

COLUMBUS TRAVEL INSURANCE

	Summary of Benefit	Limits of liability in Singapore \$
	Core Benefit	
Section 1A	Medical Expenses *	S\$100,000 (Adult) S\$50,000 (Child)
Section 1B	Evacuation	Unlimited
Section 1C	Repatriation	Unlimited
Section 2	Personal Accident	S\$150,000 (Adult) S\$50,000 (Child)
Section 3	Trip Cancellation *	S\$5,000
Section 4	Travel Documents & Personal Money *	S\$2,500
Section 5	Personal Liability	S\$500,000
	Optional Benefit - Package A	Travel Extension
Section 6A	Travel Delay	S\$500
Section 6B	Baggage & Personal Effects *	S\$3,000
Section 6C	Baggage Delay	S\$500
	Optional Benefit - Package B	Golf Extension
Section 7A	Golf Baggage	S\$1,500
Section 7B	Golf Equipment	S\$500
Section 7C	Loss of Green Fees	S\$400
	Optional Benefits - Package C	Excess Waiver
Section 8	Excess Waiver (Applicable to Medical Expenses , Trip Cancellation, Baggage & Travel Documents.)	S\$100

CD 01/11

- *Excess of \$100 is applicable.
- The Summary of Benefits is subject to the terms, conditions and exclusions contained in the Policy document, which is attached herewith.

You agree that We are not liable to make any payments for liability under any coverage sections of this Policy or make any payments under any extension for any loss or claim arising in, or where You or any beneficiary under the Policy is a citizen or instrumentality of the government of, any country against which any laws and/or regulations governing this Policy and/or Us, our parent company or our ultimate holding entity have established an embargo or other form of economic sanction which have the effect of prohibiting Us from providing insurance coverage or transacting business with or otherwise offering economic benefits to You or any other beneficiary under the Policy. You further agree that no benefits or payments will be made to any beneficiary who is declared unable to receive economic benefits under the laws and/or regulations governing this Policy and/or Us, our parent company or our ultimate holding entity.

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 and specifically endorsed on the Policy Schedule while the Policy is still in force. The period of insurance is stated in the Policy Schedule.

PART I – POLICY DEFINITIONS

- 1) **ACCIDENT** means a sudden, unforeseen and fortuitous event that result in You suffering bodily injury resulting in death or disablement, solely and independently of any other causes.
- 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 zero-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 Acquired Immune Deficiency Syndrome.
- 3) **AIR TRAVEL** means riding as a passenger (not as an operator or crew member) in or on, boarding or alighting from a properly licensed private and/or commercial airline common carrier.
- 4) **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 Act of Terrorism. Act of Terrorism also includes any act, which is verified or recognised by the (relevant) government as an act of terrorism.
- 5) **CHILD** shall mean an unmarried person not older than 18 years of age or up to age 23 years of age if the person is studying full-time in a recognized institution of higher learning.
- 6) **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.
- 7) **COUNTRY OF ORIGIN / HOME COUNTRY** means any country to which You are granted rights of citizenship or permanent residence by the respective governmental authorities.
- 8) **GOLFING EQUIPMENT** means golf clubs and golf bags.
- 9) **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 Physicians 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.
- 10) **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 means a continuous 24 hour period for which the Hospital makes a charge for room and board for the treatment of Injury or Sickness.
- 11) **INJURY** means bodily Injury which You sustain during the period of insurance and is caused by an Accident solely and independently of any other causes within 90 days from the date of such Accident.
- 12) **INSURED PERSON(S)** in respect of an Individual Plan means the person(s) named in the Policy Schedule as the Insured(s); in respect of a Family Plan means the person(s) stated in paragraph 6 of Part IV – General Conditions.
- 13) **JEWELLERY** mean objects such as rings, bracelets, brooches, necklaces, bangles, ear rings, lockets that are worn on the body as decoration which have inclusions of precious metals i.e. gold and silver with precious stone or semi-precious stones.
- 14) **LAPTOP COMPUTER** means the complete laptop computer including accessories or attachments that come as standard equipment with the laptop. Any handheld computers or devices are excluded from this category.
- 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) are 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) **MEDICAL EXPENSES** mean expenses incurred overseas within 90 days of sustaining Injury or Sickness which You paid to a legally Medical Practitioner, Hospital and/or ambulance service 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.
- 20) **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.
- 21) **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.
- 22) **POLICY SCHEDULE** means the Policy Schedule attached to and forms part of the Policy
- 23) **PRE-EXISTING MEDICAL CONDITION** means any condition for which You received medical treatment, diagnosis, consultation or prescribed drugs within a 12-month period preceding the effective date of the Policy; or for which medical advice or treatment was recommended by a Medical Practitioner within a 12-month period preceding the effective date of the Policy.
- 24) **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.
- 25) **PUBLIC TRANSPORT** means any regularly scheduled mode of transportation provided and operated by a duly licensed carrier and meant for the local public interest to move around and which is recognised by respective countries (bus, ferry, hovercraft, hydrofoil, ship, train, tram or underground train). This excludes all modes of transportation that are chartered or arranged as part of a tour; even if the services are regularly scheduled. Common Air Carrier is in this Policy treated as Public Transport.
- 26) **RELATIVE** refers to Your spouse, child, parent, parent-in-law, grandparent, grand parent-in-law, great-grandparent, great-grandparent-in-law, grandchild, brother, sister, niece, nephew, aunt or uncle.
- 27) **SERIOUS INJURY OR SERIOUS SICKNESS** whenever applied to You is one which requires treatment by a Medical Practitioner and which results in You being certified by that Medical Practitioner as unfit to travel or continue with Your original Trip. When applied to the immediate family member, it means Injury or Sickness certified as being dangerous to life by a Medical Practitioner and which results in Your discontinuation or cancellation of Your Trip.
- 28) **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 pre-existing and the nature of the Sickness is not excluded from this Policy.

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- 29) **SUMMARY OF BENEFITS** means a list of the core benefits and optional benefits which sets out the limits of liability, and which is attached to this Policy.
- 30) **TOTAL DISABLEMENT** means Injury of a Permanent nature which solely and directly totally disables and prevents You from attending to any business, occupation of any and every kind or if You have no business or occupation, from attending to Your usual duties.
- 31) **TRAVEL COMPANION** means a person who has travel bookings to accompany You on the Trip.
- 32) **TRIP** means a journey which You undertake and commencing 3 hours before the time You leave Your permanent place of residence or office for a direct journey to the place of embarkation in Singapore and to the intended destination(s) overseas and ceases on whichever of the following occurs first:
- The expiry of the period of insurance specified in the Policy;
 - You return to Your permanent place of residence;
 - Within 3 hours of the time of arrival in Singapore.
- 33) **VALUABLES** mean articles of gold, silver or other precious metal jewellery, furs and precious or semi-precious gems.
- 34) **WAR** means war, whether declared or not, or any warlike activities including use of military force by an sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.
- 35) **We or Our or Us** means Chartis Singapore Insurance Pte. Ltd.
- 36) **You or Your** means You

PART II - COVERAGE
EMERGENCY MEDICAL EXPENSES & ASSISTANCE

SECTION 1A - MEDICAL EXPENSES

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

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

- If prior medical treatment has not been sought overseas, You must seek medical treatment in Singapore within one week of the date of return to Singapore. From the date of first treatment in Singapore, You have up to a maximum of 21 days to continue medical treatment in Singapore or up to a maximum 5% of the limit specified in the Summary of Benefits, whichever occurs earlier.
- If medical treatment had already been sought overseas, You have up to a maximum of 21 days of the date of return to Singapore to continue medical treatment in Singapore or up to a maximum 5% of the limit specified in the Summary of Benefits, whichever occurs earlier.

N.B. In no event will the total of the Medical Expenses incurred both overseas and in Singapore exceed the limit specified

If You are entitled to a refund of all or part of the expenses from any person or any other source, We will only pay the amount of Medical Expenses over and above the refunded amount up to the applicable limits subject to an excess of S\$100 payable by you for each and every claim submitted unless the optional benefit "Excess Waiver" is applicable and endorsed on the Policy Schedule

	Maximum Benefit (S\$)
Insured Person	\$100,000
Insured Child	\$50,000

EXCLUSIONS

We will not pay for any loss:-

- Pregnancy or childbirth, and or any injury or sickness associated with pregnancy or childbirth.

SECTION 1B - 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 for medical treatment, or to return You to Singapore, Travel Guard, or the authorised representative, will arrange for the evacuation utilising 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 the Summary of Benefits.

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

- 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.
- 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 this exclusion in the event that You or Your Travel Companion cannot for reasons beyond Your control to notify Travel Guard during an emergency medical situation.

In any event, We reserve the right to reimburse You only for those expenses incurred for service which Travel Guard would have provided under the same circumstances and up to the limit specified in the Summary of Benefits.

SECTION 1C – REPATRIATION OF REMAINS

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. We will pay Travel Guard directly the covered expenses for such repatriation, up to the limit specified in the Summary of Benefits.

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

- 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.
- 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 2 – PERSONAL ACCIDENT

If You are involved in an Accident and as a consequence, suffers Injury or death within 90 days of the date of the Accident, We will pay the compensation, up to the limits specified in the table below:

Principal Sum Insured Per Insured Person	
Insured Person	\$150,000
Insured Child	\$50,000

Schedule of Compensation

1.	Death	100%	Of the Principal Sum Insured as shown in the table above
2.	Permanent Total Disablement	100%	
3.	Permanent and Incurable Paralysis of all Limbs	100%	
4.	Permanent Total Loss of Sight of both Eyes	100%	
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%	

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For the purpose of this Section, cover commences 3 hours before You leave Your permanent place of residence or office for a direct journey to the place of embarking in Singapore and to the intended destination(s) overseas and ceases on whichever of the following occurs first:

- a) The expiry of the period of insurance specified in the Policy;
- b) You return to Your permanent place of residence;
- c) Within 3 hours of the time of arrival in Singapore.

SECTION 3 - TRAVEL CANCELLATION

If the Trip is cancelled due to any of the following occurring within 30 days (except item (c)) before the date of departure of the Trip:-

- a) Your death or Serious Injury or Serious Sickness or compulsory quarantine or of Your Relative or Travel Companion;
- b) unexpected strike, riot or civil commotion beyond Your control at the planned destination;
- c) serious damage to Your principal residence from fire, flood or similar natural disaster (typhoon, earthquake etc) within 1 week before the date of departure and which require You to be present at the principal residence on the date of departure;
- d) witness summons or jury service.

We will pay, up to the limits specified in the Summary of Benefits, for the resulting loss of travel and/or accommodation expenses: -

- a) paid in advance by You; and
- b) for which You are legally liable; and
- c) which are not recoverable from any other source;

subject to an excess of S\$100 payable by you for each and every claim submitted unless the optional benefit "Excess Waiver" is applicable and endorsed on the Policy Schedule.

EXCLUSIONS

We will not pay for any loss:-

- 1) caused directly or indirectly by government regulations or control; or
- 2) caused by cancellation by the carrier; or
- 3) that is covered by any other existing insurance scheme or government program; or
- 4) which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation; or
- 5) should this insurance be purchased less than 7 days before the date of departure (with the exception of Your death or Serious Injury suffered by You resulting from Accidents or of Your spouse, child, parent, parent-in-law, grandparent, grandparent-in-law, great grandparent, great grandparent-in-law, grandchild, great grandchild, brother, sister, brother-in-law, sister-in-law or Travel Companion only).
- 6) Pregnancy or childbirth, and or any injury or sickness associated with pregnancy or childbirth.

SECTION 4 - TRAVEL DOCUMENTS

We will pay You up to the limit specified in the Summary of Benefits for the cost of obtaining replacement passports, travel tickets and the relevant travel documents lost as well as additional travel expenses and hotel accommodation incurred to replace lost travel documents. Such loss must be due to robbery, burglary, theft or natural disasters (typhoon, earthquake etc) whilst overseas.

If You experience loss of cash, travellers' cheques or banknotes, due to robbery, burglary, theft, or natural disasters (typhoon, earthquake etc) and which were in Your care, custody or control during a Trip, We will pay for the actual loss up to \$300 subject to an excess of S\$100 payable by you for each and every claim submitted unless the optional benefit "Excess Waiver" is applicable and endorsed on the Policy Schedule, and provided that such loss is reported to the police having jurisdiction at the place of the loss no later than 24 hours after the incident. Any claim must be accompanied by written documentation from the police.

EXCLUSIONS

1. We will not pay for any shortage due to exchange rate or depreciation in value and for loss of travelers' cheques not immediately reported to the local branch or agent of the issuing authority.
2. We will not pay for any loss that is not reported to the police within 24 hours of the loss and a written report is not obtained.

SECTION 5 - PERSONAL LIABILITY ABROAD

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

- a) Death or Injury to any third party.
- b) Accidental loss of or damage to 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 a member of Your family;
- 2) Acts of animals or property belonging to You, or in Your care, custody or control;
- 3) Any wilful, malicious or unlawful act;
- 4) Pursuit of trade, business or profession;
- 5) Ownership or occupation of land or buildings (other than occupation only of any temporary residence);
- 6) Ownership, possession or use of vehicles, aircraft or water craft;
- 7) Legal costs resulting from any criminal proceedings;
- 8) Your participation in any motor rallies.
- 9) Judgments which are not in the first instance delivered by or obtained from a court of competent jurisdiction within Singapore;
- 10) Punitive, aggravated or exemplary damages.

SECTION 6A - TRAVEL DELAY (Optional Benefit)

This benefit is only applicable if specifically included and endorsed in the Policy Schedule and Provided additional premium has been paid

In the event that the Public Transport in which You had arranged to travel in overseas 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 strike/industrial action, adverse weather condition, mechanical breakdown/derangement and structural defect of the Public Transport, We will pay \$100 for every full six (6) consecutive hours of delay up to the limit specified in the Summary of Benefits.

SECTION 6B - PERSONAL BAGGAGE INCLUDING LAPTOP COMPUTER (Optional Benefit)

This benefit is only applicable if specifically included and endorsed in the Policy Schedule and Provided additional premium has been paid

We will pay You, up to the limit specified in the Summary of Benefits, for loss of or damage sustained overseas to personal baggage taken, purchased or damaged due to natural disasters (typhoon, earthquake etc) due to circumstances beyond Your control at the planned destination. This includes clothing and personal effects worn or carried on You, in suitcases and like receptacles. All items must be owned by or in the custody of or which is loaned or entrusted to You.

In the event any of Your article of personal baggage is proven to be beyond economical repair, a claim under this Policy will be treated as if the article had been lost.

We will not be liable for more than \$500, in respect of any one article or pair or set of articles. The limit of liability for a Laptop Computer is \$1,000 and only for one Laptop Computer for every policy.

We may make payment or at Our option reinstate or repair, 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 the Accident if You can produce supporting document (i.e. original receipts or original warranty cards) for claims.

The loss must be reported to the police or relevant authority such as hotel and airline 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 or personal effects are not left unattended in a Public Place; and
- b) the safety of all personal property and baggage.

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).

Payment under this section is subject to an excess of S\$100.00 payable by you for each and every claim submitted unless the optional benefit "Excess Waiver" is applicable and endorsed on the Policy Schedule.

EXCLUSIONS

- 1) The following classes of property 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 handheld computers, software and accessories with the exception of Laptop Computers as provided herein above), manuscripts, jewellery, gem stones, watches, contact or corneal lenses, securities, musical instruments, bridges for tooth or teeth, dentures, golf equipment and golf baggage.
- 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 in such loss or damage.
- 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 Your baggage sent in advanced, mailed or shipped separately.
- 6) Loss or damage to Your baggage left unattended in any Public Place.
- 7) As a result of Your failure to take due care and precaution for the safeguard and security of such property.
- 8) Loss or damage of business goods or samples or equipment of any kind.
- 9) Loss of or damage to data recorded on tapes, cards, discs or otherwise.
- 10) Loss of or damage to 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 4.
- 11) Loss of damage or derangement or breakage of fragile or brittle articles.
- 12) Mysterious disappearance.

N.B. This Policy will only pay for a claim under any one of Section 4 or 6B for the same event but not for more than one of the sections.

SECTION 6C - BAGGAGE DELAY (Optional Benefit)

This benefit is only applicable if specifically included and endorsed in the Policy Schedule and Provided additional premium has been paid.

We will pay \$100 if the checked-in baggage accompanying You has been delayed, misdirected or temporarily misplaced by the carrier for every full 6 consecutive hours of delay after Your arrival at the baggage pick-up point of the scheduled destination overseas and in Singapore, up to a maximum of \$500 during the Policy period.

N.B. This Policy will only pay for a claim under any one of Sections 6B, 6C, 7A or 7B for the same event but not for more than one of the sections.

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 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 7 - GOLF INCONVENIENCE (Optional Benefit)

This benefit is only applicable if specifically included and endorsed in the Policy Schedule and Provided additional premium has been paid.

SECTION 7A - Golf Baggage

We will pay the Insured Person up to the limit specified in the Summary of Benefits for theft of or damage to golfing baggage but limited to golf clubs, bags or golf trolleys (other than self-propelled caddie cars) carried by the Insured Person during the course of an insured Journey. If any damaged article is proven to be beyond economical repair, a claim will be dealt with as if the article had been lost. We may make payment or at its opinion reinstate or repair the article subject to due allowance for wear and tear.

SECTION 7B - Golf Equipment Hire (Optional Benefit)

This benefit is only applicable if specifically included and endorsed in the Policy Schedule and Provided additional premium has been paid

We will reimburse the Insured Person up to the limit specified in the Summary of Benefits for the cost of hiring golf equipment paid in advance if the Insured Person's golf equipment is lost, stolen or damaged during the insured Journey.

SECTION 7C - Loss of Green Fees (Optional Benefit)

This benefit is only applicable if specifically included and endorsed in the Policy Schedule and Provided additional premium has been paid

We shall reimburse the Insured Person up to the limit specified in the Summary of Benefits for the amount of green fees, golf tuition fees or golf equipment hire forfeited if the Insured Person cannot take part of the golf activities during the insured Journey as a result of the Serious Injury or Serious Sickness of the Insured Person.

The amount payable will be calculated in proportion to the unused number of days for the golf activities.

EXCLUSIONS

With regards to Golfing Equipment, We will not be liable for:

- 1) Loss of or damage to golf balls and clubs whilst actually in the course of play or practice.
- 2) Loss of or damage due to wear and tear or damage due to any process of repair or while being worked upon resulting there from.
- 3) Loss of or damage resulting from Your willful act or negligence.
- 4) Loss of or damage arising from confiscation or retention by customs or other officials.
- 5) Loss or damage covered by any other policy.

N.B. This Policy will only pay for any claim under any one of Sections 7A, 7B and 7C for the same event.

SECTION 8 - Excess Waiver (Optional Benefit)

This benefit is only applicable if specifically included and endorsed in the Policy Schedule and Provided additional premium has been paid

We will reimburse You up to the limit specified in the Summary of Benefits for any excess or deductible which You become legally liable to pay in respect of Medical Expenses or loss or damage caused by an Accident.

EXCLUSIONS

With regards to Excess Waiver Benefit, We will not be liable if:

1. No Excess or deductible is payable.
2. The Excess amount is payable by any other insurance or source.

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; or
 - 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. 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, riot or civil 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 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 and air travel (other than as a fare-paying passenger in any properly licensed private and/or commercial aircraft or other mode of conveyance or transportation);
- 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) Sexually transmitted diseases, AIDS, HIV infections and AIDS related infections;

- 9) Mental and nervous or sleep disorders, including but not limited to insanity.
- 10) Your engaging in naval, military, air force service or operations, or testing of any kind of conveyance, being employed as a manual worker, whilst engaged in offshore or in mining, aerial photography or handling of explosives or ammunition, firearms or flight duty (except as a passenger);
- 11) Mysterious disappearance;
- 12) When You are not fit to travel or are traveling against the advice of a Medical Practitioner;
- 13) When the purpose of the Trip is to obtain medical care or treatment of any kind; and
- 14) 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) **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 cancellation or disruption of the Trip, otherwise any claim is not payable.
- 2) **PURCHASE OF TRAVEL INSURANCE:** You must purchase the insurance before departing Singapore.
- 3) **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.
- 4) **EXTENSION OF POLICY:** A Per Trip Policy may be extended before the expiry of the Policy. However, if by circumstances beyond Your control, the Trip is extended beyond the period stated in the Policy We will extend the period of insurance without charge for 72 hours.
- 5) **CURRENCY:** All amounts shown are in Singapore dollars.
- 6) **ANNUAL FAMILY PLAN:**
For Annual Family Plan, the Insured Person will comprise:-
 - a) a maximum of 2 adults who are husband and wife and legally married to each other, and who are named in the Policy Schedule as the Insured(s); and
 - b) any number of children who are (i) unmarried and unemployed; and (ii) not older than 18 years of age or up to age of 23 years provided they are studying full-time in a recognised institution of higher learning); and (iii) are the legal children of the 2 adults mentioned in a) above.

During the Policy period, a child making a Trip under an Annual Family Plan must be accompanied by at least an adult Insured mentioned in a) above.

Each Insured Person is entitled to claim for the benefits up to the limit specified in the Summary of Benefits.

An employee of the Insured Person cannot be covered under a family plan. For the avoidance of doubt, any reference to "Insured Child" in this Policy refers to the aforesaid "child" or "children" of this Section who are insured under this Policy.
- 7) **AGE ELIGIBILITY :** To be eligible for cover under this Policy, the Insured Person must be a Singapore Resident with the age between (18) years and seventy (70) years old during the policy period. Cover will automatically terminate when the Insured Person reaches the age of 70 years old.
- 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:** The due observance and fulfillment of the terms and conditions of this Policy so far as they relate to anything to be done or complied with and the truth to the best of Your knowledge and belief of the information furnished to Us in connection with this insurance shall be conditions precedent to Our liability. Your failure to comply with any of the provisions contained in this Policy will invalidate all claims made under this Policy
- 10) **LENGTH OF TRIP:** In no event will a Per Trip Policy exceed 181 consecutive days for any one covered Trip. Each trip in an Annual Plan taken by You may not exceed 90 consecutive days from the departure date to the date of return to Singapore.
- 11) **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.

- 12) **NOTIFY AUTHORITIES:** If the property insured under Sections 4, 6B and 7A of this Policy is lost or damaged, 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.
- 13) **SUBROGATION:** In the event of any payment under any 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.
- 14) **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.
- 15) **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 interment 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.
- 16) **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 law 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.
- 17) **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 1B and 1C. Under Sections 1B and 1C, 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 Sections 1A which You incur directly will be payable to You. Under Sections 1B and 1C the benefits will be paid directly to the provider of service as indicated in each section.
- 18) **RULE OF REFUND:**
Unless specifically provided under this Policy, premium paid will not be refunded once the Policy is issued.
- 19) **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.
- 20) **ONE-WAY TRIP:** This Policy also covers a one-way Trip provided You have purchased the Policy in Singapore, and the original point of departure is Singapore. Transits at other countries are allowed provided You are confined to the transit area of the airports in these countries. Cover commences 3 hours (under Section 2) before You leave Singapore and ceases on whichever of the following occurs first:
 - a) The expiry of the period specified in the insurance.
 - b) Within 3 hours of the time of arrival at Your overseas permanent residence or hotel.
- 21) **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 authorized representative of Travel Guard is liable to the medical institution to which You were admitted.

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- 22) **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.
- 23) **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 illness sustained after the acceptance of premium.
- 24) **INTEREST:** No indemnity from Us will carry any interest.
- 25) **GOVERNING LAW:** This Policy will be governed by and interpreted in accordance with Singapore law.
- 26) **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.
- 27) **PAYMENT BEFORE COVER WARRANTY**
 Notwithstanding anything contained in this Policy but subject to sub-clause below:
- 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.
 - 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.
- 28) **OPTIONAL BENEFITS:** For the avoidance of doubt, coverage under optional benefits set out under Sections 6A to 8 of this Policy are applicable only if specifically included and endorsed in the Policy Schedule for which additional premiums have already been paid.
- 29) **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.
- 30) **INSURANCE ACT (CHAPTER 142):** The Policy is issued in Singapore and subject to Insurance Act (Chapter 142) where You are ordinarily resident in Singapore at the date of Your application in respect of this Policy, unless otherwise stated. You are treated as 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.
- 31) **POLICY OWNER'S PROTECTION SCHEME:** This Policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your Policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please visit the Chartis, GIA or SDIC websites (www.chartisinsurance.com.sg or www.gia.org.sg or www.sdic.org.sg).

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