

TM Travel Trust Travel Insurance Policy Cover

Thank You for taking up the **TM Travel Trust Insurance Policy** with Us.

Please read this Policy carefully together with Your Policy Schedule to ensure that You understand the terms and conditions and that the cover You require is being provided.

HOW YOUR INSURANCE OPERATES

Your TM Travel Trust Insurance Policy is a contract between You and **Tokio Marine Insurance Singapore Ltd.** This Policy is issued based on the information provided to Us, which can be in the form of written proposal or declaration, which shall form the basis of this contract. If You find any information which is incorrect, please notify Us immediately.

In exchange for the premium, You have paid or have agreed to pay, We agree to insure the Insured Person(s) against loss covered by this insurance subject to and in accordance with the exclusions, limitations, provisions and terms described in the Policy.

YOUR DUTY OF DISCLOSURE

Before commencing this contract of insurance, You have a duty to disclose to Us every matter that You know, or could reasonably be expected to know, is relevant to Our decision whether to accept the risk of the insurance and if so, on what terms. You have the same duty to disclose those matters to Us before You extend or vary this contract. Otherwise, You may not receive any benefit from Your Policy.

PAYMENT OF PREMIUM

This Policy carries a Premium Warranty clause which requires the premium to be paid in full before the cover commences for non- group Policy or within a specific period for Group Policy. Otherwise, You may not receive any benefit from Your Policy.

24 HOURS MEDICAL & EMERGENCY ASSISTANCE

We have appointed AWP Services Singapore Pte Ltd, hereinafter referred to as "**Assistance Company**", a worldwide travel assistance service company, for 24-hours emergency assistance and medical services of this insurance.

For emergency assistance anywhere in the world at any time the Assistance Company medical team is only a telephone call away. The team will help with medical problems, locating nearest medical facilities, arrange for Your evacuation, locating nearest embassies and consulates, as well as keeping You in touch with Your family and work in an emergency.

You may contact them in an emergency 24 hours a day, 7 days a week.
Contact details as follows: **+65 6995-1118**

WARRANTY

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.

TM TRAVEL TRUST TRAVEL INSURANCE POLICY COVER

POLICY DEFINITIONS

1. **“Accident” or “Accidental”** means sudden, unforeseen and fortuitous event, solely and independently of any other causes.
2. **“Adventure Sports & Activities”** means sports &/or activities undertaken on a non-competitive, leisure basis with a licensed local operator &/or licensed qualified guides or instructors. Examples of such sports/activities include :
 - (a) Bungee jumping;
 - (b) Helicopter or Hot air balloon rides for sightseeing purposes;
 - (c) Hiking or Trekking up to 4,500 meters above sea level;
 - (d) Rock climbing;
 - (e) Parachuting, sky diving, hand gliding;
 - (f) Winter or Snow Sports within approved areas;
 - (g) White water rafting up to Grade 3;
 - (h) Water Skiing or Jet Skiing;
 - (i) Scuba diving (You must hold a PADI certification and provided the dive is not beyond 30 meters & accompanied by a qualified divemaster)
 - (j) Marathons
3. **“Age”** means age on the next birthday.
4. **“AIDS”** have the meanings assigned to it by the World Health Organization 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.
5. **“Child/Children”** means unemployed and unmarried person (either legitimate, adopted or fostered) above the age of 6 months and under the age of 21 years or up to 25 years if he/she is studying full time in a recognized institution of higher learning.
6. **“Chinese Physician” or “Chiropractor”** including herbalist, acupuncturist and bonesetter means a person qualified as a Chinese medicine practitioner and/or chiropractic and duly licensed or registered to practice in the geographical area of his practice, and is practicing within the scope of his/ her licensing and training, but excluding a person who is the Insured Person or Your spouse or Relative or business partner or employee or Your Travel Companion.
7. **“Co-payment”** means the amount of the claim that You have to pay.
8. **“Country of Origin”** means any country to which You are granted rights of citizenship or permanent residence by the respective governmental authorities.
9. **“Entertainment Tickets”** means tickets granting admission to theme parks, musicals, plays, theatre or drama performances, concerts, sports events, or non-refundable deposits made for reservations at restaurant paid for in advance by You.
10. **“Epidemic”** means a contagious disease recognized or referred to as an epidemic by a representative of the World Health Organization (WHO) or an official government authority.
11. **“Expedition”** means any excursion, journey or voyage made to remote, high risk, inaccessible &/or inhospitable locations for scientific, research, exploration or political purposes.
12. **“Family”** means
 - (i) **For Single Trip policies** - one (1) or two (2) adults travelling with up to three (3) Children. The two adults need not be related, but the Child(ren) must be the legal Child or ward in the case of a legal guardian, grandchild, siblings, nephew, niece or cousin of either one of the adults. You must depart from and return to Singapore together at the same time as a Family;
 - (ii) **For Annual Cover policies** - a legal family nucleus of up to 2 adult persons travelling with up to three (3) Children who is/are related to one of the adult person by legal adoption, fostered or biological kinship.
13. **“Group”** means a formal organized grouping of persons who are:-
 - (i) Relatives or Travel Companion, and/or
 - (ii) Related to or connected with by the same association, club, profit or non-profit organization.These persons must:-
 - (i) Go on the insured trip with the same main purpose or objective, and
 - (ii) To the same destination(s).
14. **“Hospital”** means an establishment legally constituted and registered in the geographical area in which it

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TM TRAVEL TRUST TRAVEL INSURANCE POLICY COVER

is located as a hospital for the care and treatment of sick and injured persons as bed-paying patients, and which:

- (a) Has organized facilities for diagnosis and surgery;
- (b) Provide twenty-four (24) hours nursing services by registered nurses;
- (c) Is under the supervision of one or more physicians at all times; and
- (d) Is not primarily a clinic, a mental hospital, a place for alcoholics or drug addicts, an institution for the aged, chronically ill or convalescent rest or rehabilitation home or nursing home or similar establishment.

15. **“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.

16. **“Infectious Disease”** means a disease that is caused or suspected to be caused by a micro-organism or any agent of disease and is capable or suspected to be capable of transmission by any means.

17. **“Injury”** means visible, physical bodily injury, caused by an external force sustained by You as a result of an Accident during a Trip, which solely, directly and independently of any other causes, resulting within 90 consecutive days from the date of such Accident. It excludes all medical conditions, Sickness, bacterial infections or viral infections even if such conditions resulted from or were in some way connected with the Accident.

18. **“Insolvency”** means the inability of an individual or entity to pay his/its debts when they are due resulting in total cessation or complete suspension of operations, both following the filing of a bankruptcy petition.

19. **“Jewellery”** means valuable objects worn on the body which have inclusions of precious or semi- precious metals or precious or semi-precious stones.

20. **“Known Event”** means any situation, including riot, strike, civil unrest or commotion, Natural Disaster, Injury or Sickness of Relative(s) or Travel Companion(s), that can threaten Your health or disrupt Your Trip and which may result in a claim under the Policy, that You are aware of or were made known to You by the transport or accommodation provider, publicized or reported in the media or through travel advice issued by an authority (local or foreign) before the Policy was taken up or amended.

21. **“Laptop Computer”** means a small portable personal computer including its standard components. Desktop computers and components are excluded under this category.

22. **“Medical Expenses”** means expenses incurred of sustaining Injury or Sickness and paid by You to a legally qualified 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 only 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 qualified 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.

23. **“Medical Practitioner”** means a person qualified as a medical practitioner and duly licensed or registered to provide medical or surgical service in the geographical area of his practice, and who in rendering treatment, is practicing within the scope of his licensing and training, but excluding a Medical Practitioner who is the Insured Person or Your spouse or Relative or business partner or employee or Your Travel Companion.

24. **“Natural Disaster”** means a large-scale extreme weather or geological event that damages property, disrupts transportation or utilities, or endangers people, including without limitation: earthquake, fire, flood, hurricane, or volcanic eruption.

25. **“Outpatient Medical Treatment”** means medical treatment for an Injury or Sickness by a Medical Practitioner which did not require You to stay in a Hospital.

26. **“Pandemic”** means an epidemic that is recognized or referred to as a pandemic by the World Health Organization (WHO) or an official government authority.

27. **“Personal Baggage and Effects”** means personal tangible goods which are taken by You on Your Trip or acquired by You during Your Trip, both for Your personal use and enjoyment.

28. **“Pre-existing Medical Condition”** means :

- (a) any Sickness, Injury or disease including related complications You have for which You have received medical treatment, diagnosis consultation or prescribed drugs; or

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- (b) a condition which a reasonable person in the circumstances would be expected to be aware of within a 12-month period preceding the effective date of Your travel; or
- (c) a condition for which medical advice or treatment was recommended by a qualified Medical Practitioner within the 12-month period preceding the effective date of Your travel; or
- (d) a condition which a reasonable person would have sought medical consultation for any signs or symptoms manifesting prior to the application for Your Policy.

If Your Policy provides for an Annual Coverage, the Pre-existing Medical Condition will also refer to any medical condition which You have made a claim for on any previous Trip(s). That medical condition will be considered as a Pre-existing Medical Condition for future Trip(s) under the current Policy and subsequent renewals, unless You have fully recovered before the start of Your Trip.

For the avoidance of doubt, congenital abnormalities or infirmities, hereditary conditions or disorders are not regarded as Pre-existing Medical Condition(s) and are permanent exclusions under the Policy.

29. **“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.
30. **“Public Transport”** means any regularly scheduled mode of transportation provided and operated by a duly licensed carrier on fixed and established routes which any member of the public can join at recognized stops by paying a fare and which is recognized by respective countries (for example but not limited to aircraft, bus, ferry, hovercraft, hydrofoil, ship, train, tram or underground train). This excludes rental vehicles, private hire cars, taxis, ride-hailing or on demand services, all modes of transportation, including buses and coaches that are chartered or arranged as part of a tour even if the services are regularly scheduled and any other modes of transportation operated primarily for sightseeing and entertainment of passengers (for example but not limited to day trips, tours and excursions).
31. **“Relative”** means Your spouse, child, son-in-law, daughter-in-law, parent, parent-in-law, grandparent, grandparent-in-law, great grandparent, great grandparent-in-law, grandchild, brother, sister, brother-in-law, sister-in-law, uncle, aunt, nephew, niece, step parent, step child, step brother, step sister or adopted child.
32. **“Residents of Singapore”** means Singapore citizens and Permanent Residents (holders of re-entry permits) as well as holders of employment passes, work permits, students’ passes or dependent’s passes.
33. **“Selected Plan”** means the choice of Premier, Classic or Standard Plan for the Geographical Area made by You or Your representative at the time of application.
34. **“Serious Injury”** or **“Serious Sickness”** whenever applied to You, means You requiring treatment by a Medical Practitioner resulting in You being certified by that Medical Practitioner as unfit to travel or continue with Your planned Trip. When applied to the Relative or Travel Companion, it shall mean Injury or Sickness certified as being dangerous to life by a Medical Practitioner and which results in Your discontinuation or cancellation of Your planned Trip.
35. **“Severe Weather”** means hazardous weather conditions including but not limited to windstorms, hurricanes, tornados, fog, hailstorms, rainstorms, snowstorms or ice storms.
36. **“Sickness”** means any noticeable change in Your physical health due to a medical condition contracted, commencing or manifesting during the Trip for which You seek the care of a Medical Practitioner to treat the sickness, and for which the claim is made provided the sickness does not arise out of or is not in connection with a Pre-existing Medical Condition and the nature of the sickness is not excluded under this Policy.
37. **“Travel Agent”** means a travel agent, including its subsidiaries that is registered in Singapore and licensed member of the Singapore Tourism Board (STB).
38. **“Travel Companion”** means a person who has travel bookings made before commencement of the insured Trip with intention to accompany You on the Trip.
39. **“Trip”** means a planned journey departing from Singapore to the insured Geographical Area and returning to Singapore. In the event of One-Way Trip coverage, it means a planned journey departing from Singapore to the insured Geographical Area.
40. **“War”** means war, whether declared or not, or any warlike activities including use of military force by a sovereign nation to achieve nationalistic, political, economic, geographic, racial, religious or other ends.
41. **“We/Our/Us”** means Tokio Marine Insurance Singapore Ltd.
42. **“You/Your/Insured Person”** means the individual(s) whose name(s) are shown in the Policy Schedule as Insured Person(s) who are insured under this Policy.

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SUMMARY OF BENEFITS

Maximum Benefits (S\$)

PERSONAL ACCIDENT PROTECTION	Premier	Classic	Standard
1. Accidental Death & Permanent Disablement			
Cover for Insured Person (below 70 years old)	300,000	200,000	100,000
Cover for Insured Person (70 - 89 years old)	150,000	75,000	40,000
Cover for each Child included in Family Plan	75,000	50,000	30,000
<i>Aggregate Limit Per Family</i>	<i>750,000</i>	<i>500,000</i>	<i>300,000</i>
MEDICAL COVERAGE			
2. Medical Expenses incurred Overseas			
Cover for Insured Person (below 70 years old)	500,000	300,000	175,000
Cover for Insured Person (70 - 89 years old)	250,000	150,000	75,000
Cover for each Child included in Family Plan	150,000	100,000	50,000
<i>Aggregate Limit Per Family</i>	<i>1,000,000</i>	<i>500,000</i>	<i>300,000</i>
3. Medical Expenses incurred in Singapore			
Cover for Insured Person (below 70 years old):			
- with medical treatment first sought overseas	25,000	15,000	NA
- without medical treatment sought overseas	5,000	2,500	NA
Cover for Insured Person (70 - 89 years old):			
- with medical treatment first sought overseas	12,500	7,500	NA
- without medical treatment sought overseas	2,500	1,250	NA
Cover for each Child included in Family Plan	7,500	5,000	NA
<i>Aggregate Limit Per Family</i>	<i>50,000</i>	<i>30,000</i>	<i>NA</i>
4. Medical Expenses - Pregnancy Related Expenses			
5. Treatment by Chinese Physician / Chiropractor			
Pays up to S\$50 (under Premier) or up to S\$30 (under Classic), for each visit	500	300	NA
6. Overseas Hospital Confinement Allowance			
7. Hospital Visit			
8. Compassionate Visit			
9. Child Care			
10. Emergency Medical Assistance & Evacuation			
Cover for Insured Person (below 70 years old)	1,000,000	500,000	250,000
Cover for Insured Person (70 - 89 years old)	500,000	250,000	100,000
Cover for each Child included in Family Plan	500,000	250,000	100,000
11. Repatriation Expenses			
12. Special Grant			
13. Emergency Telephone Charges			
TRAVEL INCONVENIENCE	Premier	Classic	Standard
14. Trip Cancellation			
<i>Aggregate Limit Per Family</i>	<i>10,000</i>	<i>5,000</i>	<i>2,500</i>
15. Trip Postponement			
<i>Aggregate Limit Per Family</i>	<i>20,000</i>	<i>10,000</i>	<i>5,000</i>
16. Trip Cancellation due to Insolvency of Travel Agency			
<i>Aggregate Limit Per Family</i>	<i>10,000</i>	<i>5,000</i>	<i>2,500</i>
<i>Aggregate Limit Per Family</i>	<i>20,000</i>	<i>10,000</i>	<i>5,000</i>
17. Trip Curtailment			
<i>Aggregate Limit Per Family</i>	<i>15,000</i>	<i>7,500</i>	<i>3,500</i>
<i>Aggregate Limit Per Family</i>	<i>30,000</i>	<i>15,000</i>	<i>7,500</i>
18. Disruption/ Withdrawal of Hotel Services			
<i>Aggregate Limit Per Family</i>	<i>300</i>	<i>200</i>	<i>100</i>

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19. Personal Baggage and Effects	7,500	5,000	2,500
<i>Aggregate Limit Per Family</i>	15,000	10,000	5,000
20. Travel Documents	5,000	3,000	1,500
<i>Aggregate Limit Per Family</i>	8,000	5,000	3,000
21. Loss of Personal Money	750	300	100
<i>Aggregate Limit Per Family</i>	1,500	600	300
22. Travel Delay			
Pays S\$100 (S\$50 for Child) for each full 6 hours of delay in Singapore	300 (150 for Child)	200 (100 for Child)	100 (50 for Child)
Pays S\$100 (S\$50 for Child) for each full 6 hours of delay Overseas	1200 (600 for Child)	800 (400 for Child)	500 (250 for Child)
<i>Aggregate Limit Per Family</i>	2,000	1,500	1,000
23. Alternative Travel Arrangement	1,000	800	500
<i>Aggregate Limit Per Family</i>	2,000	1,500	1,000
24. Replacement of Traveller Benefit	300	150	100
<i>Aggregate Limit Per Family</i>	600	300	200
25. Baggage Delay			
Pays S\$200 (S\$75 for Child) under Premier or S\$100 (S\$50 for Child) under Classic or S\$75 (S\$30 for Child) under Standard, for each full 6 hours of delay.	1,200	800	500
<i>Aggregate Limit Per Family</i>	2,400	1,600	1,000
26. Emergency Purchases	250	150	100
27. Overbooked Flight/ Voyage/Train	200	150	100
28. Missed Flight Connection	300	200	100
29. Flight Diversion			
Pays S\$100 (S\$50 for Child) under Premier or S\$75 (S\$50 for Child) under Classic or S\$50 (S\$30 for Child) under Standard, for each full 6 hours of delay.	1,000	750	500
<i>Aggregate Limit Per Family</i>	2,000	1,500	1,000
30. Travel Interruption			
Pays up to amounts specified under the respective Plans	2,000 (1,000 for Child)	1,000 (500 for Child)	500 (250 for Child)
<i>Aggregate Limit Per Family</i>	7,000	3,000	1,500
31. Personal Liability	1,000,000	500,000	250,000
32. Aircraft Hijacking			
Pays S\$500 (under Premier) or S\$300 (under Classic) or S\$100 (under Standard) for each full 6 hours of hijack.	7,500	5,000	2,500
<i>Aggregate Limit Per Family</i>	15,000	10,000	5,000
MISCELLANEOUS COVER	Premier	Classic	Standard
33. Loss of Use of Entertainment Ticket or Frequent Flyer	300	100	NA
34. Rental Vehicle Excess	1,500	700	NA
35. Rental Vehicle Return	300	200	NA
36. Terrorism Cover	<i>Aggregate Limit under the Policy</i>		
Cover for Insured Person (below 70 years old)	300,000	200,000	100,000
Cover for Insured Person (70 - 89 years old)	150,000	100,000	50,000
Cover for each Child included in Family Plan	75,000	50,000	25,000
Group Policy - Maximum Limit per Policy	1,000,000	500,000	250,000
37. Fraudulent use of Credit Card	300	200	100

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TM TRAVEL TRUST TRAVEL INSURANCE POLICY COVER

38. Adventure Sports & Activities	Covered		
39. Home Contents	10,000	5,000	NA
40. Kidnap/Hostage			
Pays S\$250 for every 24 hours of Kidnap/hostage	5,000	2,500	NA
<i>Aggregate Limit Per Family</i>	10,000	5,000	NA
41. Pet Care			
Pays S\$75 (under Premier) or S\$50 (under Classic) for each full day of delay.	750	500	NA
42. Golfer's Cover			
(i) Loss or damage to Golf Equipment	1,000	500	NA
(ii) Hole In One Celebration Expenses	300	100	NA
(iii) Unused Green Fees (in event of Sickness or Injury)	100	50	NA
43. COVID-19 Cover			
(i) Medical Expenses Incurred Overseas (Section 2)			
Cover for Insured Person (below 70 years old)	200,000	100,000	50,000
Cover for Insured Person (70 to 89 years old)	100,000	50,000	30,000
Cover for each Child included in Family Plan	100,000	50,000	30,000
<i>Aggregate Limit Per Family</i>	500,000	300,000	150,000
(ii) Emergency Medical Assistance & Evacuation (Section 10) and Repatriation Expenses (Section 11)			
Cover for Insured Person (below 70 years old)	100,000	50,000	20,000
Cover for Insured Person (70 to 89 years old)	50,000	30,000	10,000
Cover for each Child included in Family Plan	50,000	30,000	10,000
<i>Aggregate Limit Per Family</i>	250,000	150,000	80,000
(iii) Trip Cancellation (Section 14)			
	3,000	2,000	NA
<i>Aggregate Limit Per Family</i>	5,000	4,000	NA
(iv) Trip Postponement (Section 15)			
	1,500	1,000	NA
<i>Aggregate Limit Per Family</i>	3,000	2,000	NA
(v) Trip Curtailment (Section 17)			
	3,000	2,000	NA
<i>Aggregate Limit Per Family</i>	6,000	4,000	NA
(vi) Travel Interruption (Section 30)			
	1,000	500	NA
<i>Aggregate Limit Per Family</i>	2,000	1,000	NA

GROUP POLICY

We provide Group Policy subject to payment of additional premium and the terms and exclusions of this Policy. Persons insured under Group Policy are members of a Group whose names must be declared to us before the commencement of the insured Trip. They must be aged between 21 and 70 years (inclusive). Where more than one Insured Person in the Group suffers any loss or losses covered under this Policy, the benefits payable by Us with respect to all such losses of these Insured Persons, shall be aggregated and the maximum aggregate sum payable by Us for any insured Trip shall not exceed S\$10,000,000. In the event of losses arising directly or indirectly from an Act of Terrorism, such maximum aggregate limits shall be reduced, as specified in Section 36 of the Selected Plan.

FAMILY PLAN

We provide Single Trip Coverage or Annual Coverage policy to Family but each insured Child must be accompanied by either of the adults insured under this Family Plan for any Trips(s) made during the Policy Period.

TRIP COVERAGE

Single Trip Coverage: The maximum length of each insured Trip is 183 consecutive days (30 consecutive days under the Pre-existing Medical Condition Extension).

Annual Coverage: The Insured Person(s) will be covered for an unlimited number of Trips made during the Policy period. The maximum length of each insured Trip is 90 consecutive days.

“One-way” Trip Coverage: Provided the Insured Person has purchased the Policy in Singapore and the original point

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of departure is Singapore, this Policy may cover "one-way" Trips. During the "one-way" Trip, transits in other countries are allowed if the Insured Person is confined to the transit area of the airports of these countries. The cover shall cease to operate immediately if this condition is not complied with.

TRIP LIMITS

With the exception of Section 14, 15 and 16, this Policy shall commence three hours before You leave Singapore and ceasing on whichever of the following occurs first:

For Round Trip:

- (a) The expiry of the period of insurance specified in the Policy;
- (b) You arrive at Your permanent place of residence or business in Singapore;
- (c) Within three (3) hours upon Your arrival in Singapore.

For One-way Trip:

- (a) The expiry of the period of insurance specified in the Policy;
- (b) You arrive at Your place of residence;
- (c) Within three (3) hours upon Your arrival in Your destination.

FREE EXTENSION OF YOUR POLICY

Your Policy will be automatically extended without any additional premium if Your return to Singapore has been delayed because of one or more of the following:

(a) If any scheduled Public Transport (which is bound for Singapore) in which You are travelling on, is delayed through no act or omission of Yours, or

(b) If the delay is due to a reason for which You can claim under Your Policy.

This extension is for a maximum of 14 consecutive days.

ELIGIBILITY AND AGE LIMIT

- (a) This Policy covers Insured Person(s) only if they begin their Trip from Singapore and are Residents of Singapore.
- (b) This Policy will be available only for Insured Person(s) between the age of 6 months old and 89 years old (75 years old under the Pre-existing Medical Condition Extension). Insured Person(s) above the age of 6 months and below 18 years old can only be covered under Family Plan and not under individual policies.
- (c) The age limit of the Insured Person(s) under Group Policy shall be between 21 to 70 years old (inclusive).

SECTION 1 - ACCIDENTAL DEATH & PERMANENT DISABLEMENT

If You are involved in an Accident during the Trip and sustain Injury, and such Injury results in Permanent Disablement or death within 90 consecutive days from the date of such Accident, We will pay You or Your legal personal representative(s) the benefits as specified in the Table of Compensation below:

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TM TRAVEL TRUST TRAVEL INSURANCE POLICY COVER

“Permanent Disablement” shall mean disablement which falls into one of the categories in the Table of Compensation; and has lasted for a continuous and uninterrupted period of at least 12 consecutive months from the date of Accident and at the expiry of such 12-month period, is beyond hope of improvement certified by the Medical Practitioner appointed by Us.

“Permanent & Total Disablement” shall mean total and permanent disablement which has resulted from Injury and which occurred within 90 consecutive days from the date of the Accident and which lasted for a continuous and uninterrupted period of at least 12 consecutive months from the date of Accident and which will in all probability, entirely prevent You from engaging in gainful employment of any and every kind for the remainder of Your life and from which there is no hope of improvement.

“Total Loss” shall mean lasting 12 calendar months from the date of Accident and at the expiry of the 12-month period being beyond hope of improvement.

“Loss of Limb” shall mean 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.

“Loss of Sight” shall mean the total and permanent irrecoverable loss of sight.

“Loss of Speech” shall mean 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 centre in the brain resulting in Aphasia.

“Loss of Hearing” shall mean the total and 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

“Third Degree Burns” shall mean burns from the outer layer of skin (epidermis) and the entire layer beneath (or dermis).

N.B. For the avoidance of doubt, this Policy will not pay any claims for Permanent Disablement or death caused by or resulting from Sickness.

SECTION 2 - MEDICAL EXPENSES INCURRED OVERSEAS

We will reimburse You up to the limit specified in Section 2 of the Selected Plan, the Medical Expenses as defined, reasonably and necessarily incurred whilst overseas as a direct, sole and independent result of Injury or Sickness suffered by You. We will also reimburse You for the reasonable costs of mobility aids that are considered medically necessary by a Medical Practitioner, up to the sub-limits specified below and further subject to the overall limit specified in Section 2 of the Selected Plan. Mobility aids refer to items such as crutches, wheelchair or walker and do not include prostheses or any kind of mechanically propelled devices. The sub-limits are S\$2,000 (under the Premier Plan), S\$1,000 (under the Classic Plan) and S\$500 (under the Standard Plan). Provided that in the event You become entitled to a refund of all or part of such expenses from any other source, We will only be liable for the excess of the amount recoverable from such other source up to the applicable limits.

We will not pay for the following:

- (a) Any Medical Expenses for Injury or Sickness associated with pregnancy or childbirth.
- (b) Prostheses, contact lenses, spectacles, hearing aids, dentures or medical equipment.

N.B. This Policy will only pay for Pregnancy Related Expenses under Section 4 and not Section 2.

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SECTION 3 - MEDICAL EXPENSES INCURRED IN SINGAPORE

We will reimburse You up to the limit specified in Section 3 of the Selected Plan, the Medical Expenses necessarily incurred for medical treatment or follow-up medical treatment in Singapore as a direct, sole and independent result of Injury or Sickness which You had sustained during the Trip and medical treatment had been sought during your Trip outside Singapore. You have up to a maximum of 31 consecutive days upon return to Singapore to continue medical treatment in Singapore or up to the maximum benefit, whichever occurs first. In the event You become entitled to a refund of all or part of such expenses from any other source, We will only be liable for the excess of the amount recoverable from such other source up to the applicable limits.

We will not pay for the following:

- (a) Any Medical Expenses for Injury or Sickness associated with pregnancy or childbirth.
- (b) Prostheses, contact lenses, spectacles, hearing aids, dentures or medical equipment.
- (c) Any Medical Expenses for Injury or Sickness sustained without medical treatment sought during your Trip outside Singapore unless you seek treatment within 48 hours of the date and time you arrived back to Singapore.

SECTION 4 - MEDICAL EXPENSES - PREGNANCY RELATED EXPENSES

We will reimburse You up to the limit specified in Section 4 of the Selected Plan, the Medical Expenses necessarily incurred whilst overseas for pregnancy-related sickness. This Section does not apply to pregnancy-related sickness or treatment which You sought in Singapore or upon return to Singapore and does not apply to one-way Trip cover. Provided that in the event You become entitled to a refund of all or part of such expenses from any other source, We will only be liable for the excess of the amount recoverable from such other source up to the applicable limits.

We will not pay for the following pregnancy-related sickness or treatment or losses suffered as a result of pregnancy-related sickness:

- (a) Any expenses incurred due to events occurring during the first trimester of pregnancy (i.e. 0-12 weeks).
- (b) Ectopic pregnancy, childbirth, including premature childbirth or stillbirth.
- (c) Abortion or miscarriage, except if related to Accidental Injury and not attributed to any natural causes and/or sickness relating to pregnancy or childbirth.
- (d) Tests or treatment relating to fertility, contraception, sterilisation, birth defects or congenital illnesses.
- (e) Any depressive, psychological or psychiatric illness, including post-natal depression.
- (f) Travelling overseas or participation in activities whilst overseas against medical advice from Your Medical Practitioner in Singapore.

SECTION 5 - TREATMENT BY CHINESE PHYSICIAN / CHIROPRACTOR

We will reimburse You up to the limit specified in Section 5 of the Selected Plan, the expenses incurred in relation to treatment by a Chinese Physician or Chiropractor, which are necessarily incurred whilst overseas as a direct, sole and independent result of Injury or Sickness suffered by You. This Section also covers expenses incurred for treatment or follow-up treatment in Singapore by a Chinese Physician or Chiropractor for Injury or Sickness which You had sustained while overseas and medical treatment had been sought during Your Trip outside Singapore. You have up to a maximum of 31 consecutive days upon return to Singapore to continue treatment in Singapore or up to the maximum benefit, whichever occurs first. Provided that in the event You become entitled to a refund of all or part of such expenses from any other source, We will only be liable for the excess of the amount recoverable from such other source up to the applicable limits.

N.B. The maximum We will pay for each visit by a Chinese Physician or Chiropractor is the amount as specified in Section 5 of the Selected Plan. In no event shall the total expenses for treatment by a Chinese Physician or Chiropractor incurred overseas and in Singapore exceed the maximum limit provided in Section 5 of the Selected Plan.

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SECTION 6 - OVERSEAS HOSPITAL CONFINEMENT ALLOWANCE

In the event that You are admitted to a licensed Hospital abroad for Hospital Confinement due to an Injury or Sickness sustained whilst overseas, We will pay an allowance of S\$200 for every complete day You are hospitalized whilst overseas up to the limit specified in Section 6 of the Selected Plan. Payment shall be made after the period of Hospital Confinement.

SECTION 7 - HOSPITAL VISIT

In the event You are hospitalized overseas for more than 5 consecutive days due to an Injury or Sickness sustained whilst overseas, and Your medical condition forbids evacuation and no adult member of Your family is with You, We will pay up to the limit specified in Section 7 of the Selected Plan, the reasonable travel (economy airfare, rail, land or sea transport fare) and hotel accommodation expenses (up to S\$180/night) necessarily incurred by one Relative or friend to visit and stay with You until You are medically fit to return to Singapore.

N.B. This Policy will only pay for any claim under Section 7, 8 or 9 for the same event but not more than one section.

SECTION 8 - COMPASSIONATE VISIT

In the event of Your death due to an Accident or Sickness sustained whilst overseas and no adult member of Your family was present at Your death, We will pay up to the limit specified in Section 8 of the Selected Plan, the reasonable travel (economy airfare, rail, land or sea transport fare) and hotel accommodation expenses (up to S\$180/night) necessarily incurred by one Relative or friend to assist in the final arrangements at Your destination.

N.B. This Policy will only pay for a claim either under Section 7, 8 or 9 for the same event, but not more than one section.

SECTION 9 - CHILD CARE

In the event You are hospitalized overseas and there is no other adult to accompany the Child/Children below the age of 21 and covered under the Family Plan, We will pay up to the limit specified in Section 9 of the Selected Plan, reasonable travel (economy airfare, rail, land or sea transport fare) and hotel accommodation expenses (up to S\$180/night) for a Relative or friend to accompany the Child/ Children back to Singapore.

N.B. This Policy will only pay for a claim under Section 7, 8, or 9 for the same event but not more than one section.

SECTION 10 - EMERGENCY MEDICAL ASSISTANCE AND EVACUATION

In the event of Injury or Sickness commencing while You are overseas and if in the opinion of the Assistance Company or any service provider appointed by Us, it is medically appropriate to move to a location decided by the Assistance Company or our appointed service provider for medical treatment, or to return to Singapore, the Assistance Company or our appointed service provider shall arrange for the evacuation utilizing the means best suited to do so, based on the medical severity of Your condition. We will pay directly to the Assistance Company the covered expenses for such evacuation up to the limit specified in Section 10 of the Selected Plan. The means of evacuation arranged by the Assistance Company may include railroad or any other appropriate means. All decisions as to the means of transportation and the final destination will be made by the Assistance Company and will be based solely upon medical necessity.

Covered expenses are expenses for services provided and/or arranged by the Assistance Company for the transportation, medical services and medical supplies necessarily incurred as a result of Your emergency medical evacuation and is subject to the following exclusions: -

We will not pay for the following:

- (a) 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.
- (b) Any expenses for a service not approved and arranged by the Assistance Company except that We reserve the right to waive this exclusion in the event You or Your Travel Companion(s) cannot, for reasons beyond

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Your control, notify the Assistance Company during an emergency medical situation. In any event, We reserve the right to reimburse You only for those expenses incurred for services which the Assistance Company would have provided under the same circumstances and up to the limit stated in the Selected Plan.

SECTION 11 - REPATRIATION EXPENSES

In the event of Your death within 30 consecutive days from the date of the Injury or Sickness commencing while overseas, the Assistance Company shall make the necessary arrangements for the return of the mortal remains to Singapore or Your Country of Origin. We will pay directly to the Assistance Company the covered expenses for such repatriation up to the limit specified in Section 11 of the Selected Plan. In addition to the transportation of the remains, We will reimburse the expenses reasonably incurred, for services and supplies provided by the mortician or the undertaker, including but not limited to the cost of the casket, the embalming and cremation if so elected.

We will not pay for the following:

- (a) 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.
- (b) Any expenses incurred for the transportation of the mortal remains not approved and arranged by the Assistance Company.

SECTION 12 - SPECIAL GRANT

We will pay the benefit specified in Section 12 of the Selected Plan in the event of Your death from an Injury or Sickness commencing whilst overseas provided that such death occurs during Your Trip.

SECTION 13 - EMERGENCY TELEPHONE CHARGES

We will reimburse You up to the limit specified in Section 13 of the Selected Plan, the telephone charges for the sole purpose of engaging the services of the Assistance Company during a medical assistance/ emergency, and for which a claim has been submitted under Section 1, 2, 4 or 5 where the charges can be separately identified on the official invoice. We will not pay for any reimbursement for telephone calls made via standard land line and public telephones using an International Calling Card (ICC).

SECTION 14 - TRIP CANCELLATION

We will reimburse You up to the limit specified in Section 14 of the Selected Plan for loss of travel and/or accommodation expenses paid in advance by You which cannot be recovered from any other source consequent upon the cancellation of the Trip necessitated by the following occurring within 60 days (except item (iii) and (v)) before the date of commencement of the Trip:

- (i) Death or Serious Injury or Serious Sickness of You, Your Relative or Travel Companion or compulsory quarantine of You or Travel Companion, but only when the following conditions are met:
 - a. the quarantine is specific to You or a travelling companion, meaning that You or a travelling companion must be specifically and individually designated by name in an order or directive to be placed in quarantine due to an Infectious Disease; and
 - b. the quarantine does not apply generally or broadly (a) to some segment or all of a population, geographical area, building, or vessel (including without limitation lockdowns, changes in government alert levels, shelter-in-place, stay-at-home, safer-at-home, or other similar restriction), or (b) based on to, from, or through where the person is travelling. This condition (ii) applies even if the quarantine order or directive specifically designates You or a travelling companion by name to be quarantined.
- (ii) Unexpected outbreak of strike, riot or civil commotion, or Natural Disaster resulting in an advisory issued by the government of Singapore to defer non-essential travel to the planned destination.
- (iii) Serious damage to Your residence in Singapore from fire, flood or similar Natural Disaster within 7 days before the departure date and Your presence is required on the premises on the departure date.
- (iv) Witness summons or jury service which were not made known to You prior to the purchase of this Policy.

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(v) Your travel carrier cannot get You to Your original itinerary's destination for at least 24 consecutive hours from the originally scheduled arrival time due to one of the following reasons:

- a. Natural Disaster;
- b. Severe Weather;
- c. Closure of airspace/airport.

We will not pay for any loss:

- (a) That is covered by any other existing insurance scheme or government program; or
- (b) Which will be paid or refunded by a hotel, airline, Travel Agent or any other provider of travel and/or accommodation; or
- (c) Should this insurance be purchased less than 7 consecutive days before the date of departure (with the exception of item (i)).
- (d) If before the purchase of this Policy, You are aware of any circumstances which could lead to the disruption of Your Trip.

N.B. This Policy will only pay for any claim under Section 14, 15, 16, 17, 22, 23, 25, 27, 28, 29 or 30 for the same event but not more than one section.

SECTION 15 - TRIP POSTPONEMENT

We will reimburse You up to the limit specified in Section 15 of the Selected Plan for resulting administrative charges incurred for postponement of the Trip which cannot be recovered from any other source due to any of the following occurring within 30 days (except item (iii) and (v)) before the date of commencement of the Trip:

(i) Death or Serious Injury or Serious Sickness of You, Your Relative or Travel Companion or compulsory quarantine of You or Travel Companion, but only when the following conditions are met:

- a. the quarantine is specific to You or a travelling companion, meaning that You or a travelling companion must be specifically and individually designated by name in an order or directive to be placed in quarantine due to an Infectious Disease; and
- b. the quarantine does not apply generally or broadly (a) to some segment or all of a population, geographical area, building, or vessel (including without limitation lockdowns, changes in government alert levels, shelter-in-place, stay-at-home, safer-at-home, or other similar restriction), or (b) based on to, from, or through where the person is travelling. This condition (ii) applies even if the quarantine order or directive specifically designates You or a travelling companion by name to be quarantined.

(ii) Unexpected outbreak of strike, riot or civil commotion, or Natural Disaster resulting in an advisory issued by the government of Singapore to defer non-essential travel to the planned destination.

(iii) Serious damage to Your residence in Singapore from fire, flood or similar Natural Disaster within 7 days before the departure date and Your presence is required on the premises on the departure date.

(iv) Witness summons or jury service which were not made known to You prior to the purchase of this Policy.

(v) Your travel carrier cannot get You to Your original itinerary's destination for at least 24 consecutive hours from the originally scheduled arrival time due to one of the following reasons:

- a. Natural Disaster;
- b. Severe Weather;
- c. Closure of airspace/airport.

We will not pay for any loss:

- (a) That is covered by any other existing insurance scheme or government program; or
- (b) Which will be paid or refunded by a hotel, airline, Travel Agent or any other provider of travel and/or accommodation; or
- (c) Should this insurance be purchased less than 7 consecutive days before the date of departure (with the exception of item (i)).

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(d) If before the purchase of this Policy, You are aware of any circumstances which could lead to the disruption of Your Trip.

N.B. This Policy will only pay for any claim under Section 14, 15, 16, 17, 22, 23, 25, 27, 28, 29 or 30 for the same event but not more than one section.

SECTION 16 - TRIP CANCELLATION DUE TO INSOLVENCY OF TRAVEL AGENCY

We will reimburse You up to the limit specified in Section 16 of the Selected Plan for the loss of irrecoverable travel deposits or travel fares paid in advance, due to a Trip being cancelled because of Insolvency of a Travel Agency to whom You made such payments, if such Insolvency occurs within sixty (60) Days before the commencement date of Your Trip overseas.

We will not pay for any loss:

- (a) That is covered by any other existing insurance scheme or government program; or Which will be paid or refunded by any other source including any government programs, insurance schemes, hotel, airline, Travel Agent or any other provider of travel and/or accommodation; or
- (b) Insolvency which occurred, or for which a petition for bankruptcy was filed before the effective date of Your Policy; or
- (c) Caused by failure of any airline, cruise-line, tour operator, or Travel Agent, person or agency to provide the travel arrangements for reasons other than Insolvency; or
- (d) Should this insurance be purchased less than 7 consecutive days before the date of departure.
- (e) If before the purchase of this Policy, You are aware of any circumstances which could lead to the disruption of Your Trip.

N.B. This Policy will only pay for any claim under Section 14, 15, 16, 17, 22, 23, 25, 27, 28, 29 or 30 for the same event but not more than one section.

SECTION 17 - TRIP CURTAILMENT

This benefit pays, whilst You are overseas, for additional travel (economy airfare, rail, land or sea transport fare) and/or additional accommodation expenses (up to S\$180/night) and loss of travel and/or accommodation expenses paid in advance or forfeited by You and which cannot be recovered from any other source after the commencement of the Trip consequent upon the following occurring and leading to You having to return directly to Singapore or Country of Origin whilst abroad:

- (i) Your Serious Injury or Serious Sickness and You have received written medical advice from the Medical Practitioner to curtail the Trip.
- (ii) Unexpected death, Serious Injury or Serious Sickness of Your Relative or Travel Companion.
- (iii) Unexpected outbreak of strike, riot or civil commotion, or Natural Disaster resulting in an advisory issued by the government of Singapore to defer non-essential travel to the planned destination.
- (iv) Hijacking of the aircraft in which You are on board as a passenger.
- (v) Your travel carrier cannot get You to Your original itinerary's destination for at least 24 consecutive hours from the originally scheduled arrival time due to one of the following reasons:
 - a. Natural Disaster;
 - b. Severe Weather;
 - c. Closure of airspace/airport.

We will not pay for any loss if before the commencement of the Trip, You are aware of any circumstances which could lead to the disruption of Your Trip.

N.B. This Policy will only pay for any claim either under Section 14, 15, 16, 17, 22, 23, 25, 27, 28, 29 or 30 for the same event, but not more than one section.

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SECTION 18 - DISRUPTION/ WITHDRAWAL OF HOTEL SERVICES

We will pay S\$100 for each full 24 hours up to the limit specified in Section 18 of the Selected Plan, during which You suffer disruption or withdrawal of services at a hotel in which You are staying overseas as a result of strike or riot or Natural Disaster at the hotel providing that such disruption or withdrawal exists continuously for at least twenty-four (24) hours during Your Trip.

SECTION 19 - PERSONAL BAGGAGE AND EFFECTS

We will pay for loss or damage sustained overseas to Your Personal Baggage and Effects which is stolen, lost or damaged during the period between the date of departure and the date of return to Singapore or when the Policy expires as stated whichever occurs first. We may make payment or at its option reinstate, replace or repair subject to due allowance of wear and tear and depreciation in respect of articles more than one year old. If proof of purchase is not available, We may at Our discretion, reduce the payout for the article.

The maximum amount We will pay for any article is:

- S\$1,000 for Laptop Computer;
- Personal Baggage and Effects left in a motor vehicle must be locked in the boot or a locked compartment, out of sight from the public and forced entry must have been made. The most We will pay if Your Personal Baggage and Effects are stolen from the locked storage compartment of an unoccupied vehicle is S\$250 for each article and S\$1,500 in total for all stolen articles;
- S\$500 for Jewellery per article, pair or set and in the aggregate;
- S\$500 for all other unspecified articles, pair or related set of articles; and is limited to the maximum limit specified in Section 19 of the Selected Plan in total for all articles. The loss must be reported to the police or relevant authority such as hotel and airline management having jurisdiction at the place of loss within 24 hours from the incident. Any claim must be accompanied by written documentation from such authorities.

We will not pay for the following:

- (a) The following classes of property: animals, motor vehicles (including accessories), motorcycles, boats, motors, bicycles, any other conveyances, snow skis, golf equipment including but not limited to golf clubs and bags, fruits, foodstuff, household effects, computers (including software and accessories) other than Laptop Computer, antiques, artifacts, paintings, objects of art, musical instruments, manuscript, contact or corneal lenses, dentures, artificial limbs, souvenirs, business goods or samples, cash & bank notes, cash card, credit cards, EZ link cards, driving licenses, identity cards, employment passes, or any type of passes; money orders, tickets, coupons, stamps, securities, negotiable instruments and title deeds or damage to fragile articles, including glass and porcelain articles, keys/access cards.
- (b) Loss of data recorded on tapes, cards, discs or any other electronic storage devices.
- (c) Loss to Your baggage sent in advance, mailed or shipped separately.
- (d) Loss or damage caused by wear & tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process or while actually being worked upon resulting therefrom.
- (e) Loss or damage caused by mechanical or electrical breakdown or derangement or damage sustained due to any process initiated by You to repair, clean or alter.
- (f) Loss, damage or theft of property left unsupervised in a Public Place or as a result of Your failure to take due care and precautions for the safeguard and security of such property.
- (g) Loss or damage to property insured under any other insurance policy, or reimbursed by any other carrier, hotel or any other source.
- (h) Loss or damage to property resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, or action taken by Government 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.

N.B. This Policy will only pay for any claim under Section 19 or 25 for the same event but not more than one section.

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SECTION 20 - TRAVEL DOCUMENTS

We will pay You the cost of replacing passports, travel tickets and other relevant travel documents lost including the additional travel (economy airfare, rail, land or sea transport fare) and accommodation expenses (up to S\$180 per night) necessarily incurred whilst overseas for the purpose of obtaining the replacement documents, up to the limit specified in Section 20 of the Selected Plan. We will not be liable for any loss which is not reported to the police within 24 hours of the occurrence. Any claim must be accompanied by written documentation from the police.

SECTION 21 - LOSS OF PERSONAL MONEY

We will pay You for any loss of money belonging to You arising out of robbery, burglary or theft whilst overseas, up to the limit specified in Section 21 of the Selected Plan. We will not be liable for any loss which is not reported to the police or relevant authority such as hotel and airline management having jurisdiction at the place of loss within 24 hours of the occurrence. Any claim must be accompanied by written documentation from such authorities.

SECTION 22 - TRAVEL DELAY

We will pay an amount for each full 6 hours of delay up to the limit specified in Section 22 of the Selected Plan in the event of a delay in the departure of the scheduled Public Transport for at least 6 consecutive hours from the time specified in the itinerary. The delay must result from strike/industrial action, Severe Weather, Natural Disaster mechanical breakdown/derangement or structural defect of the Public Transport or closure of airspace/airport.

We will not be liable for delay arising directly or indirectly from:

- (a) Your failure to check in as according to the time specified in 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 of delay and the reason for such delay.
- (b) strike/industrial action existing on the date this insurance is purchased by You; or
- (c) Your late arrival at the airport or port or station after check-in or boarding time.

N.B. This Policy will only pay for any claim under Section 14, 15, 16, 17, 22, 23, 25, 27, 28, 29, 30, 32 or 40 for the same event but not more than one section.

SECTION 23 - ALTERNATIVE TRAVEL ARRANGEMENT

We will reimburse You up to the limit specified in Section 23 of the Selected Plan for resulting administrative charges &/or additional economy fare for air, land or sea travel in the event of a delay in the departure of the scheduled Public Transport for at least 6 consecutive hours from the time specified in the itinerary overseas. The delay must result from strike/industrial action, Severe Weather, Natural Disaster, mechanical breakdown/derangement or structural defect of the Public Transport or closure of airspace/airport. You book an alternative mode of transport or travel routing to continue with Your planned trip and it departs earlier than the next available re-scheduled departure time offered by the original Public Transport provider. The maximum amount We will pay shall not exceed Section 22 - Travel Delay benefit payable, calculated from the original scheduled departure time to the next available re-scheduled departure time offered by the same Public Transport provider, minus the following:-

- (a) any benefit You receive from Section 22 - Travel Delay benefit; and
- (b) any refund You receive from the original Public Transport provider.

N.B. This policy will only pay for any claim under Section 14, 15, 16, 17, 22, 23, 25, 27, 28, 29, or 30 for the same event but not more than one section.

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SECTION 24 - REPLACEMENT OF TRAVELLER BENEFIT

We will reimburse You up to the limit specified in Section 24 of the Selected Plan for resulting administrative charges or fees incurred in making necessary changes in travel &/or accommodation arrangements to allow substitution of traveller to take over Your place on the trip which cannot be recovered from any other source due to the any of the following occurring within 30 days before the date of commencement of the Trip:

(i) Death or Serious Injury or Serious Sickness or compulsory quarantine of You, or Travel Companion but only when the following conditions are met:

- a. the quarantine is specific to You or a travelling companion, meaning that You or a travelling companion must be specifically and individually designated by name in an order or directive to be placed in quarantine due to an Infectious Disease; and
- b. the quarantine does not apply generally or broadly (a) to some segment or all of a population, geographical area, building, or vessel (including without limitation lockdowns, changes in government alert levels, shelter-in-place, stay-at-home, safer-at-home, or other similar restriction), or (b) based on to, from, or through where the person is travelling. This condition (ii) applies even if the quarantine order or directive specifically designates You or a travelling companion by name to be quarantined.

(ii) Serious damage to Your residence in Singapore from fire, flood or similar Natural Disaster within 7 days before the departure date and Your presence is required on the premises on the departure date.

(iii) Witness summons or jury service which were not made known to You prior to the purchase of this Policy.

We will not pay for any loss:

- (a) That is covered by any other existing insurance scheme or government program; or
- (b) Which will be paid or refunded by a hotel, airline, Travel Agent or any other provider of travel and/or accommodation; or
- (c) Should this insurance be purchased less than 7 consecutive days before the date of departure (with the exception of item (i)); or
- (d) If before the purchase of this Policy, You are aware of any circumstances which could lead to the disruption of Your Trip; or
- (e) Expenses that would have been incurred by You including budgeted Trip expenditure or
- (f) The cost of first class or business class airfares unless You have originally purchased first class or business class airfare for Your Trip; or
- (g) Non-essential expenses incurred in the transportation of the substitute person.

N.B. This Policy will only pay for any claim under Section 14, 15, 16 or 24 for the same event but not more than one section.

SECTION 25 - BAGGAGE DELAY

We will pay an amount for each full 6 hours of delay up to the limit specified in Section 25 of the Selected Plan in the event that the checked-in luggage accompanying You has been delayed, misdirected or temporarily misplaced by any Public Transport for a period exceeding 6 consecutive hours from the time of arrival at the airport of the scheduled destination.

N.B. This Policy will only pay for any claim under Section 19, 25 or 26 for the same event but not more than one section.

SECTION 26 - EMERGENCY PURCHASES

We will pay for the emergency purchase of essential personal items up to the limit specified in Section 26 of the Selected Plan if whilst on a Trip overseas, Your baggage is stolen or it has been declared by the transport provider that Your baggage is permanently lost and You cannot recover the expenses from any other source. Any claim must be accompanied by official receipts for the purchases made and written proof of loss from the police or relevant authorities or the transport provider that Your baggage is lost whilst in transit.

N.B. This Policy will only pay for any claim under Section 25 or 26 for the same event but not both.

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SECTION 27 - OVERBOOKED FLIGHT/VOYAGE/TRAIN

We will reimburse expenses for reasonable hotel accommodation (up to S\$180/ night), meals and refreshments up to the limit specified in Section 27 of the Selected Plan, in the event of Your failure to board the aircraft/sea vessel/train arising from the overbooking of the flight/voyage/train in which You had received a confirmed reservation from the Travel Agent or the airline and no alternative transportation is made available to You within 6 hours of the scheduled departure time provided You are not compensated by the operator(s) of the airline/shipping line/railway or their handling agent(s) or any third party.

The failure to board the aircraft/ sea vessel/ train and the overbooking of the flight/ voyage/ train must be verified in writing by the operator(s) of the airline/ shipping line/ railway or their handling agent(s).

N.B. This Policy will only pay for any claim either under Section 14, 15, 16, 17, 22, 23, 27, 28, 29 or 30 for the same event, but not more than one section.

SECTION 28 - MISSED FLIGHT CONNECTION

We will reimburse expenses for reasonable hotel accommodation (up to S\$180/night), meals and refreshments up to the limit specified in Section 28 of the Selected Plan, in the event You miss Your confirmed onward connecting scheduled flight at the transfer point arising from the late arrival of Your incoming confirmed connecting scheduled flight and no alternative onward transportation is made available to You within 6 consecutive hours on Your arrival provided You are not compensated by the operator(s) of the airline or their handling agent(s) or any third party. The missed flight connection must be verified in writing by the operator(s) of the airline or their handling agent(s).

N.B. This Policy will only pay for any claim either under Section 14,15,16,17, 22, 23, 27, 28, 29, 30 or 40 for the same event, but not more than one section.

SECTION 29 - FLIGHT DIVERSION

In the event that whilst travelling on a scheduled flight Your flight is diverted due to strike/industrial action, Severe Weather, Natural Disaster, mechanical breakdown/derangement or structural defect of the Public Transport or closure of airspace/airport which prevents You from continuing Your Trip and You are delayed from arriving at Your planned destination by at least 6 consecutive hours, We will pay an amount for each full 6 hours of delay up to the limit specified in Section 29 of the Selected Plan.

N.B. This Policy will only pay for any claim under Section 14, 15, 16, 17, 22, 23, 27, 28, 29, 30 or 32 for the same event but not more than one section.

SECTION 30 - TRAVEL INTERRUPTION

This benefit pays, whilst You are overseas, for additional travel (economy airfare, rail, land or sea transport fare) and/or additional accommodation expenses (up to S\$180/night) and loss of travel and/or accommodation expenses paid in advance by You or forfeited from You and which cannot be recovered from any other source after the commencement of the Trip consequent upon the following occurring and leading to You having to change any part of the journey whilst abroad: -

- (i) Your Serious Injury or Serious Sickness which You have received written medical advice from the Medical Practitioner and is hospitalized for more than 5 consecutive days.
- (ii) Unexpected death, Serious Injury or Serious Sickness of Your Relative or Travel Companion.
- (iii) Unexpected outbreak of strike, riot or civil commotion arising out of circumstances beyond Your control.
- (iv) Natural Disaster(s) or Severe Weather conditions or closure of airspace/airport which prevent You from continuing with Your scheduled Trip.

N.B. This Policy will only pay for any claim either under Section 14, 15, 16, 17, 22, 23, 27, 28, 29 or 30 for the same event, but not both.

SECTION 31 - PERSONAL LIABILITY

We will indemnify You up to the limit specified in Section 31 of the Selected Plan, the expenses including legal expenses incurred with Our written consent in the event You become legally liable to compensate a third party

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in damages for any Accidental bodily injury, death or loss of or damage to property arising during the Trip. We will not pay for liability arising directly or indirectly from, in respect of, or due to:

- (a) Injury to and loss of or damage to the property of any person who is Your Relative, or employee or deemed by law to be Your employee;
- (b) Loss of or damage to property which belongs to You or is in Your custody or control;
- (c) Any wilful, malicious, intentional, reckless or unlawful act or omission;
- (d) Ownership, possession or use of vehicles, aircraft or water craft or any other conveyance, firearms, animals, or arising from the negligent supervision and vicarious liability for the acts of a minor in connection with the above;
- (e) Transmission of any communicable disease by You;
- (f) Specific pursuit of any trade, business or profession;
- (g) Legal costs resulting from any criminal proceedings;
- (h) Ownership or occupation of land or buildings (other than occupation only of any temporary residence);
- (i) Punitive, aggravated or exemplary damages;
- (j) Liability which attaches by agreement but which would not have attached in the absence of such agreement;
- (k) Liability in respect of death or bodily injury to any person employed by You or any Insured Person(s);
- (l) Liability to a member of Your or any Insured Person(s) Family;
- (m) Liability to any Insured Person(s);
- (n) Any court judgement which is not delivered by a Singapore court.

SECTION 32 - AIRCRAFT HIJACKING

We will pay an amount for each full 6 hours up to the limit specified in Section 32 of the Selected Plan consequent upon Aircraft Hijacking in which You are on board as a passenger during Your Trip.

“Aircraft Hijacking” shall mean any seizure or exercise of control by force or violence or threat of force or violence and with wrongful intent, of an aircraft. Any claim for hijack must be accompanied by a police report or report issued by the carrier confirming that You are a victim of the hijack and the duration of such a hijack. We will not pay for any claims:

- (a) Which are due to the Insured Person’s fraudulent, dishonest or criminal act.
- (b) If the hijack takes place at the Insured Person’s country of residence or any country located in Africa, Central or South America or any country where the United Nation’s armed forces are present and active.

N.B. This Policy will only pay for any claim under Section 22, 28, 29, 30 or 32 for the same event but not more than one section.

SECTION 33 - LOSS OF USE OF ENTERTAINMENT TICKET OR FREQUENT FLYER POINTS

We will pay You up to the limit specified in Section 33 of the Selected Plan for the cost of any non- refundable portion of Your Entertainment Ticket to be used during a Trip which You have purchased in advance Or any non-refundable Frequent Flyer Points that were used for redemption of benefits, which you are not able use during your Trip and cannot be recovered from any other source due to any of the following occurring:

- (i) Death or Serious Injury or Serious Sickness or compulsory quarantine of You, Your Relative or Travel Companion, resulting in a Hospital Confinement;
- (ii) Unexpected outbreak of strike, riot or civil commotion, Natural Disaster, or events arising out of circumstances beyond Your control preventing travel at Your planned destination;
- (iii) Serious damage to Your residence in Singapore from fire, flood or similar natural disaster within 7 days before the departure date and Your presence is required on the premises on the departure date;

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(iv) Witness summons or jury service which were not made known to You prior to the purchase of this Policy.

SECTION 34 - RENTAL VEHICLE EXCESS

We will indemnify You for any excess or deductible which You become legally liable to pay in respect of loss or damage to rental vehicle caused by an Accident during the rental period while overseas up to the limit specified in Section 34 of the Selected Plan, subject to the following conditions:

- 1) The rental vehicle must be rented from a licensed rental agency.
- 2) As part of the hiring agreement, You must take up all comprehensive motor insurance against loss of or damage to the rental vehicle during the rental period.
- 3) You must comply with all requirements of the rental organization under the hiring agreement and of the insurer of the rental vehicle as well as the laws, rules and regulations of the country.
- 4) The rental vehicle must be driven by regulation from driving the rental vehicle.
- 5) You must not be using the rental vehicle for hire or reward and not using it for carriage of commercial goods.

We will not pay for the following:

- (a) Loss or damage arising from operation of the rental vehicle in violation of the terms of the rental agreement or loss or damage which occurs beyond the limits of any public roads or in the violation of laws, rules and regulations of the country.
- (b) Loss or damage arising from wear and tear, gradual deterioration, damage from insects or vermin, inherent vice, latent defect or damage.
- (c) Loss or damage to any vehicle classed as a campervan, motor home or any other vehicle that is used both for accommodation and transport purposes, motor cycle or any two-wheeled vehicles, racing cars, off-road vehicles, watercraft and aircraft of any kind.

SECTION 35 - RENTAL VEHICLE RETURN

We will reimburse You up to the limit specified in Section 35 of the Selected Plan for the cost of returning Your rental vehicle to the nearest rental vehicle depot whilst overseas in the event if You are not able to return Your rental vehicle during Your Trip due to Your hospital confinement. This is provided that:

- 1) The rental vehicle must be rented from a licensed rental agency.
- 2) As part of the hiring agreement, You must take up all comprehensive motor insurance against loss of or damage to the rental vehicle during the rental period.
- 3) You must comply with all requirements of the rental organization under the hiring agreement and of the insurer of the rental vehicle as well as the laws, rules and regulations of the country.
- 4) The rental vehicle must be driven by You or Your authorized driver where You are a named driver listed on the hiring agreement. Provided the vehicle is driven in accordance with the licensing or other laws or regulations and You or Your authorized driver is not disqualified by order of Court of Law or by reason of any enactment or regulation from driving the rental vehicle.

We will not pay for the following:

- (a) Loss or damage arising from operation of the rental vehicle in violation of the terms of the rental agreement or loss or damage which occurs beyond the limits of any public roads or in the violation of laws, rules and regulations of the country.
- (b) Loss or damage arising from wear and tear, gradual deterioration, damage from insects or vermin, inherent vice, latent defect or damage.

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SECTION 36 - TERRORISM COVER

We will pay You the benefits under Sections 1, 2 to 35, 37 to 42 for losses arising directly or indirectly from an Act of Terrorism during the insured Trip subject to respective limit of the Selected Plan under each Section and further subject to the following maximum aggregate limit:-

- (i) For individual policy and Family Plan, where Insured Person(s) suffer more than one loss arising directly or indirectly from an Act of Terrorism during the insured Trip covered under Sections 1, 2 to 35, 37 to 42 of this Policy, the benefits payable by Us with respect to all such losses shall be aggregated and the maximum aggregate sum payable by us for any insured Trip shall not exceed the respective aggregate limit set out under Section 36 in the Selected Plan.
- (ii) For Group Policy, where more than one Insured Person in the Group suffer any loss or losses arising directly or indirectly from an Act of Terrorism during the insured Trip covered under Sections 1, 2 to 35, 37 to 42 of this Policy, the benefits payable by Us with respect to all such losses of all these Insured Persons, shall be aggregated and the maximum aggregate sum payable by us for any insured Trip shall not exceed S\$1,000,000. Furthermore, no benefit is payable under this Policy at all when the Act of Terrorism is committed by the Insured Person(s) or Relative(s) or Travel Companion.

“Act of Terrorism” shall mean an act, including but not limited to the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s), which constitutes terrorism as recognised by the government authority or under the laws of Singapore and is committed for political, religious, ethnic, ideological or similar purposes, including but not limited to the intention to influence any government and/ or to put the public, or any section of the public, in fear. It does not include general civil disorder or unrest, protest, rioting, political risk, or acts of war.

SECTION 37 - FRAUDULENT USE OF CREDIT CARD

If You suffer financial loss as a direct result of the fraudulent use of Your credit card(s) following its physical loss/theft during the Trip, We will pay for such loss up to the limit specified in Section 37 of the Selected Plan. The loss must be reported to the card company(s) within six (6) hours of the incident. Any claim must be accompanied by a written proof of loss issued by the card company(s). The benefits under this Section do not apply to an Insured Person who is a Child.

SECTION 38 - ADVENTURE SPORTS & ACTIVITIES

We will pay You benefits relating to Your Injury or Accidental Death from the relevant Sections of the Policy resulting from participating in Adventure Sports & Activities on a non-competitive, leisure basis with a licensed local operator &/or licensed qualified guides or instructors.

SECTION 39 - HOME CONTENTS

We will provide compensation up the limits specified in Section 39 of the Selected Plan, for loss or damage to Your Home Contents including Valuables and/or stamp, commemorative coin, medal collections, works of art within Your Home in Singapore, caused by fire or theft where force and violence were used to gain entry into Your Home which was left vacant while You are on a Trip outside Singapore. We will make compensation in cash or decide to reinstate, repair or replaced the Home Contents affected, after taking consideration depreciation as well as wear and tear.

“Home” means Your residential address in Singapore as shown in official government records or identification documents.

“Home Contents” shall mean movable household furniture and furnishing, domestic appliances, audio and video equipment, clothing and personal belongings owned by You or Your family members permanently residing with You. It does not include cash, currency notes, deeds, bonds, securities, promissory notes, documents of any kind, perishable goods, livestock, motor vehicles, bicycles including any accessories attached to them.

“Valuables” means articles of gold, silver or other precious metal, jewellery, furs and precious or semi-precious gems.

The maximum amount we will pay is S\$500 for any one article, pair or set of articles, subject to the maximum limit specified in Section 39 of the Selected Plan, in total for all the articles.

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We will not pay for the following:

- (a) Theft during or after the occurrence of fire.
- (b) Any shortage due to error, omission or depreciation in value.
- (c) Any loss not reported to the police or relevant authorities within 24 hours of discovering the loss.
- (d) Any loss of or restoring lost or damaged information/data stored in tapes, cards, discs or any other storage devices.
- (e) Any loss due to the burning of property through the order of public authority.
- (f) Any loss of or damage to tenant's property or to any Home Contents not belonging to You.
- (g) Wear, tear, depreciation, the process of cleaning, dyeing, repairing or restoring any article, the action of light or atmospheric conditions, moth, insects, vermin or any other gradually operating cause.
- (h) Any loss or damage occasioned through Your wilful act or with Your connivance.
- (i) Fire caused by You or Your family or domestic servants.
- (j) Business or professional use in respect of photographic and sports equipment and accessories and musical instruments.
- (k) Loss or damage insured under any other insurance policy or reimbursed by any other party.

SECTION 40 - KIDNAP / HOSTAGE

In the event that You are held hostage after being kidnapped for a continuous period of at least 24 hours whilst You are on a Trip overseas, We will pay You up to the limit specified in Section 40 of the Selected Plan, for each full 24 hours the Kidnap/hostage continues.

"Kidnap" means abduction by force or deception against Your will for the purpose of demanding a ransom. This does not apply to minors being kidnapped by their own parents, whether acting alone or in collusion with others.

Any claim must be accompanied by proof of Kidnap and the Kidnap must be reported to the police or relevant law enforcement agency within 24 hours after You are able to contact someone.

We will not pay for any claims:

- (a) Which are due to the Insured Person's fraudulent, dishonest or criminal act.
- (b) If the Kidnap / hostage takes place at the Insured Person's country of residence, any country located in Africa, Central or South America or any country where the United Nation's armed forces are present and active.

N.B. This Policy will only pay for any claim under Section 14,15,17, 22 and 40 for the same event but not more than one section.

SECTION 41 - PET CARE

We will reimburse You up to the limit specified in Section 41 of the Selected Plan, if You placed Your pet dog or cat in a pet hotel whilst You are on a Trip and are unable to collect the pet on the day as agreed with the pet hotel for more than 12 consecutive hours, due to a delay in Public Transport which You are booked on for Your inbound journey to Singapore.

Any claim must be accompanied by written confirmation from the Public Transport stating the showing proof of delay, the reason and duration for the delay as well as from the pet hotel, stating the original and actual pick-up date/time of the pet.

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SECTION 42 - GOLFER'S COVER

(i) Loss or damage to Golf Equipment:

We will reimburse You up to the limit specified in Section 42 (i) of the Selected Plan for loss or damage to Golf Equipment belonging to (and not hired by or loaned or entrusted to) You occurring in a Public Place.

“Golf Equipment” means golf clubs and golf bags.

If as a result of any damage, the Golf Equipment is proven to be beyond economical repair, We will treat a claim under this Policy as if the article had been lost. We will not be liable for more than the limit specified in Section 42 of the Selected Plan, subject to a maximum of S\$500 in respect of any one article or pair or set of articles. We may make payment or at Our option reinstate, or repair the Golf Equipment, subject to due allowance for wear and tear and depreciation.

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

We will not pay for the following:

- (a) Loss of or damage to golf balls and clubs whilst actually in the course of play or practice.
- (b) Loss of or damage due to wear and tear or damage due to any process of repair or while being worked upon resulting therefrom.
- (c) Loss of or damage resulting from Your wilful act or negligence.
- (d) Loss of or damage arising from confiscation or retention by customs or other officials.
- (e) Loss of or damage to Golf Equipment left unattended in a Public Place.
- (f) Loss of or damage covered by any other policy.

N.B. This Policy will only pay for any claim under Section 19, 25 or 42(i) for the same event but not more than one section.

(ii) Hole In One Celebration Expenses:

We will pay You up to the limit specified in Section 42(ii) of the Selected Plan if You successfully complete a hole-in-one in an organized event at any 18-hole golf course whilst overseas to cover the cost of one round of celebratory drinks. You must provide Us with a properly authenticated certificate issued by the Golf Club Professional that the hole-in-one was achieved and the original receipts for the cost of celebratory drinks on the date of accomplishment at the golf club.

(iii) Unused Green Fees:

We will pay You to the limit specified in Section 42(iii) of the Selected Plan for the cost of pre-paid and unused green fees which cannot be recovered from any other source if whilst overseas You are prevented from playing golf as a result of Injury or Sickness. You must provide Us with a copy of a medical report from a registered medical practitioner substantiating the Serious Injury or Serious Sickness during the period for which the indemnity is being claimed.

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Section 43 - COVID-19 Cover

The Policy will extend to cover and pay up to the amounts specified in Section 43 of the Selected Plan, for claims relating directly to COVID-19 which could otherwise be excluded as set out in the General Exclusions section of Your Policy (being a Known Event), subject to the additional terms and conditions listed below and the terms and exclusions of the Policy. The limits specified in this COVID-19 cover are sub-limits of the limits specified in Your Policy for the same sections.

“COVID-19” refers to:

- (i) Coronavirus disease (COVID-19);
- (ii) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2); or
- (iii) any mutation or variation of SARS-CoV-2; or COVID-19.

The following additional conditions must be met for this COVID-19 Cover to operate:

- a) The Insured Person is not travelling against the travel advisory issued by any government authorities in Singapore or country of Your destination.
- b) The Insured Person must comply with all requirements and advice put in place by Singapore and relevant overseas government authorities, transport and accommodation providers relating to measures for minimising the risk and spread of COVID-19, including but not limited to COVID-19 vaccination requirement, pre-departure, post-arrival COVID-19 test, quarantine, isolation and controlled itinerary.
- c) During the Trip, the Insured Person must not knowingly stay with any person who is having or suspected to be having a COVID-19 infection, and/or is undergoing isolation or quarantine.

We will not pay for any claims directly or indirectly arising from the following:

- a) COVID-19 being declared a Public Health Emergency of International Concern (PHEIC) by the World Health Organization (WHO). This exclusion shall apply to claims made after the date of any such declaration(s), other than where a relevant diagnosis has been made by a Medical Practitioner before the date of any such declaration(s). This exclusion will continue to apply until the WHO cancels or withdraws any relevant PHEIC.
- b) Costs incurred for any medical tests (including pre-departure/post-arrival tests such as mandatory COVID-19 diagnostic tests), vaccinations, quarantine or isolation required by Singapore or overseas government, transport or accommodation provider, taken for the purpose of the Trip overseas.
- c) Your failure to comply with the requirements and advice put in place by the Singapore or overseas government, transport or accommodation provider relating to measures for minimising the risk and spread of COVID-19, including but not limited to pre-departure/post-arrival tests, quarantine, isolation and border closure.
- d) Any circumstances You are aware, including a positive COVID-19 diagnosis or possible exposure which You knew about before You purchased the Policy or booked the Trip, which could reasonably have been expected to lead to a claim on the Policy
- e) You, Your Relative living in the same household in Singapore, Your Travel Companion is diagnosed (or suspected of being infected) with COVID-19 at the point of purchase of this Policy or booking of this Trip.

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TM TRAVEL TRUST TRAVEL INSURANCE POLICY COVER

PRE-EXISTING MEDICAL CONDITION EXTENSION

(This is an optional cover available only for Single Trip policies under the Premier or Classic Plan, upon payment of additional premium)

This Pre-existing Medical Condition Extension (hereinafter referred to as "Extension") is applicable only if You have purchased it and the coverage is stated on Your Policy Schedule. The coverage under this Extension is only applicable for Single Trip Policies, for Insured Person(s) up to seventy-five (75) years of age and for up to a maximum of thirty (30) days per Trip.

You must meet all the following conditions to be eligible for cover under this Extension:

1. You are following Your treating Medical Practitioner's advice on Pre-existing Medical Condition(s). This includes, but not limited to, not refusing or delaying any monitoring, medical appointment, medical test, medication, treatment or surgery.
2. You do not have any medical condition or symptom which You have not consulted a Medical Practitioner for or for which You are waiting for medical test, medical result, diagnosis, treatment or surgery.
3. In the last 12 months, You do not have any Pre-existing Medical Condition which has required You to:
 - a) receive treatment at a Hospital; or
 - b) stay in a Hospital as an inpatient.

Under this Extension, We will extend the coverages of the following Sections (as specified in the table below) under the Plan that You have selected, to cover claims arising from Pre-existing Medical Condition(s). The Benefit limits shown in the table below are sub-limits of the relevant Sections under the Plan and are not above or in addition to the limits in each Section. All the Benefit limits under this Extension are collectively further subject to the Maximum Aggregate limit as mentioned below.

Under the Sections 14, 15, 17 and 30, the Pre-existing Medical Condition exclusion will still apply to Your Travel Companion(s) who are insured with Us but have not purchased this Extension.

If during a Trip outside Singapore, You suffer an acute onset of a Pre-existing Medical Condition, We will pay the benefits and costs incurred by You for up to thirty (30) days from the date You first suffer the acute onset of a Pre-existing Medical Condition during the Trip, subject to coverages and Benefit limits specified under this Extension. This Extension does not cover any claims resulting from terminal illness regardless whether diagnosis was received before or after this Extension was purchased.

Coverages and Benefits limits under the Pre-existing Medical Condition Extension		
Summary of Benefits	Maximum Benefits (\$\$)	
Section 1 : Accidental Death & Permanent Disablement	Premier	Classic
Cover for Insured Person (below 70 years old)	125,000	80,000
Cover for Insured Person (70 - 75 years old)	75,000	50,000
Cover for each Child included in Family Plan	50,000	30,000
<i>Aggregate limit per Family</i>	300,000	200,000
Section 2 : Medical Expenses incurred Overseas	Premier	Classic
Cover for Insured Person below 70 years old)	250,000	150,000
Cover for Insured Person 70 - 75 years old)	100,000	60,000
Cover for each Child included in Family Plan	75,000	45,000
<i>Aggregate limit per Family</i>	500,000	300,000
Cover under Section 2 is subject to an excess of \$100 for each visit for Your Outpatient Medical Treatment.		

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TM TRAVEL TRUST TRAVEL INSURANCE POLICY COVER

	Premier	Classic
Section 7 : Hospital Visit	3,000	1,500
Section 8 : Compassionate Visit	3,000	1,500
Section 9 : Child Care	5,000	3,000
Section 10 : Emergency Medical Assistance & Evacuation	Premier	Classic
Cover for Insured Person (below 70 years old)	200,000	150,000
Cover for Insured Person (70 - 75 years old)	100,000	75,000
Cover for each Child included in Family Plan	75,000	50,000
Section 11 : Repatriation Expenses	15,000	10,000
Section 13 : Emergency Telephone Charges	200	100
Section 14 : Trip Cancellation Subject to a 50% Co-payment for each claim	5,000	2,500
<i>Aggregate limit per Family</i>	10,000	5,000
Section 15 : Trip Postponement Subject to a 50% Co-payment for each claim	5,000	2,500
<i>Aggregate limit per Family</i>	10,000	5,000
Section 17 : Trip Curtailment Subject to a 50% Co-payment for each claim	7,500	3,750
<i>Aggregate limit per Family</i>	15,000	7,500
Section 30 : Travel Interruption Subject to a 50% Co-payment for each claim	4,000	2,000
<i>Aggregate limit per Family</i>	8,000	4,000

The Maximum Aggregate Benefit sum payable by Us for all the Benefit limits under the Pre-existing Medical Condition Extension in respect of each insured Trip, per Insured Person shall not exceed the limits as specified in the table below :

Category of Insured Person	Maximum Aggregate Benefit (S\$)	
	Premier	Classic
Cover for Insured Person (below 70 years old)	400,000	200,000
Cover for Insured Person (70 - 75 years old)	200,000	100,000
Cover for each Child included in Family Plan	100,000	50,000
<i>Aggregate limit per Family</i>	800,000	400,000

GENERAL EXCLUSIONS (APPLICABLE TO ALL SECTIONS)

We do not cover for loss or liability directly or indirectly caused by or arising from or in connection with:

1. Any willful or intentional act or omission, whether sane or insane; suicide or attempted suicide or intentional self-injury.
2. Any Pre-existing Medical Condition(s):
 - (i) unless You have purchased the Pre-existing Medical Condition Extension and such extended coverage is shown on the Policy Schedule.
 - (ii) when You have been given a terminal illness diagnosis regardless of whether You have purchased the optional Pre-existing Condition Extension cover.
3. Any congenital abnormalities or infirmities, hereditary conditions or disorders.
4. Any Known Event.
5. Any consequence of war, military act of foreign nations, revolution, insurrection, civil war, armed rebellion or other similar disturbance or riot.

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6. Any Nuclear, Chemical or Biological Terrorism which is defined as 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 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.
7. Any act of aggressive violence provoked by You, or any Accident occurring while You are under detention or in prison.
8. Any unlawful, illegal act and/or any action or omission in breach or contravention of the law, legislation, regulation of Singapore and/or the country of Your destination.
9. Ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel or from nuclear weapons material. Solely for the purpose of this exclusion, combustion shall include any self- sustaining process of nuclear fission.
10. Any brain disease or mental or nervous disorders (including but not limited to insanity).
11. Any costs related to pregnancy (except for pregnancy-related sickness which is covered under Section 4), childbirth, premature birth, miscarriage, abortion or menopause.
12. Any Injury, Sickness, death, loss, expense or other liability attributable to any venereal disease, HIV (Human Immune Deficiency Virus) and/or any HIV related illness including AIDS and/or any mutant derivatives or variations of this however caused.
13. Air travel other than 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.
14. Any Injury sustained by You whilst engaging in any kind of race or competition or sports or games in a professional capacity where You would or could earn income or remuneration, donation, sponsorship, certificate or award of any kind.
15. Your participation in motor rallies, Off-roading, Expedition(s) &/or hunting trips. “Off-roading” means the activity of driving a vehicle on unpaved surfaces like sand, dirt or rocks.
16. Your participation in Extreme Sports Activities which involves speed, height, danger, a high level of physical exertion, highly specialized gear or spectacular stunts. This includes but not limited to off- piste skiing; white water rafting grade 4 or above; ocean yachting; pot holing; caving; abseiling; mountaineering with the use of specific climbing equipment or ropes; hiking/trekking above 4,500 meters above sea levels; ultra-marathons; biathlons; triathlons & etc.
17. Any prohibition or regulations by any government including closures of borders, airspace and airports.
18. Not being fit to travel or are travelling against the medical advice of a qualified Medical Practitioner.
19. Any Trip which is made solely for the purpose of obtaining medical care or treatment of any kind.
20. You engaging in naval, military, air force service or operations, or testing of any kind of conveyance, being employed as manual worker or whilst engaging in offshore activities, mining, aerial photography or handling of explosives, firearms or ammunition.
21. You acting as a law enforcement officer, emergency medical or fire service personnel, civil defence personnel or military personnel of any country or international authority and/or organization, whether full-time service or as a volunteer, reservist training under Section 14 of the Enlistment Act (Cap 93, Singapore).
22. Any dental applications including dentures, dental crowns, implants, bridges, and similar appliances.
23. Plastic/cosmetic surgery and cosmetic dental treatment.
24. Death, Injury, Sickness or disablement resulting from the influence of intoxicating liquor or drugs or other substance abuse (other than drugs taken under medical supervision and not for the treatment of drug addiction).
25. Stress, travel exhaustion, disinclination to travel, change of mind or fear of travelling.
26. 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, or advisory against travelling to the destination through or by general mass media.
27. Any failure by You to take reasonable precaution to safeguard Your property or to avoid Injury or minimize any claim under the Policy.

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TM TRAVEL TRUST TRAVEL INSURANCE POLICY COVER

28. You are travelling against the travel advice of any government authorities by Singapore or country of Your destination, unless the Trip had already commenced prior to the issuance of the travel advisory.
29. Confiscation, detention, destruction by customs or other lawful authorities.
30. Any unexplained loss or mysterious disappearance.
31. Travel in to or through country(ies) sanctioned by the United Nations, or the government of United States of America, or the government of Singapore, or the government of Japan against provision of good or service(s) at the time of inception of this Policy.
32. Any lockdowns, changes in government alert levels, shelter-in place, stay-at-home, safer-at-home, or other similar restriction that apply generally or broadly to some segment or all of a population, geographical area, building or vessel.
33. Any Infectious Disease(s), Epidemic or Pandemic declared by the World Health Organization (WHO) as a Public Health Emergency of International Concern (PHEIC) or equivalent that result in any lockdowns, travel advisories or warnings, changes in government alert levels, shelter-in place, stay-at-home, safer-at- home, or other similar restriction that apply generally or broadly to some segment or all of a population, geographical area, building or vessel.
34. Any fear or threat of a Pandemic or Epidemic; or any preventive or pre-emptive actions taken to prevent the spread of a potential Pandemic or Epidemic.
35. Any impact of object(s) falling on earth from outside earth's atmosphere including but not limited to asteroids, meteorites and man-made objects such as space debris.
36. Cancellation, evacuation and/or repatriation claims resulting from the closure of frontiers decided by a state or any competent authority representing that state. However, the following remain covered:
 - (i) Evacuation and/or repatriation claims resulting from Sickness or Accident occurring within those countries including in the case of riots or civil commotions in which the insured takes no active part. In such cases, the cover shall cease 14 days after the inception of these events.
 - (ii) Cancellations resulting from the closure of the frontier of the country or of one of the countries visited during the insured trip, provided that no alternative solution has been offered by the travel agents or the tour operator, and subject to the closure of the frontiers being declared within 14 days of the departure to this state.

37. Property Cyber and Data exclusion :

Notwithstanding any provision to the contrary within this Policy or any endorsement thereto this Policy excludes any:

- (i) Cyber Loss;
- (ii) loss, damage, liability, claim, cost, expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data;

regardless of any other cause or event contributing concurrently or in any other sequence thereto.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect. This endorsement supersedes and, if in conflict with any other wording in the Policy or any endorsement thereto having a bearing on Cyber Loss or Data, replaces that wording.

“Cyber Loss” means any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any Cyber Act or Cyber Incident including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any Cyber Act or Cyber Incident.

“Cyber Act” means an unauthorized, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.

“Cyber Incident” means:

- (i) any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer System; or
- (ii) any partial or total unavailability or failure or series of related partial or total unavailability or failures to

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TM TRAVEL TRUST TRAVEL INSURANCE POLICY COVER

access, process, use or operate any Computer System.

“Computer System” means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the Insured or any other party.

“Data” means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System.

38. Your use of motorcycles or any two-wheeled motor vehicle, as a rider or passenger, unless the vehicle is 125 cc or below and provided that You or the person in control of the vehicle holds a motorcycle licence that is valid for the country where the motorcycle is operated; and further provided that local traffic rules are adhered to at all times and that a motorcycle helmet and appropriate safety gear is being worn.
39. Any consequential or indirect losses of any kind.
40. The nomination of beneficiary/beneficiaries under Sections 49L and 49M of the Insurance Act (Cap.142) for the purpose of disposition or payment of Policy moneys for Family, Group and corporate Policy.

GENERAL CONDITIONS (APPLICABLE TO ALL SECTIONS)

1. Due Observance

The due observance and fulfilment of the terms, provisions, conditions and endorsements of this Policy in regard to anything to be done or not to be done by You and the truth of the information supplied by You in connection with the risk shall be a condition precedent to Our liability.

2. Interpretation

This Policy and the Schedule shall be read together as one document and in any part of this Policy or the Schedule shall bear such specific meaning wherever it may appear.

3. Reasonable Care

You shall act in a prudent manner and exercise reasonable care for the safety and supervision of Your property and to prevent loss, damage, Accident, Injury or Sickness.

4. Duty of Disclosure

Before commencing this Policy, You have a duty to disclose to Us every matter that You know, or could reasonably be expected to know, is relevant to Our decisions whether to accept the risk of the insurance and if so, on what terms. You have the same duty to disclose those matters to Us before You extend or vary this Policy.

This Policy shall be voidable in the event of misrepresentation, misdescription or non-disclosure or concealment of any material circumstances, such as but not limited to Your health conditions. We may be entitled to avoid or reduce liability under the Policy in respect of a claim.

5. Alteration of Document

Any amendment made to this Insurance will not be valid unless endorsed in writing by Our authorized officer.

6. Notification of claims

In the event of any occurrence which may give rise to a claim for indemnity under this Policy, You (or Your Relative in the case of death) shall:

- (a) Give notice to Us in writing with full details within 14 consecutive days after the completion of the Trip or 48 consecutive hours from date of Accident in the case of death or disablement if practicable,
- (b) Give us at Your own expense all medical evidence, certificates, reports, original receipts, proof of ownership, documentation and any other evidence (including interviews), verified by oath if necessary, which We may require from You to support Your claim.
- (c) File Your claims, by email, to : tmisclaims@tokiomarine.com.sg

Failure to comply with the above requirements will result in You not receiving any benefits from this Policy.

7. False or Exaggerated Claims

No payment will be made under this Insurance if:

- (a) The claim is in any respect fraudulent,

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TM TRAVEL TRUST TRAVEL INSURANCE POLICY COVER

- (b) The claim is intentionally exaggerated,
- (c) The claim is supported by false declaration, or
- (d) Any fraudulent means or devices shall be used by any person to obtain a Benefit under this Policy.

We shall be entitled to terminate this Policy with immediate effect.

8. Multiple Policies

If You are covered under more than one travel insurance policy underwritten by Us for the same trip, cover will be effective only under one policy. You must let us know which policy you want to claim under and henceforth, all the benefits under the policy you elected will apply. The other policy/policies for the same trip is/are deemed to be void.

9. Other Insurances

If at the time any claim arises under this Policy, there is any other insurance covering same liability, We shall not be liable to pay or contribute more than its ratable proportion of such liability. This will be applicable to only Sections 2 to 42.

10. Arbitration

All disputes or differences arising out of this Policy shall be referred to arbitration in accordance with the Arbitration Act (Cap 10, Singapore) or any statutory re-enactment thereof and the making of an Award shall be a condition precedent to Our liability.

11. Notice of Trust or Assignments

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

12. Determination of Age

In the event of any claim, the age of Insured Person will be determined as at the date of Injury or Sickness with reference to the date of birth.

13. Subrogation

In the event of any payment under this Policy, We shall be subrogated to all Your rights of recovery against any person or organization and You shall execute and deliver documents and papers and do whatever else is necessary to enable us to subrogate any claim against third parties. You shall take no action after the loss to prejudice such rights.

14. Refund of Premium

Single Trip: You may at any time prior to commencement of the period of insurance cancel the Policy by giving written notice of cancellation to Us. We will refund Your paid premium less an administrative charge of S\$25.00, provided a claim has not arisen. If You cancel this insurance after the commencement date of the period of insurance, You will not be entitled to any refund of premium.

Annual: You may cancel this Policy within 3 months from the policy effective date by giving seven (7) days' written notice to us and provided no claim has arisen during the period which the Policy had been in force, we will refund 80% of the pro-rata premium for the unexpired period subject to a minimum premium payment of S\$25.00. There will be no refund for cancellation of a policy after 3 months from the Policy effective date.

15. Cancellation

We may cancel this Policy at any time by written notice delivered to You or mailed to Your last address shown by Our records stating when thereafter such cancellation shall be effective. In the event of such cancellation, We shall return promptly the pro rata unearned portion of any premium actually paid by You. Such cancellation shall be without prejudice to any claim originating prior thereto.

16. Disappearance

If during the period of cover and whilst on the insured Trip, an Insured Person disappears following the disappearance, sinking or wrecking of a conveyance in which they were travelling and their body has not been found within twelve (12) months after the date of disappearance, they will be deemed to have died as a result of an Injury at the time of disappearance, sinking or wrecking of the conveyance. If benefit under Section 1 is payable because of a disappearance, We will only pay provided the Insured Person's estate give Us a signed undertaking that the amounts will be repaid to Us if the Insured Person is subsequently found to be alive.

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TM TRAVEL TRUST TRAVEL INSURANCE POLICY COVER

17. Physical Examination and Autopsy

In the event of Injury or Sickness, We will be entitled to request You to have a medical examination by Medical Practitioners appointed by Us. In the event of death, We will be entitled to make an autopsy and/or post-mortem examination where it is not forbidden by law.

18. To whom payments are to be made

Payment for death of the insured person is payable to the beneficiary nominated by the insured person, and if there is no nomination received by the company, payment shall be made to the estate of the insured person. All other indemnities of this Policy are payable to You, except for Section 10 and 11 where the benefits will be paid directly to the provider of services, as indicated in each section. Under Section 2 and 4, in the event funds for emergency medical treatment are guaranteed to the provider of healthcare services by the Assistance Company, indemnities shall be payable directly to the provider of healthcare services. Indemnity for expenses under Section 2 and 4 incurred directly by you will be payable to you.

19. Rights of recovery

In the event authorization of payment and/or payment is made by Us or the Assistance Company for a medical claim whereby policy liability is not engaged, We or the Assistance Company reserve the right to recover against the Insured Person for the full sum which We or the Assistance Company are liable to the medical institution for which the Insured Person was admitted to.

20. Governing Law

This Policy shall be governed by and interpreted in accordance with the laws of the Republic of Singapore.

21. Jurisdiction

The indemnity provided in the Policy shall not apply to:

- (a) Compensation for damages in respect of judgements not in the first instance delivered by or obtained from a court of competent jurisdiction within the Republic of Singapore;
- (b) Costs and expenses of litigation recovered by any claimant from You which are not incurred in and recoverable in the Republic of Singapore.

22. Sanction Limitation and Exclusion

No Insurer shall be deemed to provide cover and no Insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that Insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

23. Time Limitation

No action at law or in equity shall be brought to recover on this Policy prior to the expiration of 60 days after written proof of loss has been furnished in accordance with the requirements of the Policy. No such action shall be brought after the expiration of one year from the date of rejection of claim.

24. Payment Before Cover Warranty

(Applicable only If the Policyholder is an Individual)

- (a) 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 inception date ("the inception date") of the coverage under the Policy, Renewal Certificate or Cover Note.
- (b) In the event that the total premium due is not paid and actually received in full by Us (or the intermediary through whom this Policy was effected) on or before the inception date referred to above, then the Policy, Renewal Certificate, Cover Note and Endorsement shall not attach and no benefits whatsoever shall be payable by Us. Any payment received thereafter shall be of no effect whatsoever as cover never attached on the Policy, Renewal Certificate or Cover Note.

25. Premium Payment Warranty

(Applicable only if the Policyholder is a business or commercial establishment)

- (a) If the period of insurance is 60 days or more, any premium due must be paid and actually received in full by Us (or the intermediary through whom this Policy was effected) within 60 days of the inception date of the coverage 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 Us (or the intermediary through whom this Policy was effected) within the 60-day period referred to above the Policy will be automatically terminated immediately after the expiry of the said 60-day period.

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TM TRAVEL TRUST TRAVEL INSURANCE POLICY COVER

- (i) The automatic termination of the cover shall be without prejudice to any liability incurred within the said 60-day period; and
- (ii) We 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 60 days, any premium due must be paid and actually received in full by Us (or the intermediary through whom this Policy was effected) within the period of insurance.

26. Complaints Procedure

At Tokio Marine Insurance Singapore Ltd., we strive to keep our customer happy. If you are dissatisfied with your dealings with us, please tell us. Our objective is to resolve any disagreement as amicably and as quickly as possible. You can call us on 6221 6111.

If you are not satisfied with our response, you can write or email to us with the details of your issue and contacts. Our contact details are:

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#09-01 Tokio Marine Centre,
Singapore 069046
Fax : 6224 0895
Email : tmis@tokiomarine.com.sg
Website : www.tokiomarine.com

You will receive our receipt of acknowledgement within 3 working days. If we need additional information to review the issue, we will contact you with our request within 7 working days from the date of your written notification. A senior officer of ours will review and attempt to resolve the issue of your concern as soon as possible. We will write to you no later than 14 working days from the last communication advising you on the outcome of the review and reasons for the decision. If we are unable to do so, we will contact you and update you on the progress. We do not consider an issue resolved until a proposed resolution or solution has been communicated to and accepted by you. If you are not satisfied with our decision, you can appeal to our Principal Officer. Our Principal Officer will respond to you within 14 working days of receiving your appeal.

If you are still not satisfied with the response from our Principal Officer, you can further appeal to the Financial Industry Disputes Resolution Centre Ltd (FIDREC), an external and independent dispute resolution organization whose decision will be binding on us. The contact details are:

Address : The Financial Industry Disputes Resolution Centre Ltd (FIDREC)
112 Robinson Road,
#13-03 HB Robinson,
Singapore 068902
Fax : 6327 8878
Email : info@fidrec.com.sg
Website : www.fidrec.com.sg

27. Policy Owners' Protection Scheme

This Policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for Your Policy is automatic and no further action is required from You. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact your insurer (or name of Scheme member) or visit the GIA/LIA or SDIC web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

CONTACT INFORMATION:

For CUSTOMER SERVICE AND CLAIMS ENQUIRIES:

Call: +65 6221-6111 Mon - Friday, 9.00 - 17.30 (Singapore Time)
Email : feedback@tokiomarine.com.sg

For CLAIMS SUBMISSION, please send to:
Email : tmisclaims@tokiomarine.com.sg

For 24 HOUR EMERGENCY ASSISTANCE, Call : +65 6995-1118

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