

SG Travel Insured

Policy Wording

CHUBB®

Benefits Schedule

Section	Benefits	Maximum Sum Insured for Each Insured Person (\$\$)			
		Bronze	Silver	Gold	Platinum
Core Benefit					
1.1	Hospitalisation and Medical cost (inpatient only)	Up to \$30,000	Up to \$50,000	Up to \$175,000	Up to \$250,000
Optional Add-on Benefits					
2.1	Repatriation of Mortal Remains	Up to \$80,000		Up to \$150,000	
2.4	Journey Cancellation	Up to \$2,000			
2.6	Journey Curtailment	Up to \$1,000			
2.9	Hospital Confinement Benefit	\$100 per day up to max 14 days			

Important Notes:

1. The amounts listed above are the maximum coverage payable for each Benefit.
2. Pre-Existing Medical Condition will not be covered. Please refer to the Policy Wording for the full specifications, conditions and exclusions.

Chubb Insurance Singapore Limited (hereinafter called the Company) hereby insures the Insured Person(s) named in the Policy Schedule, subject to the terms, conditions and exclusions contained herein.

This Policy shall commence on the Effective Date.

SG Travel Insured

Part 1 - Interpretation & Scope

Section 1. General Definitions

For the purposes of this Policy the following definitions apply:

Alternative Medical Physician means a legally licensed traditional medicine practitioner (including Chinese acupuncturist or bonesetter) or chiropractor or physiotherapist duly registered and practicing within the scope of his/her license pursuant to the laws of the country in which such practice is maintained.

Benefit means the respective benefit, as stated in the Policy Schedule, payable by Us under this Policy in respect of each Event covered by this Policy.

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

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

Chubb Assistance means the medical assistance company appointed from time to time by the Company and stated in the Policy Schedule issued by the Company.

Confined or Confinement means a continuous and uninterrupted period at least twenty-four (24) hours in a Hospital or Other COVID-19 Medical Centre in Singapore as a Resident In-Patient upon the advice of and under the regular care and attendance of a Doctor.

Country of Residence means the country or territory outside of Singapore where You are residing prior to the commencement of the Period of Insurance, or the country declared to Us where You are working for a period of more than one hundred and eighty-three (183) days.

COVID-19 refers to the strain of Novel Coronavirus 2019 classified in February 2020 by the World Health Organisation (WHO) as “Coronavirus Disease 2019 (COVID-19)” or any mutation or variation thereof or any related strain), contracted and commencing whilst this Policy is in force and results, directly and independently of all other such causes.

Dependent Child(ren) means Your unmarried dependent child(ren) (including step or legally adopted child(ren)) who is

- (a) between one (1) day old and seventeen (17) years of age; or
- (b) under twenty-three (23) years of age if they are full-time students at an accredited institution of higher learning;

and in either case, are primarily dependent upon You for maintenance and support.

Doctor means a legally registered and properly qualified medical practitioner acting within the scope of his/her license and training pursuant to the laws of the country in which such practice is maintained. Doctor shall not include You or Your relatives unless otherwise approved by Us.

Effective Date means the commencement date of the Period of Insurance.

Endorsement means a written alteration to the terms of the Policy as agreed to by Us.

Event(s) means the event(s) described in the relevant Table of Benefits set out in Your Policy Schedule.

Home Country means any country or territory where You are a citizen or a permanent resident and excludes Your Country of Residence.

Hospital means a legally constituted establishment operated pursuant to the laws of the country in which it is based, which holds a licence as a hospital (if licensing is required in the state or government jurisdiction where it is located) and meets the following requirements:

- (a) operates primarily for the reception, care and medical treatment of sick, ailing or injured persons as in-patients;
- (b) provides full-time nursing service by and under the supervision of a staff of registered or graduate nurses;
- (c) has a staff of one (1) or more Doctors available at all times;
- (d) maintains organised facilities for medical diagnosis and treatment and provides (where appropriate) facilities for major surgery within the confines of the establishment or in facilities controlled by the establishment;
- (e) is not primarily a clinic, nursing, rest or convalescent home nor, other than incidentally, a place for treatment of alcoholics or drug addicts, or home for the aged or community hospital or similar establishment or a special unit of a hospital used primarily for such purposes;
- (f) is not a mental institution or an institution primarily for the treatment of psychiatric disease including subnormality or the psychiatric department of a hospital; and
- (g) is not a health hydro clinic or nature cure clinic.

Insured Person(s) means the person(s) insured under Your Policy as specified in the Policy Schedule.

Journey means any trip made during the Period of Insurance by You to Singapore from Your Country of Residence other than Singapore while this Policy is in force and which shall be deemed to commence:

- (a) Upon arriving at Singapore and have obtained immigration clearance by the Immigration and Checkpoint Authority of Singapore to enter Singapore; and shall be deemed to cease:
- (b) Upon departure from Singapore and have obtained immigration clearance by the Immigration and Checkpoint Authority of Singapore to exit Singapore; or
- (c) the date on which the Policy is terminated, whichever is earliest.

Medical Expenses means usual, reasonable and customary Doctor's fees, ambulance services, hospitalisation fees, medical supplies and medications all of which have been necessary and reasonably incurred and as arranged directly by Chubb Assistance or its authorized representative.

Nominated Account means the credit card account or designated bank account to which premiums are to be charged.

Nuclear, Chemical or Biological Terrorism means the use of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous Chemical Agent and/or Biological Agent during the Period of Insurance by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(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.

Other COVID-19 Medical Centre means any government-designated health facilities in which the Ministry of Health has authorised to provide care and medical treatment to those suffering from COVID-19.

Period of Insurance means the period shown on the current Policy Schedule or any subsequent Endorsement(s), if any, for which cover applies under this Policy.

Personal Medical Quarantine means a medically necessary and compulsory isolation order:

- (a) ordered in response to You contracting COVID-19 or suspected of being exposed to COVID-19, including if You have travelled to certain designated countries, territories or regions;
- (b) ordered by a government authority vested with the power to issue such an order; and
- (c) where non-compliance of the order would result in civil or criminal penalties.

Policy means Your Policy Wording and Policy Schedule which together form the entire insurance contract between You and Us.

Policy Schedule means the schedule which We send You with Your Policy Wording.

Pre-Existing Medical Condition means any condition, injury, disease or physical, medical, mental or nervous condition, disorder or ailment which an Insured Person had suffered, or was or should have been aware they were suffering from at any time prior to the Effective Date of the Policy or in respect of any amendment or endorsement to the terms, conditions and exclusions of this Policy, including the benefits payable under this Policy.

Scheduled Departure Date means the date when You are scheduled to depart on a Journey as set out in Your travel ticket.

Singapore Resident means Singapore citizen, Singapore permanent resident, a holder of a valid work permit, employment pass, dependant's pass, long-term visit pass, S pass or student pass issued by the authorities in Singapore on the Effective Date.

Sum Insured means the benefit amount payable by Us as stated in the Policy Schedule.

Resident In-Patient means You when You are Confined as a resident bed patient in a Hospital or Other COVID-19 Medical Centre in Singapore.

Travel Companion means a person who has travel bookings to accompany You on a Journey.

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

We/Our/Us/the Company means Chubb Insurance Singapore Limited.

You/Your means the person who is named as the policyholder or the Insured Person(s) named in the Policy Schedule.

Part 2 - Eligibility

2.1 Who and What is insured?

2.1.1 You are insured for the Event(s) subject to the terms, conditions and exclusions under this Policy.

2.2 What are the Eligibility Requirements?

2.2.1 To be eligible for cover under this Policy:

- (a) You are not a Singapore Resident and is above the age of eighteen (18) years old;
- (b) You must be travelling out of and will be returning to the Country of Residence;
- (c) Dependent Child(ren) (if any) under the age eighteen (18) years old is accompanied by You; and
- (d) The Policy is still in force at the time You commenced the Journey.

Part 3 - Scope and Limits of Cover and Benefits

3.1 Commencement of Coverage

3.1.1 Cover is effective upon issuance of the Policy, or within fifteen (15) days prior to the Scheduled Departure Date, whichever is later and shall cease on the commencement of Your Journey if You have add-on the optional benefit for

Part 7 - Benefits, Section 2.4 - Journey Cancellation.

3.1.2 For all other sections under both Core Benefit and Optional Add-on Benefits, cover is effective upon commencement of Your Journey.

3.2 Limits of Coverage

3.2.1 This Policy shall terminate on the earliest of the following events:

- (a) upon the expiry of Period of Insurance;
- (b) when You cease to satisfy any of the eligibility requirements; or
- (c) upon Your death.

3.2.2 You will only be covered for the Period of Insurance as stated in the Policy Schedule up to a maximum of ninety (90) consecutive days for Your Journey and We shall not be liable in respect of any loss occurring from 12.01 a.m. on the ninety-one (91) day after the commencement of the Your Journey.

Part 4 - General Exclusions

This Policy will not apply to any event(s) arising directly or indirectly out of:

- (a) any sickness other than that caused by COVID-19;
- (b) the Insured Person being the subject of a Personal Medical Quarantine order issued but not Confined and/or suffering from COVID-19;
- (c) travel booked or undertaken against the advice of any Doctor or for seeking medical attention;
- (d) any mental and/or nervous disorder, self-inflicted injury or condition, suicide, attempted suicide, or provoked homicide or assault;
- (e) any willful or intentional acts by You whether sane or insane;
- (f) the Insured Person committing any criminal or illegal act;
- (g) Pre-Existing Medical Conditions;
- (h) any nuclear reaction or contamination, ionising rays or radioactivity;
- (i) any Nuclear, Chemical or Biological Terrorism;
- (j) air travel other than as a fare-paying passenger on a fully licensed passenger carrying aircraft operated by an airline or an air charter company for the regular transportation of passengers;
- (k) any loss or expenses with respect to Cuba; and/or
- (l) any condition which results from or is a complication of venereal disease.

Sanctions Exclusions Applicable under this Policy

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit Us from providing insurance, including, but not limited to, the payment of claims. All other terms and conditions of the policy remain unchanged.

Chubb Entity is a subsidiary/branch of a US company and Chubb Limited, a NYSE listed company. Consequently, Chubb Insurance Singapore Limited is subject to certain US laws and regulations in addition to EU, UN and Singapore sanctions restrictions which may prohibit it from providing cover or paying claims to certain individuals or entities or insuring certain types of activities related to certain countries such as Cuba.

Part 5 - Special Conditions

1. Cancellation

Premium payable shall apply to the entire Journey. We will not refund the premium once the Policy Schedule is issued.

2. Addition of Insured Person

No person shall be covered by this Policy unless such person is specifically named as an Insured Person and evidenced by a written endorsement to this Policy. Additional premium will be charged for each additional Insured Person included under this Policy before the commencement of the Period of Insurance.

3. Change of Country of Residence

You must inform Us in writing if Your Country of Residence is Singapore. For the purpose of this Policy, a change in Your Country of Residence means You are living or intending to live in Singapore for more than hundred and eighty-two (182) days in the twelve (12) month period following the Policy Effective Date. Upon receipt of such information, We may terminate this Policy.

4. Coverage Validity

You will not be covered under this Policy if You live in Singapore for more than hundred and eighty-two (182) days in the twelve (12) month period following the Policy Effective Date.

5. Extension of Coverage

Extension of coverage is subject to Our prior approval, You may at any time prior to the commencement of a Journey, obtain an extension of the Period of Insurance, by notifying Us of the desired change and paying the appropriate additional premium. If whilst You are on a Journey and You require an extension of the Period of Insurance, We may at Our discretion, either approve or reject Your request. If We approve and agree to extend the Period of Insurance, Our approval shall be subject to an additional premium and Your confirmation that there is no known claim/event which may give rise to a potential claim under Your Policy prior to Your said request. We will also not be liable for any claim arising from, or in connection with any loss/event that had occurred prior to the extension of Period of Insurance. An endorsement noting the change in Period of Insurance shall be issued to You

6. Group Policy

For a group of individual Insured Person(s) who are on the same Journey, a group Policy may be issued and all the Insured Person(s) must depart and return on the same day for that Journey.

7. Notification Requirement

If You are admitted to Hospital, You must advise Us as soon as practically possible.

8. Overall Compensation Limit

Our maximum liability in respect of all Insured Persons travelling for the same Journey shall not exceed the overall limit of four million dollars (S\$4,000,000) or the total amount of all Benefits payable in respect of such Insured Persons, whichever is the lesser.

If the total amount of all claims for Insured Persons travelling in the same Journey exceeds the overall limit, the Company's liability in respect of each of such Insured Persons will be a rateable proportion of the Benefits due in respect of that person.

Part 6 - General Conditions

1. Payment Before Cover Warranty

The total premium due must be paid and actually received in full by Us (or the intermediary through whom this Policy was purchased) on or before the Effective Date of the Policy or renewal certificate. Otherwise, there will be no cover under this Policy and no Benefits shall be payable by Us.

2. Entire Contract, Changes

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

3. Duty of Disclosure

You must fully and faithfully disclose all facts which You know or should know in respect of your application for insurance. Otherwise, the Policy may be void.

The insurance cover under this Policy is based on the information submitted by You to Us in the application form. If You provided Us with any information that is incorrect, please notify Us immediately, otherwise You may receive no Benefit in the event of a valid claim.

If the information which You subsequently provide Us differs materially from the information set out in the application form, We may offer cover on different terms or decline it altogether.

If We do not hear from You within fourteen (14) days from the date of issue of this Policy, We will take it that the information is complete and correct.

4. Legal Action

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

5. Misrepresentation

This Policy shall be void in the event of any misrepresentation, mis-description, non-disclosure or concealment of any circumstances by You which is material to or connected with:

- (a) Your risk experience and claim history; and/or
- (b) Your insurance record, including previous refusals to grant insurance coverage.

6. Consequences of Breach of Duty, Fraud or Misrepresentation

We may refuse to pay a claim either in whole or in part, if You:

- (a) breach the duty of disclosure;
- (b) make a misrepresentation to Us before or at the time Your Policy was entered into;
- (c) breach a provision of Your Policy;
- (d) make a fraudulent claim under any Policy of insurance; and/or
- (e) engage in any act or omission which under Your Policy You are required to notify Us of, but You failed to do so.

7. Due Diligence

You will exercise due diligence and precaution in doing all things to avoid or reduce any loss under this Policy.

8. Claims Procedure

Written notice must be given to Our Claims Department at <http://www.chubbclaims.com.sg/>.

If You, or Your legal representative wants to make a claim, You or they must:

- (a) complete a claim form (claim forms are available from Us);
- (b) attach to the claim form:
 - (i) original receipts for any expenses incurred that are being claimed;
 - (ii) any reports that have obtained from the police, a carrier or other authorities about the claim; and
 - (iii) any other documentary evidence required by Us under Your Policy.
- (c) provide Us with the completed claim form and accompanying documents within thirty (30) days of the incident taking place which gives rise to the claim; and
- (d) provide any documents or evidence required by Us to verify the claim at Your expense. Any medical examination required by Us (including post-mortem examinations where it is not prohibited by law) to verify the claim will be at Our expense. Failure to notify Us within the time limit prescribed shall not invalidate the claim if it can be shown, to Our satisfaction, that it was not reasonably possible to give such proof within the prescribed time limit for an otherwise legitimate claim.

9. Payment of Claims

Any Benefits payable under this Policy shall be paid to You or Your estate in the event of Your death.

The receipt of any Benefit payable under this Policy by You or Your estate in the event of Your death, shall in all cases be deemed final and complete discharge of all Our liability in respect of such Benefit. Payment of claims will be paid to Your Nominated Account unless otherwise approved by Us.

10. Right of Recovery

In the event a fraudulent claim is made by You or otherwise, and authorisation of payment and/or payment is made by Us or Chubb Assistance or an authorised representative of Chubb Assistance for a claim where there is no cover under this Policy due to fraud or otherwise, We or Chubb Assistance or an authorised representative of Chubb Assistance reserves the right to recover from You or Your estate the full sum which We or Chubb Assistance or an authorised representative of Chubb Assistance had paid or had committed to on Your behalf.

11. No Multiple Policies

You can only be covered under one (1) SG Travel Insured policy underwritten by Us for the same Journey.

12. Compliance with Policy Provisions

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

13. Other Insurances and Refund or Reimbursement from Any Other Source

Except as otherwise provided in this Policy, if You have or should have any other insurance providing cover for the same loss, damage or liability, We shall not be liable to pay except for any excess beyond the amount which has been payable under the Policy or policies had this insurance not been effected.

For the avoidance of doubt, in the event You become entitled to a refund of or reimbursement of all or part of Your loss from any other source for the events covered under this Policy, We will only be liable for the amount that is not recoverable from such other source.

14. Subrogation

In the event of any payment made by Us under one or more sections of this Policy, We will be subrogated to all Your rights of recovery against any person or organisation. You shall provide Us with reasonable assistance including but not limited to, executing and delivering any instruments and/or documents. You shall take no actions which may prejudice Our subrogation rights.

15. Notice of Trust or Assignment and Third Party Rights

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

A person who is not a party to this Policy contract shall have no right under the Contracts (Rights of Third Parties) Act (Cap.53B) to enforce any of its terms.

16. Disputes

Any disputes You have with Us arising out of or in connection with the coverage available under this Policy shall be referred to the Financial Industry Disputes Resolution Centre Ltd (FIDREC) for adjudication. Any determination by FIDREC in respect of any dispute shall be final and binding on You and Us.

If any dispute or disagreement cannot be referred to or resolved by FIDREC, the dispute or disagreement must be referred to and finally resolved by arbitration under the Arbitration Act (Cap. 10) and any statutory modification or re-enactment thereof then in force, and administered by the Singapore International Arbitration Centre (“SIAC”) in accordance with the Arbitration Rules of the SIAC for the time being in force, which rules are deemed to be incorporated by reference in this clause. The seat of the arbitration shall be Singapore, the Tribunal shall consist of one arbitrator, and the language of the arbitration shall be English. In no case shall You seek to recover on Your Policy before the expiration of sixty (60) days after written proof of claim has been submitted to Us in accordance with the provisions of Your Policy.

17. Governing Law

Your Policy is governed by the laws of Singapore.

18. Interest

No amounts payable by Us under this Policy shall carry interest.

19. Currency

All payments by You to Us and by Us to You or someone else under Your Policy must be in Singapore currency or the foreign currency equivalent.

20. Clerical Error

A clerical error by Us will not make an invalid insurance Policy valid, nor a valid insurance Policy invalid.

21. Personal Data Protection Consent

You are deemed to give consent and authorisation to Us to collect, use, disclose, and/or process Your personal data or information supplied to Us without further notification to You confidentially with Our affiliated companies, third party service providers, business partners and/or other parties, which may be sited outside Singapore, for the purposes stated in Chubb's Purpose Statement, including administering policies taken out with Us, handling claims and customer services. Copies of Our Purpose Statement and Data Protection Policy can be found at www.chubb.com/sg-privacy and You are deemed to have read the same.

If You have consented for Us to contact You in order to perform marketing related activities, please be advised that You can withdraw Your consent by writing to Us to notify Us of Your instruction. Upon Your written request, We shall, without charge, cease to use Your personal information for purposes other than those directly related to Your Policy.

You may write to Our Data Protection Officer at 138 Market Street, #11-01, CapitaGreen, Singapore 048946 for any request to withdraw Your consent, access to and/or correction of any information supplied to Us and We may reserve the right to charge a reasonable fee to offset the administrative costs in complying with access requests.

22. 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 Us or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

23. Modification

We reserve the right to modify the terms and conditions of Your Policy during the Period of Insurance by giving You prior notice of at least thirty (30) days, and such modification shall be applicable from the Effective Date as stated in Our written notice to Your address or email address on file.

No modification of Your Policy shall be valid unless approved in writing by Our authorised representative, and such approval shall be evidenced by way of an endorsement to Your Policy issued by Us. No broker or agent has the authority to modify or to waive any of the terms and conditions of Your Policy.

Part 7 - Benefits

1. Core Benefit**1.1 Hospitalisation and Medical cost (inpatient only)**

1.1.1 If during the Period of Insurance, You are necessarily and reasonably Confined in a Hospital or Other COVID-19 Medical Centre in Singapore as a direct result of COVID-19, and as diagnosed by a Doctor who is directly treating, testing or, attending to Your medical circumstances, We will cover You in respect of such Medical Expenses up to maximum Sum Insured specified in the Policy Schedule, subject to the terms and conditions of this Policy. For the avoidance of doubt, You are required to notify Chubb Assistance for any hospitalisation and medical arrangement.

1.2 ADDITIONAL CONDITION

1.2.1 If due to reasons beyond the Your control, You are unable to notify Chubb Assistance to make the necessary arrangements, We shall reimburse You up to the amount which Chubb Assistance would have incurred for the services provided under the same circumstances, subject to the terms and conditions of this Policy.

1.3 ADDITIONAL EXCLUSIONS

In addition to Part 4 - General Exclusions, We will not pay under Section 1.1 - Hospitalisation and Medical cost (inpatient only) for any of the following:

- (a) Any further expenses incurred by You if We wish to return You to Your Country of Residence, but You refuses (where in the opinion of the treating Doctor and Chubb Assistance, You are fit to travel);
- (b) Any expenses relating to any treatment for COVID-19 where such treatment was first sought more than sixty (60) days from the time the COVID-19 was first sustained;
- (c) Any expenses incurred in relation to treatment by an Alternative Medical Physician; or
- (d) Any expenses relating to specialist treatment not prescribed or referred by a Doctor in general practice.

2. Optional Add-on Benefits

2.1 Repatriation of Mortal Remains

2.1.1 If during the Period of Insurance, while You are on a Journey, You suffered death as a result of COVID-19, Chubb Assistance or its authorised representative shall make the necessary arrangements for the return of Your mortal remains to Your Country of Residence or Your Home Country. We shall pay directly to Chubb Assistance the Covered Expenses for such repatriation and We shall reimburse to Your estate the actual expenses incurred in Singapore for services and supplies by a mortician or undertaker, including the cost of embalming and cremation if so elected, subject to the terms and conditions of this Policy. All payments made by Us shall not exceed the maximum Sum Insured specified in the Policy Schedule.

2.2 ADDITIONAL DEFINITION

2.2.1 **Covered Expenses** mean expenses for services provided and/or arranged by Chubb Assistance for the transportation, medical services and medical supplies necessarily incurred as a result of the repatriation of Your mortal remains.

2.3 ADDITIONAL EXCLUSIONS

2.3.1 In addition to Part 4 - General Exclusions, We will not pay under Section 2.1 - Repatriation of Mortal Remains for any of the following:

- (a) Any expense incurred for services provided by another party for which You are not liable to pay, or any expense already included in the cost of the Journey; and/or
- (b) Any expense incurred for the transportation of Your remains not approved and not arranged by Chubb Assistance or its authorised representative.

2.4 Journey Cancellation

2.4.1 If the you are forced to cancel any part of Your Journey as the direct and necessary direct result of any Specified Cause occurring within fifteen (15) days prior to the Scheduled Departure Date, We will reimburse You in respect of Cancellation Expenses up to the maximum Sum Insured specified in the Policy Schedule, subject to the terms and conditions of this Policy. This coverage is effective only if this Policy is purchased before You becomes aware of any circumstances which could lead to the disruption of Your Journey.

2.5 ADDITIONAL DEFINITIONS

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

2.5.2 **Specified Cause** means Insured Person or his Travel Companion is diagnosed with COVID-19 and confirmed by a Doctor within fifteen (15) days prior to the Scheduled Departure Date.

2.6 Journey Curtailment

2.6.1 If during the Period of Insurance, while the You are on a Journey, You are forced to curtail or alter the itinerary of any part of a planned Journey during the course of that Journey, as the direct and necessary result of You or Your Travel Companion being diagnosed with COVID-19 and confirmed by a Doctor, We will pay you in respect of Curtailment Expenses incurred up to the maximum Sum Insured specified in the Policy Schedule, subject to the terms and

conditions of this Policy. This coverage is effective only if this Policy is purchased before You became aware of any circumstances which could lead to the disruption of Your Journey.

2.7 ADDITIONAL DEFINITION

2.7.1 Curtailment Expenses mean:

- (a) loss of deposits, advance payments for travel or accommodation or other charges (excluding cost of the original travel ticket for returning to the Country of Residence), which have not been and will not be used but become forfeited or payable under contract, and is irrecoverable;
- (b) any additional administrative expenses incurred where it is possible to amend the original travel ticket; and/or
- (c) additional travel expenses (limited to economy return air travel) if it is not possible to amend the original travel ticket as confirmed by the carrier/travel operator and reasonable accommodation expenses resulting from Specified Cause (as defined in Section 2.5.1).

2.8 ADDITIONAL EXCLUSION:

2.8.1 In addition to Part 4 - General Exclusions, We will not pay under Section 2.4 - Journey Cancellation and 2.6 -Journey Curtailment for any of the following:

- (a) Any change of plans on Your part or that of any other person to travel;
- (b) Your financial circumstances or any contractual or business obligation;
- (c) Financial default (whether full or partial suspension of operations due to financial circumstances following a filing of bankruptcy) or failure to provide promised services by a person, agency, tour operator or organisation with whom You have made Your travel arrangements;
- (d) any loss that is covered by any other existing insurance scheme, or government programme;
- (e) any loss will be paid, credited by a voucher or credit or refunded by a hotel, carrier or travel agent or any other provider of travel and/or accommodation;
- (f) Any claim due to any regulations or orders given by the government or relevant authority of any country or group of countries on border closures of a country (whether land, sea, airspace or designated border control points); or
- (g) Compensation for any air miles or holiday points You have used to pay for the Journey in part or in full.

2.9 Hospital Confinement Benefit

2.9.1 If during the Period of Insurance, while You are on a Journey, You are necessarily Confined in a Hospital or Other COVID-19 Medical Centre in Singapore as a result of COVID-19, and as diagnosed by a Doctor who is directly treating, testing or, attending to Your medical circumstances, We will pay You the relevant daily Benefit up to the maximum Sum Insured specified in the Policy Schedule, subject to the terms and conditions of this Policy.

2.9.2 The Hospital Confinement Benefit will only be paid for each twenty-four (24) hour period of Confinement, from the third (3rd) day of Confinement and for a period not exceeding fourteen (14) days in respect of such Confinement due to COVID-19.

2.9.3 The maximum period in respect of which We will pay under Clause 2.9, in aggregate for COVID-19 is fourteen (14) days.

2.10 ADDITIONAL CONDITIONS

2.10.1 This Benefit shall be payable only if the following conditions are met:

- (a) a minimum Confinement period of forty-eight (48) hours; and
- (b) Confinement must be considered medically necessary by a Doctor in his professional capacity.

Part 8 - Chubb Assistance - Scope of Services (Tel.No. +65 6836 2922)

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

Section A - Pre-Trip Assistance

1. Visa Information Services

Chubb Assistance will provide information concerning visa requirements for foreign countries worldwide.

2. Inoculation Information Services

Chubb Assistance will provide information concerning inoculation requirements for foreign countries worldwide.

3. Weather Forecast Information Services

Chubb Assistance will provide information concerning weather and temperatures for foreign countries worldwide.

4. Foreign Exchange Rate Information Services

Chubb Assistance will provide information concerning exchange rates of major currencies against the Singapore dollar.

Section B - Travel Assistance

1. Embassy Referral

Chubb Assistance will provide the address, telephone number and hours of opening of the nearest appropriate consulate and embassy worldwide.

2. Legal Firm Referral

Chubb Assistance will provide the address, telephone number and hours of opening of the nearest appropriate legal firm.

3. Lost Baggage Assistance

Chubb Assistance will assist if You have lost Your luggage whilst travelling in Singapore by contacting the appropriate authorities involved and providing directions for recovery.

4. Lost Passport Assistance

Chubb Assistance will assist if You have lost Your passport whilst travelling in Singapore by contacting the appropriate authorities involved and providing directions for recovery.

5. Interpreter Referral

Chubb Assistance will assist You by providing the address, telephone number and hours of operating of interpreters worldwide.

6. Emergency Reservation for Airline and Hotel

Chubb Assistance will assist You in an emergency with travel and accommodation booking and ticketing while travelling in Singapore.

7. Loss Reporting Assistance

Chubb Assistance will provide the relevant advice should You lose Your credit card while travelling in Singapore.

Section C - Medical Assistance

1. Telephone Medical Advice

Chubb Assistance will arrange for the provision of medical advice to You over the telephone.

2. Medical Service Provider Referral

Chubb Assistance will provide You with information about physicians, Hospitals, and clinics worldwide.

Section D - Medical Arrangements

1. Arrangement of Hospital Admission

Chubb Assistance will assist You with Hospital admission including any Medical Expenses incurred up to the maximum Sum Insured specified in the Policy Schedule as a result of COVID-19.

2. Monitoring of medical condition during hospitalisation

Chubb Assistance will monitor Your medical condition during hospitalisation.

Section E - Medical Emergencies

1. Arrangement of Repatriation of Mortal Remains Refer to Part 7 - Benefits, Section 2.1.

About Chubb in Singapore

Chubb is the world's largest publicly traded property and casualty insurer. Chubb Insurance Singapore Limited, via acquisitions by its predecessor companies, has been present in Singapore since 1948. Chubb in Singapore provides underwriting and risk management expertise for all major classes of general insurance. The company's product offerings include Financial Lines, Casualty, Property, Marine, Industry Practices as well as Group insurance solutions for large corporates, multinationals, small and medium-sized businesses. In addition, to meet the evolving needs of consumers, it also offers a suite of tailored Accident & Health and Personal & Specialty insurance options through a multitude of distribution channels including bancassurance, independent distribution partners and affinity partnerships.

Over the years, Chubb in Singapore has established strong client relationships by delivering responsive service, developing innovative products and providing market leadership built on financial strength.

More information can be found at www.chubb.com/sg.

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