses unavoidably incurred in returning You to Singapore following an emergency medical evacuation where You are evacuated to a place outside Your Home Country and/or Usual Country of Residence for in-Hospital treatment.

Please note that We reserve the right to decide:

a) whether Your Injury or Sickness is sufficiently serious to warrant emergency medical evacuation; and

b) the place to which You will be evacuated; and

c) the means or method by which such evacuation and/or repatriation will be carried out having regard to all the assessed facts and circumstances which We are aware of at the relevant time

Benefit Limits

The Benefit Amount payable for this benefit is specified in the Policy Schedule.

Section 16: Repatriation of Mortal Remains

What service is provided

In the event of Your death while Overseas within thirty (30) days of an Injury or Sickness sustained while You are on a Trip during the Period of Insurance, We must be contacted at the Liberty Helpline to arrange and pay all reasonable and unavoidable expenses for either:

1. transporting Your mortal remains from the place of death to Your Home Country or Usual Country of Residence; or

2. the cost of a local burial at the place of death as approved by Us

Benefit Limits

The Benefit Amount payable for this benefit is specified in the Policy Schedule.

Section 17: Emergency Telephone Charges

What service is provided

In the event of You engaging the services of Liberty Helpline as a result of a medical emergency while on a Trip Overseas during the Period of Insurance, We will pay for the personal mobile expenses incurred under Your Singapore registered personal mobile phone. This benefit is payable if there is an admissible claim payable under Section 9 or 16.

We will also reimburse You for use of a prepaid phone card for the purpose stated above subject to a maximum reimbursable sum of S$10 for such cards.

What we will not pay

We will not pay for telephone calls not made via Your Singapore registered personal mobile phone or made via public telephones using an International Calling Card (ICC).

Limits on what we pay

The maximum amount We will pay is specified in the Policy Schedule.

Section 18: 24-hour Medical & Travel Assistance

24-Hour Medical Assistance

What service is provided

Whilst on a Trip Overseas during the Period of Insurance, You may contact Liberty Helpline for the following:

1. medical advice
2. referral to medical or dental facilities worldwide
3. arrangement of appointment with a Medical Practitioner
4. arrangement for Hospital admission; and
5. monitoring of Your medical condition during hospitalization

Our Liberty Helpline will provide:

1. medical advice to You over the telephone
2. name, address, telephone number, office hours of Medical Practitioners, Hospitals, clinics, dentists, dental clinics
3. arrangement of appointments with Medical Practitioner
4. arrangement for Hospital admission if We consider it necessary; and
5. monitoring of Your medical condition during hospitalization

Please note that the services provided by **Liberty Helpline** under this Section are strictly on a referral or arrangement basis.

We will not be held responsible for any third party expense and any consequential loss suffered by You.

24-Hour Travel Assistance

What service is provided

Whilst on a Trip Overseas during the Period of Insurance, You may contact **Liberty Helpline** for the following:

1. inoculation and visa requirement information
2. embassy referral
3. weather information assistance
4. exchange rate information assistance
5. lost luggage assistance
6. lost passport assistance; and
7. emergency message transmission

Our Liberty Helpline will provide

1. providing information concerning visa or inoculation requirements for foreign countries
2. the address, telephone number and hours of opening of the nearest appropriate consulate or embassy in the country You require
3. temperatures of major cities of foreign countries
4. exchange rate of major currencies against the Singapore Dollar
5. providing directions for recovery if You have lost Your baggage

6. referring You to the appropriate authorities if You lose Your passport while traveling outside Your Home Country or Your Usual Country of Residence; and

7. keeping Your family members informed in the event of an emergency of a Hospital confinement

Please note that the services provided by **Liberty Helpline** under this Section are strictly on a referral or arrangement basis.

We will not be held responsible for any third party expense and any consequential loss suffered by You.

Section 19: Personal Liability

When we will pay

We will indemnify You for Your legal liability during Your Trip Overseas if a court orders You to pay compensation, or We accept that You are legally responsible for:

1. the death of or Injury to someone else; or

2. loss of or damage to property owned or controlled by someone else

What we will pay

We will indemnify You in respect of the amount of compensation as ordered by the court as well as legal fees and expenses incurred with our written consent.

When we will not pay

We will not pay or indemnify You in respect of legal liability arising from:

1. the death of or Injury to You, a Special Person or any of Your employees; or

2. loss of or damage to any property that is owned or controlled by You, a Special Person or any of Your employees; or

3. Your business, profession or occupation; or

4. failure to perform Your duty under a contract; or

5. accepting liability without Our agreement; or

6. Your own unlawful, malicious, deliberate or intentional acts; or

7. judgments which are not delivered by or obtained from a Court of competent jurisdiction within Singapore, Malaysia or Brunei

8. legal costs resulting from any criminal proceedings

9. any fines, penalties, punitive or exemplary damages, the use of motor vehicles, watercraft, hovercraft, aircraft or

10. aircraft landing areas, aerial devices, firearms or animals; or

11. the vibration, removal or weakening of the support of any land or building; or

12. the transmission of any disease; or

13. the Work Injury Compensation Act

Limits on what we will pay

The maximum amount We will indemnify You is specified in the Policy Schedule.

Section 20: Trip Cancelation

When we will pay

You can claim for cancelation of travel and accommodation expenses or Your travel agent's cancelation fee if within thirty (30) days before the Commencement Date:

1. the travel or accommodation is canceled due to any Unforeseen Circumstances which are beyond Your control; and

2. these Unforeseen Circumstances affect You or a Special Person; and

3. You are legally liable for the expenses You are claiming for; and

4. You have already paid for these expenses; and

5. You have taken all possible steps to recover the expenses; and

6. You cannot recover these expenses from anyone else

You can also claim for cancelation of travel and accommodation expenses or Your travel agent's cancelation fee if within seven (7) days before the Commencement Date:

1. the travel or accommodation is canceled due to an outbreak of Infectious Disease at the travel destination as declared and classified by the World Health Organization (WHO); and

2. the outbreak of Infectious Disease affects You or a Special Person; and

3. You are legally liable for the expenses You are claiming for; and

4. You have already paid for these expenses; and

5. You have taken all possible steps to recover the expenses; and

6. You cannot recover these expenses from anyone else

What we will pay

We will pay for:

1. the non-refundable portion of travel costs paid in advance for Trip Cancelation

When we will not pay

We will not pay if the Trip is canceled because:

1. You change Your mind about going on the Trip; or

2. the travel agent is negligent or at fault; or

3. of any immigration or government regulations; or

4. You are aware or ought to be aware of any circumstances which could lead to possible cancelation of the Trip prior to purchasing the Policy

5. the insurance is purchased less than seven (7) days before Your date of departure for the Trip (except death or Serious Injury resulting from Accident only to You or Special Person)

Limits on what we will pay

1. The maximum amount We will pay under Section 21–Trip Cancelation as a result of an outbreak of Infectious Disease is 20% of the maximum amount specified in the Policy Schedule

2. The maximum amount We will pay is specified in the Policy Schedule

Section 21: Trip Curtailment

When we will pay

You can claim if You have to curtail the Trip Overseas during the Period of Insurance because:

1. You are unable to complete Your intended Trip while Your ticket or tour is still valid because You or a Special Person suffers Injury or Sickness and a Medical Practitioner has certified in writing that You or a Special Person is unfit to continue the Trip; or

2. You have to return to Your home in Singapore because of the unexpected death, sudden

Serious Injury or Serious Sickness of a Special Person; or

3. of Natural Disaster at the travel destination; or

4. of an unexpected outbreak of strike or riot at the travel destination You are visiting; or

5. of an outbreak of Infectious Disease at the travel destination You are visiting; or

6. of a quarantine order upon medical advice

What we will pay

We will pay for the pro-rata amount of the prepaid cost for each complete day of the planned Trip lost which is not recoverable from the travel agent or transport carrier.

We will also reimburse for any additional expenses of accommodation of up to a 3-star hotel class, land, sea, and air transportation charges equivalent to an economy class, administrative charges imposed by the airline, and/or travel agent incurred as a result of this trip curtailment.

When we will not pay

We will not pay if the Trip is curtailed because:

1. You change Your mind about continuing the Trip; or

2. of the negligence or fault of the travel agent; or

3. You are aware or ought to be aware of any circumstances which could lead to possible curtailment of the Trip prior to embarking on the Trip

Limits on what we will pay

1. The maximum amount We will pay under Section 22–Trip Curtailment as a result of an outbreak of Infectious Disease is 20% of the maximum amount specified in the Policy Schedule

2. The maximum amount We will pay is specified in the Policy Schedule

You cannot claim under both Sections 22 and 24 in respect of the same event.

Section 22: Trip Rearrangement

When we will pay

You can claim if You have to curtail the Trip Overseas during the Period of Insurance because:

1. You are unable to complete Your intended Trip while Your ticket or tour is still valid because You or a Special Person suffers Injury or Sickness and a Medical Practitioner has certified in writing that You or a Special Person is unfit to continue the Trip; or

2. You have to return to Your home in Singapore because of the unexpected death, sudden Serious Injury or Serious Sickness of a Special Person; or

3. of Natural Disaster at the travel destination; or
4. of an unexpected outbreak of strike or riot at the travel destination You are visiting; or

5. of an outbreak of Infectious Disease at the travel destination You are visiting; or
6. of a quarantine order upon medical advice

What we will pay

We will pay for the reasonable traveling and hotel expenses incurred by the same Insured Person to return to the place or country to continue the remaining original Overseas Trip which was curtailed provided the rearrangement to return is within thirty (30) days from the curtailment date and the replacement Trip must follow the same itinerary of the curtailed Trip.

When we will not pay

We will not pay if the Trip is curtailed because:

1. You change Your mind about continuing the Trip; or

2. of the negligence or fault of the travel agent; or

3. You are aware or ought to be aware of any circumstances which could lead to possible curtailment of the Trip prior to embarking on the Trip

Limits on what we will pay

1. We will pay for accommodation of up to a 3-star hotel class and land, sea and air transportation charges equivalent to an economy class incurred as a result of this trip rearrangement

2. The maximum amount We will pay is specified in the Policy Schedule

Section 23: Trip Disruption

When we will pay

You can claim for disruption of the Trip if You or the Special Person who is also insured by Us is hospitalized in an Overseas Hospital for more than five (5) days.

What we will pay

We will pay for the pro-rata amount of the prepaid cost for each complete day of the planned Trip lost which is not recoverable from the travel agent or transport carrier.
We will also reimburse for any additional expenses of accommodation of up to a 3-star hotel class, land, sea, and air transportation charges equivalent to an economy class, administrative charges imposed by the airline, and/or travel agent incurred as a result of this trip disruption.

Limits on what we will pay

The maximum amount We will pay is specified in the Policy Schedule.

You cannot claim under Sections 24 and 22 in respect of the same event.

Section 24: Travel Delay

When we will pay

We will pay if:

1. Your scheduled transport departure is delayed for each full six (6) consecutive hours or more while You are Overseas or departing from Singapore; and

2. the cause of the delay is due to Natural Disaster at the travel destination, adverse weather condition, mechanical breakdown or derangement or structural defect of the conveyance You have arranged to travel on, or strike or other job action by the employees of the transport provider

You can only claim for Travel Delay if:

1. You give us written proof of the delay from the transport provider stating the hours of delay and the reasons for such delay; and

2. Your claim is not excluded under General Exclusions

What we will pay

If Your scheduled transport departure is delayed at Your scheduled destination Overseas or in Singapore, We will pay the amount as specified in Policy Schedule for each full six (6) consecutive hour period of delay.

What we will not pay

We will not pay if the cause of delay is due to:

1. Your failure to check in on time according to Your itinerary; or

2. the negligence or fault of the travel agent

Limits on what we will pay

The maximum amount We will pay is specified in the Policy Schedule.

The maximum amount We will pay for delay in Singapore is S$200.

You cannot claim under Sections 25 and 26, or Sections 25 and 27 in respect of the same event.

Section 25: Travel/Flight Misconnection

When we will pay

We will pay if:

1. You miss Your confirmed and connecting onward scheduled conveyance at the transfer point as a result of the late arrival of Your confirmed and incoming scheduled conveyance; and

2. there is no alternative onward conveyance available to You within six (6) consecutive hours upon Your arrival

You can only claim if

1. You give us written proof of the Flight Diversion from the transport provider stating reason(s) and the numbers of hours of delay.

2. Your claim is not excluded under General Exclusions

What we will pay

We will pay the amount as specified in the Policy Schedule for each full six (6) consecutive hours of delay.

What we will not pay

We will not pay if the cause of the traveling/flight misconnection is due to:

1. Your failure to check in on time according to Your itinerary; or

2. the negligence or fault of the travel agent

Limits on what we will pay

The maximum amount We will pay is specified in the Policy Schedule.
You cannot claim under Section 25 and 27 in respect of the same event.

Section 26: Flight Diversion

When we will pay

If the scheduled flight in which You are traveling in is diverted due to:

1. adverse weather conditions; or

2. mechanical breakdown or derangement or structural defect of the air conveyance, which prevents You from continuing Your Trip as scheduled and You are delayed from arriving at Your planned destination by at least six (6) consecutive hours.

You can only claim if You give us written proof of the Flight Diversion from the transport provider stating reason(s) and the numbers of hours of delay.

What we will pay

We will pay the amount as specified in the Policy Schedule for each full six (6) consecutive hours of delay at Your planned destination.

Limits on what we will pay

The maximum amount We will pay is specified in the Policy Schedule.
You cannot claim under Section 25 and 27 in respect of the same event.

Section 27: Travel Overbooking

When we will pay

We will pay for accommodation, meal and travel expenses while You are Overseas if:

1. You cannot board Your intended scheduled transport due to overbooking; and

2. You have a confirmed ticket

You can only claim for these expenses if:

1. they are not recoverable from the transport provider or travel agent; and
2. they are necessarily incurred while on a Trip during the Period of Insurance; and
3. You provide us with written proof from the transport provider; and
4. You provide us with official receipts of the expenses

What we will pay

We will reimburse You for the reasonable accommodation, meal and travel expenses.

What we will not pay

We will not pay if the flight overbooking is due to the negligence or fault of the travel agent.

Limits on what we will pay

The maximum amount We will pay is specified in the Policy Schedule.

Section 28: Baggage Delay

When we will pay

We will pay for the amount as specified in the Policy Schedule if Your checked-in baggage has been delayed, misdirected or temporarily misplaced by the transport provider while You are on a Trip during the Period of Insurance or upon Your return to Singapore at the end of the Trip.

You can only claim for these costs if:

1. Your baggage is delayed while Overseas; and
2. Your baggage is not returned to You within six (6) consecutive hours upon Your arrival at the airport, seaport, transport terminal of the scheduled destination of the Trip; or
3. Your baggage is delayed upon return to Singapore; and
4. Your baggage is not returned to You within six (6) consecutive hours upon arrival at the Singapore Airport

You can only make a claim if You give us written proof of the delay from the transport provider stating the hours of delay.

What we will pay

If Your baggage is delayed at Your scheduled destination Overseas or upon Your return to Singapore, We will pay up to the amount as specified in the Policy Schedule for each full six (6) consecutive hour period of delay.

Limits on what we will pay

The maximum amount We will pay is specified in the Policy Schedule.

The maximum amount We will pay for delay in Singapore is S$200.

You cannot claim under both Sections 29 and 30 in respect of the same event.

Section 29: Loss of or Damage to Baggage and Personal Effects

When we will pay

We will pay You if Your baggage and personal effects that You:

1. take with You on Your Trip; and/or
2. buy on Your Trip Overseas are lost, damaged or stolen

You can only claim for loss of or damage to Your baggage and personal effects if:

1. the loss or damage is caused by an Accident; and

2. the loss or damage occurs while You are on a Trip Overseas during the Period of Insurance; and

3. You have made a report to the Police or Local Government Authority or a responsible officer of the transport provider within twenty four (24) hours of a loss becoming known to You; and

4. You provide Us with a written copy of that report; and

5. You give Us official receipts for the purchases You have made

Claims arising from loss or damage to Your baggage or personal effects whilst in the custody and care of the transport &/or service provider must be made to the transport &/or service provider first. Any payment under this Policy shall only be made upon proof of compensation received from the transport or service provider or where such compensation is denied, proof of such denial.

What we will pay

Repair

If We agree to pay Your claim under this Section, We will pay for the cost of repairing those items which can be Economically Repaired.

"Economically Repaired" means that it costs less to repair the item than to replace it.

Replacement

If the item cannot be Economically Repaired, We may choose to either:

1. get You a replacement item; or

2. pay You the amount it would cost Us to replace the item on a depreciated basis

Any Depreciation We apply will be based on the age and condition of the item. We will not apply Depreciation to items which are less than twelve (12) months old.

"Depreciation" means the accounting process We use to work out the reduction in the value of Your property because of its age and condition.

Items which form part of a set

Where the item forms part of a set or pair, We will only pay the replacement value of the item that is lost, damaged or stolen. We will not pay for the cost of replacing the entire set or pair. "Golfing Equipment" shall include Golf Clubs and Golf Bags.

What we will not pay

We will not pay for loss of or damage to Your baggage and personal effects due to:

1. wear and tear or gradual deterioration or depreciation; or

2. insects, moths or vermin; or

3. mechanical or electrical breakdown or derangement; or

4. defective materials or craftsmanship; or

5. any process of alteration, cleaning or restoration; or

6. confiscation, nationalization, requisition or willful destruction by any government, public, municipal, local or customs authority

Further, We will not pay for loss of or damage to the following property:

1. cash, bank or currency notes, cash cards, credit cards, debit cards, stored value cards or checks of any kind; or

2. jewelery and watches not carried in Your hand baggage or not under Your personal supervision or the supervision of Your Traveling Companion; or

3. contact or corneal lenses; or

4. stamps of any kind, manuscripts and documents of any description, medals, coins,

bonds, securities, travelers' samples or camping equipment; or

5. works of art, antiques, curios, or musical instruments; or

6. any glassware, fragile or brittle items; or

7. household furniture, sporting equipment such as diving apparatus, skiing apparatus, etc; or

8. crockery, china, manuscripts or documents of any description, or data recorded on tapes, discs or otherwise; or

9. motor vehicles including their accessories, motorcycles, bicycles and their accessories, boats, motors, or any other mode of conveyance; or

10. animals, or

11. items that were sent in advance, or mailed or shipped separately

12. Personal Portable Business Equipment covered under Section 31 –Loss of or Damage to Personal Portable Business Equipment

Exclusions applicable to Golfing Equipment

We shall not be liable for:

1. loss of or damage to golf balls and clubs whilst actually in the course of play or practice; or

2. loss or damage due to wear and tear or damage due to any process of repair or while being worked upon resulting there-from

Limits on what we will pay

1. The maximum amount We will pay for each item, or set or pair of items is S$1,000

2. The maximum amount We will pay under this Section is specified in the Policy Schedule

You cannot claim under both Sections 29 and 30 in respect of the same event.

Section 30: Loss of or Damage to Personal Portable Business Equipment

When we will pay

We will pay You if the Personal Portable Business Equipment that You:

1. take with You on Your Trip; and/or

2. buy on Your Trip Overseas is lost, damaged or stolen.

You can only claim for loss of or damage to the Personal Portable Business Equipment if:

1. the loss or damage is caused by an Accident; and

2. the loss or damage occurs while You are on a Trip Overseas during the Period of Insurance; and

3. You have made a report to the Police or Local Government Authority or a responsible officer of the transport provider within twenty four (24) hours of a loss becoming known to You; and

4. You provide Us with a written copy of that report; and

5. You give Us official receipts for the purchases You have made

Claims arising from loss or damage to Your baggage or personal effects whilst in the custody and care of the transport &/or service provider must be made to the transport &/or service provider first. Any payment under this Policy shall only be made upon proof of compensation received from the transport or service provider or where such compensation is denied, proof of such denial.

What we will pay

Repair

If We agree to pay Your claim under this Section, We will pay for the cost of repairing those items which can be Economically Repaired.
"Economically Repaired" means that it costs less to repair the item than to replace it.

Replacement

If the item cannot be Economically Repaired, We may choose to either:

1. get You a replacement item; or

2. pay You the amount it would cost Us to replace the item on a depreciated basis

Any Depreciation We apply will be based on the age and condition of the item. We will not apply Depreciation to items which are less than twelve (12) months old.

"Depreciation" means the accounting process We use to work out the reduction in the value of Your property because of its age and condition.

Items which form part of a set

Where the item forms part of a set or pair, We will only pay the replacement value of the item that is lost, damaged or stolen. We will not pay for the cost of replacing the entire set or pair.

What we will not pay

We will not pay for loss of or damage to the Personal Portable Business Equipment due to:

1. wear and tear or gradual deterioration or depreciation; or

2. insects, moths or vermin; or

3. mechanical or electrical breakdown or derangement; or

4. defective materials or craftsmanship; or any process of alteration, cleaning, restoration or repair; or

5. confiscation, nationalization, requisition or willful destruction by any government, public, municipal, local or customs authority

Further, We will not pay for loss of or damage to the Personal Portable Business Equipment if they were sent in advance, mailed or shipped separately.

Limits on what we will pay

1. The maximum amount We will pay for each item, or set or pair of items is S$1,000

2. The maximum amount We will pay under this Section is specified in the Policy Schedule

You cannot claim under both Sections 29 and 31 in respect of the same event.

Section 31: Loss of Personal Money & Travel Document

When we will pay

We will pay for Your loss of cash/money, bank or currency notes, travelers' checks and personal travel documents while You are on a Trip Overseas during the Period of Insurance if:

1. they were stolen; or

2. they were taken from You by force, by violent means, or by threat of violence; or

3. due to Natural Disaster at the travel destination

You can only make a claim if:

1. You make a report to the Police or Local Government Authority within twenty four (24) hours of becoming aware of the loss or theft; and

2. You provide us with a written report from the Police or Local Government Authority; and

3. You have taken all reasonable precautions to prevent the loss or theft; and

4. You have taken all reasonable steps to minimize Your loss

What we will pay

We will pay for:

1. Your loss of cash, bank or currency notes
2. the cost of replacing Your travelers' checks
3. the cost of replacing Your travel documents including the additional travel and hotel accommodation expenses necessarily incurred to replace lost travel documents

What we will not pay

We will not pay for loss or damage to cash cards, stored value cards, or cards of similar nature.

Limits on what we will pay

The maximum amount We will pay is specified in the Policy Schedule.

The maximum amount We will pay for loss of personal money is limited to S$500.

Section 32: Employee Replacement Benefit

When we will pay

When the Insured sends a substitute employee to complete Your work duties if during the Overseas Trip:

1. You suffer Injury or Sickness and a Medical Practitioner has certified in writing that You are unfit to continue the Trip; or
2. You encounter the unexpected death, sudden Serious Injury or Serious Sickness of a Special Person

What we will pay

We will indemnify the Insured in respect of all reasonable transportation costs necessarily incurred for sending a substitute employee to complete Your work duties. Such costs shall be limited to economy airfare, travel and accommodation expenses for transportation of the substitute employee.

Limits on what we will pay

The maximum amount We will pay is specified in the Policy Schedule.

Section 33: Bail Bond Facility

When we will pay

If You have been arrested for a bailable offence while Overseas, We will refer You to a bail bond provider. However, this service shall be subjected to lawyers' availability in the country which You have been arrested.

If We agree to advance You the bail bond, the amount will be considered a loan to You and You must undertake to repay Us within sixty (60) days from the date of payment.

The maximum amount We will pay is specified in the Policy Schedule.

Section 34: Hijack Benefit

When we will pay

We will pay You if:

1. the Common Carrier which You are traveling on while on a Trip during the Period of Insurance is Hijacked; and
2. the Hijack continues uninterrupted for at least twelve (12) hours

You can only make a claim if You give us written proof of the Hijack from the transport provider stating the number of hours of the Hijack.

What we will pay

We will pay You an allowance specified in the Policy Schedule for each twelve (12) hour period of Hijack.

Limits on what we will pay

The maximum amount We will pay is specified in the Policy Schedule.

"**Hijack**" means any seizure, or exercise of control by force or violence by threat of force or violence and with wrongful intent.

Section 35: Quarantine Following Infectious Diseases

When we will pay

We will pay when You are placed under quarantine by the government or relevant health authority(ies) as a result of close contact with confirmed cases of an infectious disease which requires quarantine whilst on a Trip Overseas or within 7 days upon returning to Singapore

What we will pay

We will pay a daily allowance for each complete day of quarantine as certified by the government or relevant health authority, up to a maximum amount as specified in the Policy Schedule.

Section 36: Automatic Extension

If You are unable to return to Singapore while on a Trip Overseas within the Period of Insurance, because:

1. a Medical Practitioner advises You in writing to suspend Your Trip due to an Accident or a medical condition; or

2. the transport on which You are booked to travel to Singapore is delayed as a result of circumstances outside Your control; We will extend the Period of Insurance of Your Trip for a period of seven (7) days that is reasonably necessary to allow You to complete Your Trip. No additional premium will be charged for this extension

Extension

This Policy shall extend to cover the following subject to the terms and conditions of the Policy:

1. **Unscheduled Flight**
   Covers against Accidental death or Injury whilst You are travelling as a passenger in a properly licensed private aircraft and/or helicopter excluding whilst onboard military aviation.

2. **Home Leave**
   Covers an Overseas Trip to Your Home Country whilst on temporary leave from Your employment duties up to maximum of 30 days and duly approved by the Insured. This does not include any travel for personal vacation during Your Home Leave.

3. **Leisure Trip Extension**
   Subject to additional premium payable, Policy is extended to cover You for Leisure Trip up to maximum of 90 days per trip.

General Exclusions

Please remember that these general exclusions apply to all Sections of this Policy.

We will not pay claims arising from any loss, Injury, damage or legal liability arising directly or indirectly from:

1. any Pre-Existing Condition including congenital anomalies suffered by You; or

2. treatment arising from stress, anxiety, depression, nervous, emotional, psychiatric and mental conditions or disorder; or

3. intentional self-injury, suicide or attempted suicide while sane or insane, wilful exposure to danger (other than in an attempt to save human life); or

4. the use of alcohol or drugs not prescribed by a Medical Practitioner; or

5. sexually transmitted diseases, HIV (Human Immunodeficiency Virus) or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) or any mutant derivative or variations or their complications; or

6. contraceptions, childbirth, pregnancy, miscarriage, abortion or any complications following therefrom; or

7. any expenses in respect of treatment or operation undertaken as a preventive measure e.g. vaccination, circumcision, inoculations and the like; or

8. You proceeding with the Trip despite being certified by a Medical Practitioner to be unfit for travel; or

9. travel to or within and/or transit through any of the following countries: Afghanistan, Belarus, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Lebanon, Myanmar, North Korea, Russia, Sudan, Syria, Venezuela, Crimea, Donbas – Donetsk, Kherson, Luhansk and Zaporizhzhia regions, Ukraine; or

10. any event including strike, riot or civil commotion, health threatening situations, Natural Disasters that were publicized by the mass media or through travel advisory issued by any authority unless the Policy was taken up prior to date of publication or advisory; or

11. any event that occurs during any period of Your Trip in which You do paid work unless the paid work is for Your usual employer in Singapore and that such paid work is engaged in professional, administrative, managerial, clerical and non-manual work solely in offices or similar non-hazardous places; or

12. any event that occurs during any period of Your Trip in which You are engaged in the following activities related to:
    a) manual or hazardous work of any nature

    b) testing or repair of any kind of conveyance

    c) offshore activities like diving, oil-rigging or mining

    d) aerial photography activities

    e) handling of explosives, ammunition or firearms; or

13. declared or undeclared war, invasion, act of foreign enemy, hostilities or war-like operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, or theft of property as a result of any of these (Not applicable to Section 2); or

14. any claim(s) in any way caused or contributed to by Terrorism involving the use or release or the threat of any Nuclear weapon or device or Chemical or Biological agent–Applicable to only Section 15, 16 & 19; or

15. radioactivity or the use, existence or escape of any nuclear fuel, nuclear material, nuclear weapon or nuclear waste; or

16. any of Your illegal or unlawful acts or confiscation, detention, destruction by customs or other authorities; or

17. any of Your physical impairments or deformities; or

18. any prohibition or regulations of any government; or

19. Your engagement or involvement in naval, military or air force service or operations; or

20. Your participation in Extreme Sports/Activities including but not limited to deep sea diving utilizing hard helmet with air hose attachments, canoeing/kayaking /white water rafting grade 4 or above, hunting, caving, potholing, off-piste skiing, bungee jumping, outdoor rock climbing, mountaineering or climbing necessitating the use of climbing equipment, guides or ropes; or

21. Expeditions, trekking/hiking above 3,000 meters; or

22. scuba diving unless
    a) You hold a PADI (or similar recognized qualification) and diving up to the depth as specified under Your PADI certificate but no deeper than thirty (30) meter and not alone or

    b) You are diving with a qualified scuba diving instructor up to the depth no deeper than thirty (30) meters; or

23. motor rallies, any kind of speed contest, trials or racing other than on foot; or

24. motorcycling unless You hold a motorcycle license recognized by the country You are traveling in and provided that You wear a helmet at all times whilst motorcycling and abide by all applicable road laws of that country, but always excluding motorcycle racing; or

25. Your participation in any professional sports or any sporting activities where You would or could earn or receive remuneration, donation, sponsorship, award, certificate or financial rewards of any kind; or

26. Your failure to take all reasonable efforts to safeguard Your property or to avoid Injury or minimize any loss under the Policy; or

27. You flying and taking part in aerial activities as an aircrew or cabin crew or for the purpose of any trade or technical operation in or on the aircraft except as a fare-paying passenger in a properly licensed aircraft operated by a licensed commercial air carrier or recognized charter company; or

28. any unexplained loss or mysterious disappearance

29. Any Infectious Diseases which are announced or classified as a pandemic or epidemic by the World Health Organisation (WHO) and health authority of Singapore. The coverage under Your Policy will cease immediately from the date of the announcement, and will restore when the pandemic or epidemic announcement or classification by the World Health Organisation (WHO) or health authority of Singapore is lifted

We will also not pay claims:

1. for medical expenses incurred for continuing treatment including medication You began taking before You bought this insurance; or

2. for medical expenses incurred for the purpose of seeking treatment overseas; or

3. for medical, Hospital or dental expenses incurred after You return to Your home in Singapore (except those recoverable under Section 10) or for any Injury or Sickness that recurs after Your Policy expires; or

4. for consequential loss of any kind including loss or enjoyment or any financial loss not specifically covered by this Policy

Sanction Limitation and Exclusion Clause

This Policy shall not be deemed to provide any cover or benefit, or pay any claim, to the extent that the provision of such cover or benefit or payment of such claim would expose the Company to any sanction, prohibition or restriction under the United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America or any jurisdiction applicable to the Company.

Cancelation and Refund

1. If You cancel Your Policy at any time, We will refund You the premium You paid subject to the following short period rates below.

Cancelation of Policy	Refund
Within 1 to 6 months	50%
Between 7 to 9 months	15%
After 9 months	0%

2. If We cancel Your Policy at any time by written notice to the address shown in the Policy, We will refund You a pro-rata portion of the premium for the days the Policy has been effective.

If You cancel Your Policy and We have agreed to pay any claim under the Policy or there has been an occurrence of any event for which may be payable under the Policy, there will be no refund of the premium You have paid.

Making a Claim

Upon the happening of any event giving rise or likely to give rise to a claim under this Policy, You or Your legal personal representative shall as soon as possible after Your return to Singapore or within thirty (30) days of the end of Your Trip:

1. render us a fully completed claim form; and
2. make available to us at Your expense all relevant information We ask for (this may include official receipts, reports, certificates and other written or photographic evidence We may require to help prove Your claim); and
3. You or Your legal personal representative must not admit, deny or negotiate any possible claim without Our written consent

In the event of death, We reserve the right to arrange for a post mortem examination where this is not forbidden by law or religious belief. We shall bear the expenses incurred for such examinations, unless the claim is proved to be invalid, in which case We shall be entitled to recover all the expenses so incurred from You.

Under Sections 30, 31 and 32, You must report the loss to the relevant authority such as the Police or Local Government Authority or the Transport Provider or Singapore Embassy overseas and furnish Us with a written statement or report from such authority when available. If You fail to obtain the statement or report due to circumstances beyond Your control, You must notify Us or call our Liberty Helpline immediately and within twenty-four (24) hours of reaching Singapore, You must make a Police report of the loss and provide us with that report.

When we may refuse to pay a claim

We may refuse to pay a claim if:

1. You fail to advise Us of anything that is expected under Your duty of disclosure; or
2. You make any untruthful statement intentionally; or
3. You commit a fraud; or
4. You do not take reasonable precautions to protect Your property; or
5. You fail to make available to Us the documents and information We need to help

Us decide on any amount We may pay You; or

6. You make any offer of settlement or payment, or in any other way admit liability without Our agreement

General Conditions

1. Terms and Conditions

Payment of any Section under this Policy is subject to the definitions, exclusions and all other terms and conditions of this Policy. In addition, please be aware that:

a) You must be permanently residing in Singapore; and

b) You must not be over the age of seventy five (75) at the time when You take up the Policy; and

c) the insurance coverage is limited to a maximum of one hundred and twenty (120) days for any one Trip; and

d) at the commencement of the Trip, You must be fit to travel and not aware of any circumstances which could lead to cancelation, curtailment or disruption of the Trip; otherwise any claim will not be payable; and

e) if You engage in any occupation which presents a greater risk exposure than the occupation disclosed in the proposal for this Policy without notifying Us and obtaining written agreement to the amendment of the Policy (subject to additional premium payable), We shall not pay any claim in respect if any Injury arising out of or in the course of such occupation; and

f) You are only insured if the Policy You buy covers You for the country in which the claim occurs unless You provide Us with evidence to show You are in that country solely for the purpose of transit and You remain within the transit area of the airports; and

g) there are limits on the amounts We will pay You in the event of a claim and these limits are specified in the Policy Schedule; and

h) We will not pay You for claims which arise out of or in connection with items which are listed under General Exclusions; and

i) all claims payment shall be made to the Insured with exception to Section 15, 16, 17, 20 & 34. Any receipt by the Insured or Insured Person shall be a valid discharge to Us; and

j) if You are insured under more than one travel insurance policy underwritten by Us for the same Trip, We will only be liable for the policy which provides the highest benefit level; and

k) if any claim made under this Policy is covered by any other policy of insurance, medical or health scheme or Act of Parliament, We shall not be liable to pay under this Policy except for the excess beyond the amount payable under such other policy of insurance, medical or health scheme or Act of Parliament. This condition shall not apply to Section 1 and 2 where the benefit shall be paid in addition to any other insurance benefits for which You are entitled to; and

l) The total compensation payable in respect of death, disablement or burns occurring whilst a number of Insured Persons are together shall not exceed S$10,000,000 per conveyance. In the event the aggregate compensation should exceed S$10,000,000 the conveyance limit amount shall be

apportioned among the Insured Persons subject to maximum of the sum insured of each Insured Person

2. Governing Law

This Policy shall be governed by and be interpreted in accordance with the laws of Singapore, Malaysia or Brunei and subject to the jurisdiction of the courts of these countries in the event of any dispute.

3. Fraud

If any claim under this Policy shall be in any respect fraudulent or if any fraudulent means or devices are used by You or on Your behalf to obtain any benefit under this Policy, all benefits shall be forfeited.

4. Exaggerated and/or Inflated Claims

We will have no liability to pay any benefits under this Policy if You make any claim that is fraudulent or exaggerated or make any false declaration or statement in support of a claim. The Company reserves the right to recover from You any amounts that may have already been paid out.

5. Notice of Trust or Assignment

We will not accept or be affected by notice of any trust assignment or the like which relates to this Policy.

6. Interest

The benefit amounts payable is non-interest bearing.

7. Arbitration

Any dispute or difference arising between Us and the policyholder as to the amount payable by Us upon the happening of any event shall be referred for Arbitration to a sole Arbitrator by the concurrence of the parties, and in the event of non-concurrence, each party shall respectively appoint an Arbitrator and the Arbitrators shall be at liberty to appoint an Umpire, provided always that the terms of reference shall be entered into in writing, and the making of an award pursuant to the arbitration shall be a condition precedent to any right of action against Us under this Policy.

8. Subrogation

We are entitled to take over and conduct the defence or settlement of any third party claims at Our discretion. We are also entitled to use Your name to enforce rights against any other person after cover has been effected and a claim has been made.

9. Right to Review, Reinstate or Cancel Policy

We reserve the right to reduce the limits, increase premium or eliminate coverage and decline renewal of this Policy with a thirty (30) days' prior written notice, mailed or delivered to the Insured at the address shown in the Policy. For changes made to the Policy, We will deem it to be accepted by the Insured if no correspondence is received within this notice period.

10. Contracts (Rights of Third Parties) Act 2001

A person or company who is not a party to this Policy has no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any terms of this Policy but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

11. Premium Payment Warranty (Corporate)

a) Notwithstanding anything herein contained but subject to clause b hereof, it is hereby agreed and declared that if the period of insurance is sixty (60) days or more, any premium due must be paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) within sixty (60) days of the:

i) inception date of the coverage under the Policy, Renewal Certificate or Cover Notes

ii) Effective date of each Endorsement, if any issued under

the Policy, Renewal Certificate or Cover Note

b) In the event that any premium due is not paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) within the 60-day period referred to above, then:

i) the cover under the Policy, Renewal Certificate, Cover Note or Endorsement is automatically terminated Immediately after the expiry of the said sixty (60) day period

ii) the automatic termination of the cover shall be without prejudice to any liability incurred within the said sixty (60) day period; and

iii) the Company shall be entitled to a pro-rata time on risk premium subject to a minimum of S$25.00

c) If the period of insurance is less than sixty (60) days, any premium due must be paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) within the period of insurance.