

Table of cover

Section	Benefit	Maximum benefit limit	
		Plan A	Plan B
1	Medical expenses	\$200,000 Sub-limit: 25 outpatient visits	\$200,000 Sub-limit: 25 outpatient visits
2	Emergency medical evacuation	Unlimited	Unlimited
3	Sending you home	Unlimited	Unlimited
4	Overseas hospital allowance	\$1,000 Sublimit: \$100 per day	\$2,000 Sublimit: \$200 per day
5	Personal accident	\$150,000 (See the scale of compensation table)	\$250,000 (See the scale of compensation table)
6	Accidental burns	Overall section limit: \$30,000	Overall section limit: \$50,000
7	Hospital visit	Overall section limit: \$10,000 Sub-limit for hotel accommodation expenses: \$500 per day	Overall section limit: \$10,000 Sub-limit for hotel accommodation expenses: \$500 per day
8	Compassionate visit	Overall section limit: \$10,000 Sub-limit for hotel accommodation expenses: \$500 per day	Overall section limit: \$10,000 Sub-limit for hotel accommodation expenses: \$500 per day
9	Home visit	\$5,000	\$10,000
10	Study interruptions	\$15,000	\$30,000
11	Education fund	\$50,000	\$75,000
12	Kidnap and hostage	Does not apply	\$3,000 Sublimit: \$300 per day
13	Trauma counseling	Does not apply	\$3,000
14	Criminal assault	\$75,000	\$150,000
15	Loss or damage of personal belongings	Overall section limit: \$3,000 Sub-limit for each item, set or pair: \$350	Overall section limit: \$3,000 Sub-limit for each item, set or pair: \$500
16	Loss or damage of laptop	\$1,000	\$1,500
17	Losing travel documents	\$1,000	\$2,000
18	Losing money	\$500	\$500
19	Cancelling your trip	\$1,000	\$2,000
20	Travel delay - While overseas - While in Singapore	Overall section limit: \$500 \$100 for every six hours of delay \$150 (after six hours of delay)	Overall section limit: \$750 \$150 for every six hours of delay \$200 (after six hours of delay)
21	Baggage delay - While overseas - While in Singapore	Overall section limit: \$500 \$100 for every six hours of delay \$100 (after six hours of delay)	Overall section limit: \$750 \$150 for every six hours of delay \$200 (after six hours of delay)
22	Personal liability	\$300,000	\$500,000
23	Home contents cover for overseas residence	Overall section limit: \$3,000 Sub-limit for laptop : \$1,000 Sub-limit for each item, set or pair: \$300	Overall section limit: \$5,000 Sub-limit for laptop : \$1,500 Sub-limit for each item, set or pair: \$500
24	Alternative accommodation	Does not apply	\$3,000 Sub-limit: \$500 per day
25	Full terrorism cover	Up to the limits in the relevant section	Up to the limits in the relevant section

Policy Conditions

StudySecure Plan

Your policy

This is **your** StudySecure insurance **policy** and it contains details of benefits, conditions and exclusions relating to **you** - the **insured person**. This **policy** will form the basis on which **we** will settle all claims. It is only valid if the **policyholder** or **you** have paid the appropriate premium in full and **we** have given the **policyholder** or **you** a **schedule**.

Any statement, information or declaration the **policyholder** or **you** have given; including any declaration made over the phone, or by fax, email or the internet at the time of making the application, will form the basis of the contract.

The **schedule**, **table of cover** and any further **endorsements** are all part of this **policy**.

Please keep this document in case **you** need to refer to it.

Who is eligible?

This **policy** is only available to **you** if **you**:

- are a Singaporean or a Singapore permanent resident and **you** hold a valid Singapore identification document such as a Singapore National Registration Identification Card (NRIC) or if **you** are a foreigner holding a valid Singapore student pass;
- are registered as a full-time or part-time student with an **educational institution** outside of Singapore and **you** hold a valid student identification card issued by the **educational institution** or **you** are on internship outside Singapore while studying as a full-time or part-time student with an **educational institution** in Singapore;
- are between 15 and 65 years of **age**; and
- (or the **policyholder**) have fully paid **your** premium.

Things to remember

- The **policyholder** or **you** must reveal all facts **you** or they know or ought to know which may affect the insurance cover **you** are applying for. If not, this **policy** may not be valid.
- **We** may change the terms and conditions of the **policy** at **your policy's** next and future renewal dates.
- **We** do not cover claims arising from **pre-existing medical conditions** or **known events**.
- The **policyholder** must not be an undischarged bankrupt and no bankruptcy application (including any statutory order) or order must have been made against the **policyholder**.

Definitions

Act of terrorism means an act (which may include using or threatening force or violence) by any person or group, committed for political, religious, ideological or similar purposes, with the aim of influencing any government or to put the public, or any section of the public, in fear. **We** do not consider robberies or other criminal acts mainly committed for personal gain and acts arising mainly as a result of personal relationships as an **act of terrorism**.

Act of terrorism also includes any act which is confirmed by the relevant government as an **act of terrorism**. **We** consider using nuclear, chemical or biological substances or weapons as a means of force or violence as an **act of terrorism**.

Accident or **accidental** means a sudden and unexpected event which happens during the **policy period** which must be the only cause of **injury** or damage to property.

Age means **your** current age at the start of this **policy**.

Assistance company means the company **we** have appointed to provide **you** with various emergency assistance services.

Business goods means any merchandise or trade item **you** hold or carry to sell. This includes trade or business exhibits and samples that are not meant for sale or re-sale.

Chinese medicine practitioner means a legally licensed herbalist, acupuncturist or bone-setter who is registered and can practise within the scope of their licence under the laws of the country. This cannot be **your family member**, partner, business partner, employer, employee or agent.

Chiropractor means a legally licensed practitioner in chiropractic medicine who is registered and can practise within the scope of their licence under the laws of the country. This cannot be **your family member**, partner, business partner, employer, employee or agent.

Commercial airline means a licensed company that provides scheduled, fixed and established flights for fare-paying passengers.

Criminal assault means a threat, attempt or actual physical attack on **you** for which the attacker is punishable by law. This can include actual or attempted robbery from **you** or any unprovoked physical attacks on **you**. **Criminal assault** is considered an **accident** under this **policy**.

Dental treatment means treatment necessary to restore sound and natural teeth which is made necessary due to an **accident**.

Educational institution means any school, vocational institute, polytechnic, college, university or institute of higher learning which is licensed to provide educational services by trained or qualified teachers and where **you** are registered as a student.

Endorsement means an authorised amendment to this **policy**.

Family members mean **your** parents, brothers or sisters, husband or wife, child, parents-in-law, grandparents or **legal guardian**.

Hijack or **hijacked** means someone who takes by force, or threat of force or violence, a vehicle in which **you** are travelling.

Home content means all household furniture and furnishings, **personal belongings** stored or kept in **your overseas residence**. This does not include deeds, bonds, bills of exchange, promissory notes, cheques, travellers' cheques, securities for money, document of any kind, cash, currency notes or any other legal tender.

Home country means any country of which **you** are a citizen.

Hospital means an establishment which is registered under the relevant national laws and regulations to care for and treat sick and injured people as bed-paying patients and which:

- a has organised facilities for diagnosis, treatment and major surgery;
- b provides nursing services by registered nurses 24 hours a day;
- c is under the supervision of one or more **medical practitioners**; and
- d is not mainly a clinic, a secure place to care for alcoholics or drug addicts, a nursing or rest or convalescent home or a home for the elderly or a similar establishment.

Hospitalised or **hospitalisation** means staying at least 24 hours in a row in a **hospital** as a bed patient on the advice of, and under the regular care and attendance of, a **medical practitioner** and for which the **hospital** made a room and board charge.

Injury means damage or harm caused to the body by an external force suffered during the **policy period** and which is caused only by an **accident**.

Insured person means **you**; the individual named in the **schedule** as the person who is insured under this **policy**.

Jewellery or **valuables** means items made of or containing precious metals and semi-precious or precious stones including but not limited to rings, cufflinks, bracelets, pendants, necklaces, bangles, earrings, brooches and pens.

Known event means any situation which **you** know will cause **you** financial loss or any situation which threatens **your** health or disrupts **your trip** or study that was made known to **you** by the accommodation or transport provider, **your family member** or **educational institution**; publicised or reported by the media or through travel advice issued by an authority (local or foreign).

Laptop means the complete **laptop** computer including accessories or attachments that come as standard equipment with the **laptop**.

Legal guardian means the legal guardian as appointed by the court of Singapore or by deed.

Losing means permanent and total loss of use, or loss by having part of the body (as listed in the scale of compensation table) cut or torn off, as confirmed by **our medical practitioner**.

Losing hearing means permanent and total loss of hearing, as confirmed by **our medical practitioner**.

Losing a limb means permanent and total loss of, or loss of use of, a hand at or above the wrist or a foot at or above the ankle. This must be confirmed by **our medical practitioner**.

Losing sight means total and permanent loss of use of an eye which means **you** are absolutely blind in that eye and which is beyond cure either by surgical or other treatment. This must be confirmed by **our medical practitioner**.

Losing speech means permanent and total loss of the ability to speak and which is beyond cure either by surgical or other treatment, as confirmed by **our medical practitioner**.

Medical practitioner means any person registered and legally qualified as a doctor by a medical degree in western medicine and authorised by the medical licensing authority of that country to provide medical or surgical service within the scope of their licence and training. The **medical practitioner** cannot be **your family member**, partner, business partner, employer, employee or agent.

Money means banknotes, coins and traveller's cheques.

Natural disaster means any event or force of nature such as earthquake, tsunami, volcanic eruption, flood, typhoon or hurricane that has catastrophic consequences in terms of financial, environmental or human losses. Bad weather conditions that cause little or no effect on financial, environmental or human loss will not be considered as **natural disaster**.

Outpatient services means the following treatment provided to **you**:

- a general **outpatient services** recommended by a **medical practitioner**;
- b **outpatient services** provided by a **specialist** which is recommended by a **general practitioner**;
- c outpatient laboratory, x-ray services including laboratory, testing, radiographic and nuclear medical procedures used to diagnose or treat medical conditions which is recommended by a **medical practitioner**;
- d outpatient prescription drugs which is prescribed by a **medical practitioner**.

Overseas means any country other than Singapore.

Overseas residence means the permanent place where **you** live while studying or interning outside Singapore during the **policy period**.

Permanently disabled or **permanent disability** means **you** are suffering from one of the items of disability listed in the scale of compensation table in this **policy**, and which was caused only by an **accident**, as long as:

- a the disability lasts for 12 months in a row from the date of the **accident**; and
- b **our medical practitioner** confirms that it is not going to improve after 12 months.

Permanent total disability means total disability caused only by an **accident** that:

- a stops **you** from working in any job for a salary or wage or stops **you** from carrying out any business whatsoever at present or in the future; and
- b lasts for 12 months in a row from the date of the **accident**; and
- c **our medical practitioner** confirms that it is not going to improve after 12 months.

Personal belongings means any physical and movable item that belongs to **you**. This does not include furniture, fittings and renovation that form part of **your overseas residence**.

Policy means this document, including any information provided or declaration made by the **policyholder** for and on behalf of **you**, the **schedule**, the **table of cover** and any **endorsements we** have issued under this **policy**.

Policyholder means the person named and who has made the declaration and paid the premium on **your** behalf as shown in the **schedule**.

Policy period means:-

- a a period of 3, 6, 12, 24 or 36 months starting from the start date as shown in the **schedule**;
- b any period of cover as agreed between the **policyholder** and **us** as shown in the **schedule**; or
- c if **your policy** is renewed, starting from the renewal date as shown in the **schedule**.

Policy year means:-

- a 3 months from the **start date** of the **policy**.
(if the **policy period** is 3 months);
- b 6 months from the **start date** of the **policy**.
(if the **policy period** is 6 months);
- c 12 months from the **start date** of the **policy** (if the **policy period** is 12 months); or
- d 12 months from the date following the expiry of the preceding 12-month (if the **policy period** is 24 or 36 months).

Pre-existing medical condition means any medical conditions for which the **insured person** received medical treatment, diagnosis, consultation or prescribed drugs within a twelve (12) month period preceding the **start date** of the **policy**.

The **pre-existing medical condition** definition also applies to **injury** or **sickness** of **your family member**.

Public place means a common area or place where anyone has a right to be present or to come and go as they please.

Public transport means any regularly scheduled aircraft, bus, ferry, hovercraft, hydrofoil, ship, train, tram or underground train which has fixed and established routes and is operated by a licensed carrier or operator to transport fare-paying passengers. This does not include taxis and all other methods of transport that are chartered or arranged as part of a tour even if they are regularly scheduled.

Second degree burn means a burn where both the epidermis and the underlying dermis are damaged.

Sickness means worsening of physical health not caused by an **accident**, for which **you** need the treatment of a **medical practitioner**.

Start date means the date the **policy period** starts.

Schedule means the document which proves that **you** have the insurance cover. It lists, among other things, details of the **insured person**, the **policyholder**, and the **policy period** covered under this **policy**.

Table of cover means the separate table showing the list of benefits **we** will pay while this **policy** is in force. It will depend on the terms, conditions, limits, exclusions and qualifications of this **policy**.

Third degree burn means a burn resulting in the damage or destruction of the skin to its full depth; including damage to the tissues beneath.

Trip means travelling outside the city of **your overseas residence** for leisure purpose. This excludes trips to and from the city of **your overseas residence** to **your home country** and/or Singapore.

Unattended means when **you** do not watch over, look after or are not in full view of and not in a position to prevent unauthorised interference of **your** belongings.

We, our, us, and NTUC Income means NTUC Income Insurance Co-operative Limited.

You, your and **yours** means the **insured person** as shown in the **schedule**.

Your plan means the plan (with specific limit) that the **policyholder** or **you** chose at the time of application.

What your policy covers

This **policy** will protect the **policyholder or you** financially for death, **injury**, loss, theft, damage or legal liability during the **policy period**. The amount **we** will pay depends on the conditions and maximum benefit limits and sub-limits as set out in the **table of cover**, according to **your plan** the **policyholder or you** have selected.

A Main benefits

Section 1 – Medical expenses		
When we pay	What we pay	What we do not pay
<p>If you unexpectedly suffer an injury or sickness while overseas and need to seek medical treatment for outpatient services or during your hospitalisation.</p> <p>You must provide a written report of your medical condition from your medical practitioner together with original medical bills and receipts.</p>	<p>1 We will pay for:</p> <ul style="list-style-type: none"> - the necessary and reasonable costs of emergency medical, surgical, hospital room and board (up to 2-bedded) and dental treatment recommended or requested by a medical practitioner; or - the necessary and reasonable costs of treatment by a Chinese medicine practitioner or chiropractor; or - ambulance service; <p>for you to be treated while you are overseas, up to the limit shown in the table of cover according to your plan.</p> <p>2 If you did not receive medical treatment when you were overseas, you must do so in Singapore within seven days of your return. We will pay you for your medical expenses due up to 90 days from the date of the first treatment in Singapore or up to the limit shown in the table of cover, whichever comes first.</p> <p>3 If you have received medical treatment overseas, we will pay you for your medical expenses due in Singapore if you continue to receive treatment; up to 90 days immediately after your return to Singapore or up to the limit shown in the table of cover, whichever comes first.</p> <p>4 We will also pay for the necessary and reasonable costs of medical treatment by a specialist, only if the specialist medical treatment is considered necessary and has been referred by a general practitioner (apart from dental treatment).</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <ol style="list-style-type: none"> 1 Claims for dental treatment as a result of tooth or gum or oral diseases, or from normal wearing of your teeth. 2 Claims arising in your home country, if it is not Singapore. 3 Any expenses that you can recover from specific medical insurance covering the same loss or expense. 4 Any outpatient services after the 25th visit for each policy year.

	<p>5 If you can recover all or part of the medical expenses from other sources, we will only pay the proportional amount of the medical expenses which are due.</p> <p>6 The most we will pay under this section is up to the overall section limit or sub-limits shown in the table of cover, according to your plan for each policy year.</p>	
--	---	--

Section 2 – Emergency medical evacuation

When we pay	What we pay	What we do not pay
<p>A If you are in a life-threatening condition because you suffer an injury or sickness while overseas and our assistance company believes it medically necessary to move you to the nearest medical facility for treatment (whether overseas or in Singapore).</p> <p>B If you have been sent to a medical facility which is outside Singapore or your overseas residence, we will send you back to your overseas residence after you leave the hospital.</p> <p>C After you leave the hospital, we will send you back to Singapore or your home country if you need to return for long term recuperation or continued treatment if you cannot continue your overseas studies; as recommended by a medical practitioner.</p>	<p>1 We will pay for the necessary expenses our assistance company spends when they use air ambulance, surface ambulance, regular air transport, railroad, land or sea transport or any other appropriate method to move you to the medical facility for treatment.</p> <p>2 If you can use your existing return ticket to Singapore or your home country, we will only pay for the administrative fees charged by the airline or travel agent.</p> <p>3 Our assistance company will make all decisions on the most appropriate method of transport and the destination to move you to. The decision will be based only on the medical necessity and the severity of your medical condition.</p> <p>4 The most we will pay under this section is up to the limit shown in the table of cover, according to your plan, for each policy year.</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Claims resulting from services not arranged or approved by our assistance company or us.</p> <p>2 Any expenses to return you to your overseas residence after you have been sent back to Singapore or your home country for treatment or recuperation.</p>

Section 3 – Sending you home

When we pay	What we pay	What we do not pay
<p>If you die after suffering an injury or a sickness while overseas.</p>	<p>1 We will pay for the necessary expenses our assistance company spends to return your body to Singapore or to your home country.</p> <p>2 We will also pay for the services and supplies provided by the mortician or undertaker, including but not limited to the cost of a casket, the embalming and cremation.</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Claims resulting from services not arranged by our assistance company or not approved by our assistance company or us.</p>

	<p>3 The most we will pay under this section is up to the limit shown in the table of cover, according to your plan you select.</p>	
--	---	--

Section 4 – Overseas hospital allowance

When we pay	What we pay	What we do not pay
<p>If you are staying in a hospital as an inpatient due to an injury or sickness while overseas.</p>	<p>1 We will pay the cash benefit as shown in the table of cover for each complete 24-hour period that you stay as an inpatient in the hospital. This benefit will end once you are discharged from the hospital.</p> <p>2 The most we will pay under this section is up to the overall section limit or sub-limits shown in the table of cover, according to your plan, for each accident or sickness you suffer.</p>	<p>Please read our general exclusions listed in part 4 of the general conditions.</p>

Section 5 – Personal accident

When we pay	What we pay	What we do not pay
<p>If you are involved in an accident and only due to this accident you die or become permanently disabled within 12 months from the date of the accident.</p>	<p>1 We will pay up to the limit shown in the table of cover, according to your plan, for each policy year, using the scale of compensation table shown below.</p> <p>2 We will reduce any compensation due for accidental death or permanent disability by any payment which we have already made under the scale of compensation table for the same accident.</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 If the disability is not listed in the scale of compensation table.</p> <p>2 Extra compensation for any specific item which is part of a greater item due under this policy. For example, we will pay you for losing your upper limb, but we will not pay you again for losing your finger or thumb.</p>

Scale of compensation table		
Item	Description of disability	Percentage of sum insured as shown under section 5 in the table of cover
a	Accidental death	100%
b	Permanent total disability	100%
c	Losing sight in both eyes	100%
d	Losing two limbs	100%
e	Losing sight of one eye, except perception of light	50%
f	Losing one limb	50%
g	Losing speech	50%
h	Losing hearing in both ears	50%
i	Losing four fingers and a thumb of one hand	50%
j	Losing four fingers of one hand	40%
k	Losing hearing in one ear	20%

l	Losing a thumb	- 2 phalanges - 1 phalanx	25% 10%
m	Losing one index finger	- 3 phalanges - 2 phalanges - 1 phalanx	15% 10% 5%
n	Losing any other finger	- 3 phalanges - 2 phalanges - 1 phalanx	10% 7% 3%
o	Losing metacarpals	- First or second - Third, fourth or fifth	3% 2%
p	Losing all toes of one foot		15%
q	Losing a great toe	- 2 phalanges - 1 phalanx	5% 3%
r	Loss of any other toes		3%
The total of all percentages due under this section must not be more than 100% for each policy year .			

Section 6 – Accidental burns

When we pay	What we pay	What we do not pay
If you are involved in an accident while overseas and only due to this accident you suffer second degree burns or third degree burns .	<p>1 We will pay up to the limit shown in the table of cover, according to your plan, for each policy year using the scale of compensation table shown below.</p> <p>2 We will reduce any compensation due for section 5 – Personal accident by any payment which we have already made under this section for the same accident.</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 If the disability is not listed in the scale of compensation table.</p> <p>2 Any claim caused directly or indirectly by any surgery except when the surgery was necessary to treat or restore function after you suffer an injury.</p>

Scale of compensation table

Item	Description of disability	Percentage of sum insured as shown under section 6 in the table of cover
Third-degree burns		
s	Head - damage as a percentage of total body surface area - equal to or greater than 8% - equal to or greater than 5% but less than 8% - equal to or greater than 2% but less than 5%	100% 80% 60%
t	Body - damage as a percentage of total body surface area - equal to or greater than 20% - equal to or greater than 15% but less than 20% - equal to or greater than 10% but less than 15% - equal to or greater than 5% but less than 10%	100% 80% 60% 20%

The total of all percentages due under this section must not be more than 100% for each **policy year**.

Second-degree burns

s	Head - damage as a percentage of total body surface area - equal to or greater than 8% - equal to or greater than 5% but less than 8% - equal to or greater than 2% but less than 5%	50% 40% 30%
---	---	-------------------

t	Body - damage as a percentage of total body surface area - equal to or greater than 20% - equal to or greater than 15% but less than 20% - equal to or greater than 10% but less than 15% - equal to or greater than 5% but less than 10%	50% 40% 30% 10%
The total of all percentages due under this section must not be more than 100% for each policy year .		

Section 7 – Hospital visit

When we pay	What we pay	What we do not pay
If you have to stay in a hospital for at least six full days in a row; while overseas after suffering an injury or sickness .	<ol style="list-style-type: none"> We will pay for the reasonable round-trip economy-class transport expenses (for air and sea travel) or first-class transport expenses (for train travel) and hotel accommodation expenses of a standard room for one family member or a friend to visit you. The most we will pay under this section is up to the limit and sub-limit shown in the table of cover, according to your plan, for each accident or sickness you suffer. 	<p>Besides the general exclusions listed in part 4 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <ol style="list-style-type: none"> Expenses or charges for food and beverages, local and international phone calls, laundry and hotel entertainment or pay-per-view TV programmes.

Section 8 – Compassionate visit

When we pay	What we pay	What we do not pay
If you die while overseas after suffering an injury or sickness .	<ol style="list-style-type: none"> We will pay for the reasonable round-trip economy-class transport expenses (for air and sea travel) or first-class transport expenses (for train travel) and hotel accommodation expenses of a standard room for one family member or a friend to help out in the final arrangements to bring your body or ashes back to Singapore or your home country. The most we will pay under this section is up to the limit and sub-limit shown in the table of cover, according to your plan, for each accident or sickness you suffer. 	<p>Besides the general exclusions listed in part 4 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <ol style="list-style-type: none"> Expenses or charges for food and beverages, local and international phone calls, laundry and hotel entertainment or pay-per-view TV programmes.

Section 9 – Home visit

When we pay	What we pay	What we do not pay
If one of your family members : <ul style="list-style-type: none"> dies; or has to stay in a hospital for at least six full days in a row as confirmed by a medical practitioner. 	<ol style="list-style-type: none"> We will pay for the reasonable round-trip economy-class transport expenses (for air, sea or land travel) for you to return to Singapore or your home country to visit your family member. 	<p>Besides the general exclusions listed in part 4 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p>

	<p>2 The most we will pay under this section is up to the limit and sub-limit shown in the table of cover, according to your plan, for each incident.</p>	<p>1 Claims that result from a pre-existing medical condition suffered by your family members.</p>
Section 10 – Study interruptions		
When we pay	What we pay	What we do not pay
<p>If you are unable to continue with your current school-term because:</p> <ul style="list-style-type: none"> - you have to stay in a hospital due to an injury or a sickness you suffer while overseas; and - you require continuous supervision and medical treatment from a medical practitioner. <p>You must try to get a refund from your educational institution first. We will only make a payment under this policy when we have written or documentary proof that your educational institution has refused your request for a refund.</p>	<p>1 We will:</p> <ul style="list-style-type: none"> - refund you the tuition fee that you have paid or have agreed to pay under a contract which you cannot get back for the current school-term; or - pay for the reasonable and necessary costs for you to re-attend make-up classes of your missed courses. <p>2 The most we will pay under this section is up to the limit shown in the table of cover, according to your plan, for each policy year.</p>	<p>Please read our general exclusions listed in part 4 of the general conditions.</p>
Section 11 – Education fund		
When we pay	What we pay	What we do not pay
<p>If one of your parents or your legal guardian is involved in an accident and only due to this accident he/she dies or suffers permanent total disability within 12 months from the date of the accident.</p>	<p>1 We will pay an education benefit as a form of a subsidy for you to continue with your education; as per the limit shown in the table of cover according to your plan.</p> <p>2 We will only pay this benefit once in your lifetime.</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Death or permanent total disability due to a sickness such as a stroke or heart attack instead of an injury.</p>
Section 12 – Kidnap and hostage		
When we pay	What we pay	What we do not pay
<p>If you are held hostage after being kidnapped while overseas for at least 24 hours in a row.</p> <p>You must prove that the event has actually happened and we need immediate notice and updates of the incident. The kidnap must be reported to the authorized law-enforcement agency within 24 hours after you are able to contact someone.</p>	<p>1 We will pay you a benefit shown in the table of cover for each full day (continuous 24 hours). This will apply up to the limit, according to your plan, shown in the table of cover for each incident.</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Claims resulting from you helping others to commit a crime or your criminal acts.</p> <p>2 Claims arising in your home country, countries in Central or South America or Africa, or any country in which United Nations armed forces are present and active.</p>

Section 13 – Trauma counseling		
When we pay	What we pay	What we do not pay
<p>If you:</p> <ul style="list-style-type: none"> - suffer a permanent disability, accidental second degree burn or accidental third degree burn which entitles you to 50% or more percentage of the sum insured as shown in the scale of compensation table under section 5 or 6 due to an injury; or - are held hostage after being kidnapped and if we are paying you for the kidnap and hostage benefit under section 12. <p>and you need counseling within 90 days from the date of the accident, as confirmed by a medical practitioner.</p>	<p>1 We will pay for the cost of the counseling, up to the limit as shown in the table of cover, according to your plan, for each permanent disability, second degree accidental burn or third degree accidental burn you suffer.</p>	<p>Please read our general exclusions listed in part 4 of the general conditions.</p>
Section 14 – Criminal assault		
When we pay	What we pay	What we do not pay
<p>If you die or suffer permanent total disability due to a criminal assault while overseas.</p>	<p>1 We will pay a cash benefit shown in the table of cover, according to your plan.</p> <p>2 The most we will pay under this section is up to the limit shown in the table of cover, according to your plan, for each policy year.</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Claims resulting from attacks by a relative, staff member of the educational institution, co-worker or any person staying with you at your overseas residence.</p>
Section 15 – Loss or damage of personal belongings		
When we pay	What we pay	What we do not pay
<p>A If your personal belongings; including jewellery or valuables is stolen or damaged during your travel to and from Singapore or home country immediately to the country of your overseas study or internship.</p> <p>B If your personal belongings; including jewellery or valuables is stolen or damaged while you are on a trip outside the city of your overseas residence.</p>	<p>1 We will decide whether to replace, repair or pay a cash equivalent for your lost or damaged personal belongings. We will deduct an amount for wear and tear when we work out the claim.</p> <p>2 The most we will pay under this section is up to the overall section limit or sub-limits shown in the table of cover, according to your plan, for each incident.</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Claims resulting from your personal belongings being stored in your overseas residence.</p> <p>2 Unexplained and mysterious loss or damage of your personal belongings.</p>

<p>You must meet the following conditions.</p> <ol style="list-style-type: none"> 1 You must take all possible steps and been careful to protect the security of your personal belongings; including jewellery and prevent the loss or damage. 2 You must report the theft to the police, accommodation or transport provider where the loss or damage has happened or within 24 hours of discovering it. You must send us a copy of the police report or other written document issued by the relevant authority with details of the loss or damage, together with all relevant receipts or proof of purchase. 3 For loss or damage of your personal belongings by the accommodation or transport provider, you must make the claim to the accommodation or transport provider first. We will only make a payment under this policy when we have written or documentary proof that your claim has been denied or rejected by the accommodation or transport provider. 4 For loss of damaged personal belongings which you purchased at the same time during your trip outside the overseas residence, we must have the original receipts of the items. 5 For loss or damaged jewellery or valuables, we must have certified copies of valuation certificates or receipts. 	<p>3 We will pay up to 50% of the overall section limit for loss or damage of your personal belongings being left unattended in a motor vehicle belonging to you or rented by you and used during your trip, and provided that your personal belongings were securely locked in the boot and force and violence must have been used to gain entry to such vehicle.</p>	<ol style="list-style-type: none"> 3 Claims for wear and tear (this also includes scratches, discolouration, rust, corrosion, stains, tears or dents to the surface of the item which does not affect how it works). 4 Claims for loss of, or restoring, lost or damaged information stored in tapes, cards, discs or other storage devices. 5 Any consequential loss or damage due to faults, loss in function, loss in accessibility of information, software or computer programmes. 6 Claims for motorised vehicles (including their accessories). 7 Claims for fragile items, antiques, artefacts, manuscripts, paintings, musical instruments, dentures, fur and contact or corneal lenses. 8 Claims for fruits, perishables, consumables and animals. 9 Claims for business goods or equipment of any kind. 10 Claims for money, securities, stamps, debit or credit cards, cash cards, Ez link cards, bonds and coupons. 11 Claims for an identity card, passport, driver's licence, travel pass or tickets and travel documents. 12 Claims for any item which does not belong to you. 13 Any claim resulting from your personal belongings being lost when left unattended in a public place and which is not in the custody of an authorised party (including but not limited to transport and accommodation providers such as airline, train, ferry, hotels and resorts).
---	---	--

Section 16 – Loss or damage of laptop

When we pay	What we pay	What we do not pay
<p>A If your laptop is stolen or damaged during your travel to and from Singapore or home country immediately to the country of your overseas study or internship.</p>	<p>1 We will decide whether to replace, repair or pay a cash equivalent for your lost or damaged laptop. We will deduct an amount for wear and tear when we work out the claim.</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p>

<p>B If your laptop is stolen or damaged while you are on a trip outside the city of your overseas residence.</p> <p>C If your laptop is stolen while stored at your overseas residence involving forcible entry or exit.</p> <p>You must meet the following conditions.</p> <ol style="list-style-type: none"> 1 You must take all possible steps and been careful to protect the security of your laptop and prevent the loss or damage. 2 You must report the theft to the police, accommodation or transport provider where the loss or damage has happened or within 24 hours of discovering it. You must send us a copy of the police report or other written document issued by the relevant authority with details of the loss or damage, together with all relevant receipts or proof of purchase. 3 For loss or damage of your laptop by the accommodation or transport provider, you must make the claim to the accommodation or transport provider first. We will only make a payment under this policy when we have written or documentary proof that your claim has been denied or rejected by the accommodation or transport provider. 4 For loss of damaged laptop which you purchased at the same time during your trip outside the overseas residence, we must have the original receipts of the items. 	<ol style="list-style-type: none"> 2 The most we will pay under this section is up to the overall section limit or sub-limits shown in the table of cover, according to your plan, for each policy period. 3 We will pay up to 50% of the overall section limit for loss of your laptop while stored at your overseas residence. 4 We will pay up to 50% of the overall section limit for loss or damage of your laptop being left unattended in a motor vehicle belonging to you or rented by you and used during your trip, and provided that your laptop was securely locked in the boot and force and violence must have been used to gain entry to such vehicle. 	<ol style="list-style-type: none"> 1 Unexplained and mysterious loss or damage of your laptop. 2 Claims for wear and tear (this also includes scratches, discolouration, rust, corrosion, stains, tears or dents to the surface of the item which does not affect how it works). 3 Claims for loss of, or restoring, lost or damaged information stored in tapes, cards, discs or other storage devices. 4 Any consequential loss or damage due to faults, loss in function, loss in accessibility of information, software or computer programmes. 5 Claims for any item which does not belong to you. 6 Any claim resulting from your laptop being lost when left unattended in a public place and which is not in the custody of an authorised party (including but not limited to transport and accommodation providers such as airline, train, ferry, hotels and resorts).
Section 17 – Losing travel documents		
When we pay	What we pay	What we do not pay
<p>If your passport, identity card or travel tickets are stolen while you are overseas.</p> <p>You must show that you have met the following conditions.</p>	<ol style="list-style-type: none"> 1 We will pay for the cost of replacement passport, identity card or travel tickets, up to the limit shown in the table of cover, according to your plan, for each policy year. 	<p>Besides the general exclusions listed in part 4 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p>

<p>1 You must take all possible steps and been careful to protect the security of your travel documents and prevent the loss or damage.</p> <p>2 For theft from your overseas residence, force and violence must have been used to break into your overseas residence.</p> <p>3 You must report the loss to the police or relevant authority where the loss happened within 24 hours of discovering it. You must send us a copy of the police report or other written document issued by the relevant authority with details of the loss, together with all relevant receipts or proof of purchase.</p> <p>4 You must make any claims arising from loss while in the custody and care of the transport or accommodation provider to the service provider first.</p> <p>5 We will only pay the claim after you have provided us with written or documentary proof that your claim has been denied, rejected or partially paid by the transport or the accommodation provider.</p>		<p>1 Travel tickets which cannot be used due to changing the travel date.</p> <p>2 If you fail to report the loss to the police or relevant authority within 24 hours of the discovery.</p> <p>3 You failing to take due care and precautions to make sure that your passport, identity card and travel tickets are kept in a safe place.</p> <p>4 Unexplained and mysterious disappearance of your passport, identity card or travel tickets.</p> <p>5 Any claim resulting from your deliberate act, failure to act, negligence or carelessness.</p> <p>6 Any claim resulting from your item being lost when left unattended in a public place and which is not in the custody of an authorised party (including but not limited to transport and accommodation providers such as airline, train, ferry, hotels and resorts).</p>
---	--	---

Section 18 – Losing money

When we pay	What we pay	What we do not pay
<p>If your money is stolen while you are overseas.</p> <p>You must show that you have met the following conditions.</p> <p>1 You must take all possible steps and been careful to protect the security of your money and prevent the loss.</p> <p>2 For theft from your overseas residence, force and violence must have been used to break into your overseas residence.</p>	<p>1 We will pay for the loss of money; up to limit shown in the table of cover, according to your plan, for each policy year.</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 If you fail to report the loss to the police or relevant authority within 24 hours of the discovery.</p> <p>2 You failing to take due care and precautions to make sure that your money is kept in a safe place.</p> <p>3 Unexplained and mysterious disappearance of your money.</p> <p>4 Any claim resulting from your deliberate act, failure to act, negligence or carelessness.</p>

<p>3 You must have reported the loss to the police within 24 hours of discovering it. You must report the loss to the police or relevant authority where the loss happened within 24 hours of discovering it. You must send us a copy of the police report or other written document issued by the relevant authority with details of the loss, together with all relevant receipts or proof of purchase.</p> <p>4 You must make any claims arising from loss while in the custody and care of the transport or accommodation provider to the service provider first.</p> <p>5 We will only pay the claim after you have provided us with written or documentary proof that your claim has been denied, rejected or partially paid by the transport or the accommodation provider.</p>		<p>5 Any claim resulting from your money being lost when left unattended in a public place and which is not in the custody of an authorised party (including but not limited to transport and accommodation providers such as airline, train, ferry, hotels and resorts).</p> <p>6 Any claim resulting from your money being lost when it is not being carried by you and is not deposited in a safety deposit box at the time of loss.</p>
--	--	--

Section 19 – Cancelling your trip

When we pay	What we pay	What we do not pay
<p>A If you are prevented from travelling due to the reasons listed below and are forced to cancel your trip, if they happen within 30 days before you are due to leave.</p> <p>1 Death, serious sickness or serious injury you or your family member suffers. You must have bought your policy more than three days before your trip unless the event is only accidental in nature.</p> <p>2 Government authorities stop you from travelling overseas because you are suffering from an infectious disease.</p> <p>3 A sudden riot, strike or civil commotion breakout in the country of your overseas study or internship or at the destination you plan to travel to.</p> <p>4 Natural disasters which happen in the country of your overseas study or internship or at the destination you plan to travel to.</p>	<p>1 We will pay for the transport expenses (air, sea or land travel) and accommodation costs that you have paid or have agreed to pay under a contract and which you cannot get back (including the travel agent’s cancellation fee).</p> <p>2 You must ask for a refund of any prepaid expenses from the transport or accommodation provider first. We will reduce your claim by the amount the transport or accommodation provider has refunded you.</p> <p>3 The most we will pay under this section is up to the overall section limit or sub-limit shown in the table of cover, according to your plan, for each trip.</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Any costs that result from you not telling the travel agent, tour operator, transport or accommodation providers as soon as you know you have to cancel your trip.</p> <p>2 Prepaid or non-refundable expenses for unused local excursions, tours, seminars, courses, theatre shows, theme parks, sporting events, concerts and any other charges not related to transport or accommodation.</p> <p>3 Compensation for any air miles, holiday points, membership or credit-card redemption you use to pay for the trip in part or in full.</p> <p>4 You choosing not to travel when an event listed in A2 to A5 has not taken place.</p>

<p>5 If there is an epidemic or pandemic at your planned destination, as declared by the World Health Organization (WHO), and the declaration was not issued when you took up this policy or book your trip.</p> <p>6 Serious damage to your overseas residence due to a fire or natural disaster.</p> <p>B If you are prevented from travelling due to the reasons listed below and are forced to cancel your trip, if they happen at any time before you are due to leave.</p> <p>1 If your flight is cancelled by the airline due to closing the airport, runway or airspace, or poor weather conditions, which forces airplanes to be grounded.</p> <p>2 If you have to appear in court as a witness during your trip and you were not aware of this when you took up the policy or booked your trip.</p>		<p>5 If you choose not to travel because of sickness or injury to your family member which is not a serious sickness or serious injury.</p> <p>6 Claims that result from any known event.</p> <p>7 Claims that result from a pre-existing medical condition or any sickness you knew about. This applies to conditions suffered by you or your family member.</p> <p>8 Claims that result from flights being cancelled due to any fault on the part of the airline such as aircrew rotation, rescheduled flights or operational requirements, or mechanical breakdown of the airplane in which you have a pre-booked flight.</p>
--	--	--

Section 20 – Travel delay

When we pay	What we pay	What we do not pay
<p>If the public transport you are scheduled to travel in is delayed for more than six hours in a row due to the following reasons.</p> <p>1 Hijack;</p> <p>2 sudden, riot, strike or civil commotion at the destination you plan to travel to;</p> <p>3 adverse weather condition; or</p> <p>4 airplane's equipment failure.</p> <p>You must get written proof of the delay and the reason for it from the airline or their handling agent.</p>	<p>1 For travel delay of more than six hours while you are overseas, we will pay a cash benefit for every full six hours in a row of delay you suffer.</p> <p>If you have onward connecting public transport to your final destination, we will pay travel delay based on the actual arrival time at the final destination and the arrival time shown in the itinerary.</p> <p>2 For travel delay of more than six hours in a row before you depart from Singapore, we will only pay you a cash benefit as shown in the table of cover.</p> <p>3 The most we will pay under this section is up to the overall section limit or sub-limit shown in the table of cover, according to your plan, for each trip.</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 You failing to get on the public transport according to the time shown in the itinerary supplied to you.</p> <p>2 Claims that result from any delay which you or the public knew about at the time you book the trip.</p> <p>3 You checking in late to the airport, port or station.</p>

	<p>4 You can only claim under either section 19 or 20 for the same event but not under more than one section.</p>	
Section 21 – Baggage delay		
When we pay	What we pay	What we do not pay
<p>If you checked-in baggage has been delayed, misdirected or temporarily misplaced by the airline for more than six hours in a row.</p> <p>You must get written proof from the airline or their handling agent of the period of delay and the reason for the delay.</p>	<p>1 For baggage that is delayed while you are overseas, we will pay you a cash benefit for every full six hours in a row of delay (worked out from the time you actually arrive at the final destination and the time you receive your checked-in baggage).</p> <p>2 For baggage that is delayed for more than six hours when you arrive in Singapore, we will pay you a flat cash benefit as shown in the table of cover.</p> <p>3 The most we will pay under this section is up to the overall section limit or sub-limit shown in the table of cover, according to your plan, for each trip.</p>	<p>Please read our general exclusions listed in part 4 of the general conditions.</p>
Section 22 – Personal liability		
When we pay	What we pay	What we do not pay
<p>If you are legally responsible for accidentally:</p> <ul style="list-style-type: none"> - injuring a third party while overseas; or - damaging or causing loss to a third party's property while overseas. 	<p>1 We will pay:</p> <ul style="list-style-type: none"> - the legal costs and expenses for representing or defending you; and - the amount awarded against you by the court in Singapore; <p>2 The most we will pay under this section is up to the limit shown in the table of cover, according to your plan, for each policy year.</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, we will not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <ol style="list-style-type: none"> 1 Any claim due to your deliberate, malicious, unlawful or criminal act or failure to act. 2 Any claim for loss of or damage to property in your charge or under your control or which belongs to you. 3 Any claim resulting from legal services we have not approved in advance. 4 Any legal responsibility that comes from an injury or loss or damage to property that you, your family member or your employee owns, cares for or controls. 5 Any legal responsibility, injury, loss or damage to your family member or educational institution.

		<p>6 Any legal responsibility that results from you owning or using weapons, animals, vehicles, aircraft or watercraft.</p> <p>7 Any legal responsibility that results from or is connected to your study, trade, business or profession.</p> <p>8 Any legal responsibility that you have under a contract.</p> <p>9 Any court judgment which is not delivered by a court within Singapore.</p> <p>10 Any court judgment which is being appealed by you or on your behalf.</p> <p>11 Any legal responsibility that results from you passing on a communicable disease to others.</p> <p>12 Any legal responsibility that results from your abuse of controlled drugs.</p> <p>13 Any legal responsibility that results when you are under the influence of drugs or alcohol.</p> <p>14 Any legal responsibility that results from your riding or racing in races or rallies.</p> <p>15 Any legal responsibility that is caused by your involvement in polluting or harming the environment.</p> <p>16 Any claim for punitive, aggravated or exemplary damages (damages aimed at punishing you or making an example of you).</p>
--	--	---

Section 23 – Home contents for overseas residence

When we pay	What we pay	What we do not pay
<p>If there is a loss or damage to your home contents in your overseas residence due to fire or natural disaster while you are on a trip.</p>	<p>1 We will decide whether to replace, repair or pay a cash equivalent for your lost or damaged home contents. We will deduct an amount for wear and tear when we work out the claim.</p> <p>2 The most we will pay under this section is up to the overall section limit or sub-limits shown in the table of cover, according to your plan, for each incident.</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 If your overseas residence is left unoccupied for more than 60 days in a row at the time of the incident.</p>

		<p>2 Any claim for wear and tear, loss in value, the process of cleaning or dyeing any article, damage or loss caused by light or atmospheric conditions, moth, insects, vermin or anything else which happens gradually.</p> <p>3 Any claim for damage arising from or caused by repair or restoration.</p> <p>4 Any claim for loss or damage due to your deliberate act or helping someone else commit a crime.</p> <p>5 Any claim arising as a result of any government authorities confiscating, taking or holding or illegally occupying your overseas residence or any premises, vehicle or thing.</p> <p>6 Any claim for loss or damage caused by electrical or mechanical breakdown.</p> <p>7 Any claim for loss due to theft during or after the fire.</p> <p>8 Any claim for indirect loss of any kind.</p> <p>9 Any claim for loss of business or professional use of photographic and sporting equipment and accessories and musical instruments.</p> <p>10 Any claim for loss of motor vehicles, boats, bicycles and their equipment or accessories.</p> <p>11 Any claim for loss not reported to the police or relevant authorities within 24 hours of discovering the loss.</p> <p>12 Any claim for loss of or damage to a tenant's property or to any home contents you do not own.</p> <p>13 Any claim for loss of, or restoring, lost or damaged information stored in tapes, cards, discs or other storage devices.</p>
--	--	---

Section 24 – Alternative accommodation expenses

When we pay	What we pay	What we do not pay
<p>If your overseas residence becomes unsuitable for living as a result of loss or damage caused by fire or natural disaster. You must meet the following condition.</p> <p>1 If you have to stay in a hotel, you will pay for the hotel accommodation expenses first.</p>	<p>1 We will pay you for the hotel accommodation expenses, up to the limit shown in the table of cover for any one incident, if you have to stay in a hotel while your overseas residence is undergoing repair or reinstatement.</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p>

	<p>2 The most we will pay under this section is up to the overall section limit or sub-limits shown in the table of cover, according to your plan, for each incident.</p>	<p>1 Hotel expenses or charges for food and beverages, phone calls, laundry and hotel entertainment or pay-per-view TV programmes.</p>
Section 25 – Full terrorism cover		
When we pay	What we pay	What we do not pay
<p>If any of the losses covered under sections 1 to 24 arises from or in relation to an act of terrorism.</p>	<p>1 We will pay for benefits up to the limits shown in the relevant section of your plan as shown in the table of cover.</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, we will also not pay under the conditions listed in sections 1 to 24.</p>

General conditions which apply to the whole policy

1 Cover

For section 5 - personal accident, **your** cover starts when **you** leave the place **you** usually live in Singapore to start **your** travel to the **overseas residence** for further studies or internship, or from the **start date** shown on **your schedule**, whichever is later. Cover ends:

- i when **you** arrive at the place that **you** usually live in Singapore or in **your home country**;
 - ii three hours after **you** return to Singapore or **your home country**;
 - iii at the end of the period shown on **your schedule**;
- whichever is earlier.

For section 19 - cancelling **your trip**, cover starts:

- i at the time when **you** book **your trip**; or
 - ii on the date **we** issue **your policy**;
- whichever is later.

2 Age eligibility

This **policy** is only available to **you** if **you** are between 15 and 65 years of **age**.

3 Worldwide 24-hour emergency assistance

We have arranged with **our assistance company** to give **you** various 24-hour emergency assistance services. The services they provide include medical advice, referral to doctors, **specialists**, hospitals, lawyers and interpreters, arrangement for bail bonds, travel help if **you** have lost **your** passport, embassy referral, emergency medical evacuation, sending home **your** body or ashes, providing doctors and medicine, compassionate visits, and **hospital** deposit guarantees.

You must pay for the costs and expenses of these services except for emergency medical evacuation, sending a body or ashes home which are covered under sections 2 and 3 of the **table of cover**.

4 General exclusions

This **policy** does not cover claims for loss or liability directly or indirectly caused by or arising from the following.

- a **You** living or travelling **overseas** against medical advice or for the purpose of getting medical treatment.
- b **You** travelling **overseas** against a travel advisory issued by any public authority.
- c **You** deliberately injuring yourself, committing suicide or attempted suicide while sane or insane, **your** criminal act, provoked assault, deliberate acts or putting yourself in danger (unless **you** are trying to save human life).
- d The effect or influence of alcohol or drugs.
- e Pregnancy, childbirth, abortion, miscarriage or all complications arising from these conditions.
- f Mental problems or insanity.
- g Sexually transmitted infections, human immunodeficiency virus (HIV) or any HIV-related illness including acquired immunity deficiency syndrome (AIDS) or any mutant derivatives or variations of this however they are caused.
- h any congenital sickness or abnormalities and any conditions or symptoms which **you** or the **insured person** knew or reasonably knew but no treatment was sought.
- i Taking part in flying or other aerial activities except as a fare-paying passenger in a licensed passenger-carrying aircraft.
- j Taking part in any kind of speed contest or racing (other than on foot).
- k An **accident** while **you** are driving or riding on a motor race track.
- l Taking part in any professional sports or in any sports which **you** could receive any form of prize money, donation, sponsorship, award or certificate of any kind.
- m **You** taking part in the following activities.
 - i. Any sports or activity which is against the advice of a **medical practitioner** or against the health and safety rules given by the activity operator.
 - ii. Scuba diving unless it is for leisure purposes and:
 - **you** hold a PADI certification (or similar recognised qualification) and are diving with a buddy who holds a PADI certification (or similar recognised qualification); or
 - **you** are diving with a qualified instructor.
 - the maximum depth **we** will cover is as shown under **your** PADI certification (or similar recognised qualification) but no deeper than 30 metres.
 - iii. Mountaineering or outdoor rock climbing, except rock climbing on man-made walls.

- iv. Trekking, unless it is done for leisure purposes and **you** are trekking below 4,000 metres, and as long as the trekking **you** are taking part in is:
 - in a place which is open to the general public without restriction;
 - organized by a recognised commercial local tour operator or activity provider; or
 - under the guidance and supervision of licensed guides or instructors of the tour operator or activity provider and **you** wear the recommended safety equipment and follow the safety procedures, rules and regulations of the licensed guides or instructors.
 - v. Expeditions:
 - to generally inaccessible and remote areas of a country or areas previously unexplored;
 - carried out for scientific, research or political purposes to those places; or
 - to Antarctica or similar remote places.
 - vi. Extreme sports which involve speed, height, danger, a high level of physical exertion, highly specialised gear or spectacular stunts, whether they are played competitively or non-competitively, in a team or individually. This includes hunting, caving, potholing, paragliding or parachuting, hang-gliding, skydiving, abseiling, aerobatics, BASE jumping, cave diving, free flying, ice climbing and wingsuit flying and dragon boating.
 - n Taking part in any naval, military or air forces services or training or taking part in operations of an offensive nature planned or carried out by the civil or military authorities.
 - o The consequences of war, riot, revolution or any similar event.
 - p Radioactivity, or damage from any nuclear fuel, material or waste.
 - q Breaking government regulation or **you** failing to take reasonable precautions to avoid a claim under this **policy** after receiving a warning through the media of any intended strike, riot or civil commotion.
 - r **You** failing to take reasonable precautions to protect **your** property or to avoid **injury** or minimize claims under this **policy**.
 - s **You** travelling in, to or through Afghanistan, the Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria.
 - t **You** taking part in manual or dangerous work or using machinery or tools or taking part in any offshore work, mining, aerial photography activities or handling explosives.
 - u Any **known event**.
 - v Claims which are covered by other insurance or which would be paid for by the carrier, hotel, tour operator, travel agency or other providers.
 - w **Your** deliberate act, failure to act, negligence or carelessness.
- If **we** refuse to pay a claim as a result of any of the exclusions listed above and **you** disagree with **our** decision, **you** are responsible for proving that **we** are legally responsible for the claim. If any part of any exclusion is found to be invalid or **we** cannot enforce it, it will not affect the rest of the exclusions.

5 Changing your plan

The **policyholder** may write to the intermediary or **us** and ask to change the plan before **your** next **policy** renewal (if this applies), if **we** approve. If **we** do approve **your** request, the change in plan will take place at the next **policy** renewal.

6 Premium

a The premium that the **policyholder** pays for this **policy** can change. If **we** change the premium for this **policy**, **we** will write to the **policyholder** at their last-known address, at least 30 days before the change is to take place, to tell the **policyholder** what the new premium is.

b Premium due dates

The premium is due on or before the start of this **policy** and if this **policy** is renewed, the **start date** of the next **policy period**.

7 Payment before cover warranty

We (or **our** intermediary) must receive the premium due on or before:

- a the start of this **policy**; or
- b the **start date** of next **policy period**, if this **policy** is renewed.

If **we** or the intermediary do not receive the premium due on the dates as described above, this **policy** will not be valid, will not be renewed and **we** will not pay any benefits.

8 Renewal

We will only renew **your policy** if **you** pick a **policy period** of 12 months. If this **policy** is renewed, **we** will provide the new terms and conditions (if these apply) for the next **policy period** before the **start date** of the next **policy period**. **We** reserve the right to include additional terms in **your policy**.

This **policy** will apply for as long as **we** successfully receive the premium due before the premium due date.

9 Cancellation and refund

- a If **we** cancel the **policy**
 - i. **We** can cancel this **policy** by giving the **policyholder** seven days' notice by post to **your** last-known address. **We** will consider that the **policyholder** has received this cancellation notice on the same day if **we** deliver the notice by hand, mail, fax or email.
 - ii. **We** will cancel this **policy** on the date the premium is due if **we** do not receive the premium due.

If **we** cancel this **policy** because the premium has not been paid, the **policyholder** may apply for a new **policy**. However, the application will depend on **us** accepting it and **your** latest physical or medical conditions.

- b If the **policyholder** cancels the **policy**
 - i. The **policyholder** may cancel this **policy** by calling **us** or writing to **us** and cancellation will apply from the date **we** receive the notice of cancellation.
 - ii. **We** will work out and refund the premium as follows if no claim has been made under this **policy**.

Policy period (in days) still left to run	X	85% of the
Original period of insurance of this policy		premium paid

- iii. **We** will not refund any premium if a claim has been made under this **policy** for the **policy period** in which this **policy** is cancelled.
- iv. **We** will not refund any premium below \$37.45 (after GST).
- c If **we** refund premiums, **we** will do so by cheque to the **policyholder**.

10 Paying benefits

We will pay the benefits listed in this **policy** only if **you** have:

- a met general condition 7; and
- b given **us** satisfactory proof of the claim.

We will pay all benefits shown in the **table of cover** to the **policyholder** except if:

- a **you** die as described in section 5 (in this case, **we** will pay **your** legal personal representative if **you** are also the **policyholder**);
 - b **you** are evacuated as the result of a medical emergency or sent home as described in sections 2 and 3, in which case **we** will pay **our assistance company** the expenses they pay in transporting **you**; or
 - c **you** suffer a claim for personal liability as described in section 22, in which case **we** will pay the person **you** are legally responsible to.
- When **we** have paid the benefits, **we** will have no further legal responsibility to **you** or the **policyholder** under this **policy** for the claim.

11 Misrepresentation

We will treat this **policy** as void if **you** or the **policyholder** misrepresents any information which may affect **our** decision to accept the application.

12 Fraud

You or the **policyholder** must not act in a fraudulent way. **We** will take the action shown below if **you** or the **policyholder** or anyone acting for **you**:

- a makes a claim under this **policy** knowing the claim to be false or fraudulently exaggerated in any way;
- b makes a statement to support a claim knowing the statement to be false in any way;
- c sends **us** a document to support a claim knowing the document to be forged or false in any way; or
- d makes a claim for any loss or damage caused by **your** deliberate act or with **your** knowledge.

We can do any or all of the following.

- a **We** will not pay the claim.
- b **We** will not pay any other claim which has been or will be made under this **policy**.
- c **We** may declare this **policy** invalid.
- d **We** can recover from **you** or the **policyholder** the amount of any claim **we** have already paid under this **policy**.
- e **We** will not refund the premium.
- f **We** may not allow **you** or the **policyholder** to buy other policies from **us**.
- g **We** may report **you** or the **policyholder** to the police.
- h **We** may cancel this **policy**.

13 Reasonable care

You must take all reasonable precautions to avoid **injury, sickness**, loss, theft or damage and take all practical steps to protect **your** property from loss and damage and to recover the property lost or stolen.

14 Other insurance

If at the time of any incident which results in a claim under this **policy you** have any other insurance covering the same loss, damage, expense or liability, **we** will not pay more than **our** share.

This does not apply to section 4 – hospital income, section 5 – personal accident, section 6 – accidental burns, section 10 – study interruption, section 11 – education fund, section 12 – kidnap and hostage, section 14 – criminal assault, section 20 – travel delay and section 21 – baggage delay.

15 Taking over the policyholder’s and your rights

We can take over any rights to defend or settle any claim and to take proceedings in the **policyholder’s** or **your** name to enforce their or **our** rights against any other person.

16 Claims conditions

- a **You** must tell **us** as soon as possible and in any case within 30 days following any **injury, sickness**, incident, event, or discovery of any loss, theft or damage which may give rise to a claim under this **policy**.
- b If the **policyholder** or **you** can recover all or part of any expenses from other sources, **we** will only pay **you** the amount that cannot be recovered.
- c **We** pay all claims in Singapore dollars. If **you** suffer a loss which is in a foreign currency, **we** will convert the amount into Singapore dollars at the exchange rate which **we** will decide on the date of the loss.
- d **We** pay all property claims based on the value of the items at the time **you** lose them and this means **you** will not get back the full price.
- e If **you** lose **your** items as described under section 15, when **we** pay **your** claim, **we** will apply the reduction factor as shown in the table below.

Baggage and personal belongings, including jewellery or laptop that are lost or stolen	Reduction factor to be applied to the value of item	
	With receipt or credit-card statement	Without receipt or credit-card statement
Less than or equal to 1 year	0%	50% of same model (or closest but not better) available in the market, up to \$100 per item for each set or pair and up to \$500 in total for items under lost baggage cover.
More than 1 year and less than or equal to 2 years	10%	
More than 2 years and less than or equal to 3 years	20%	
More than 3 years and less than or equal to 4 years	30%	
More than 4 years and less than or equal to 5 years	40%	
More than 5 years	50%	50% of same model (or closest but not better) available in the market or up to \$1,000 for each laptop .

- f If **your** items are damaged as described under section 15, when **we** pay **your** claim, **we** will apply the following reduction factor

With proof of baggage and personal belongings or laptop that are damaged	Reduction factor to be applied to the value of item	
	With receipt or credit-card statement	Without receipt or credit-card statement
Less than or equal to 1 year	0%	50%
More than 1 year and less than or equal to 2 years	10%	
More than 2 years and less than or equal to 3 years	20%	
More than 3 years and less than or equal to 4 years	30%	
More than 4 years and less than or equal to 5 years	40%	
More than 5 years	50%	

17 What you need to provide when you send us your claim

- a The **policyholder**, **you** or **your** legal representatives must supply all information, reports, original invoices and receipts, proof of ownership, evidence, medical certificates, documents (such as a translation of a foreign-language document into English), confirmed by oath if necessary, **we** may need before **we** assess **your** claim. **We** may refuse to refund any expense which the **policyholder** or **you** cannot provide original receipts or invoices for.
- b **You** must give **us** **your** travel booking form, invoice, e-ticket confirmation, boarding pass and photocopy of passport as part of **your** claim to prove **your** travel.

18 Ending the insurance

This **policy** will end immediately when:

- a **we** have paid 100% of the benefit limit under section 5 – personal accident or section 6 – accidental burns;
- b **we** cancel this **policy** under general conditions 7, 9(a) or 12;
- c the **policyholder** cancels this **policy** under general condition 9(b);
- d the **policyholder** or **you** no longer meet any of the eligibility requirements set;
- e before entering into this **policy**, the **policyholder** or **you** fail to reveal all facts **you** or they know or ought to know which may affect this **policy**; or
- f **we** do not renew this **policy**.

19 Excluding third party rights

A person or organisation who is not covered by this **policy** has no right under the Contracts (Rights of Third Parties) Act (Chapter 53B) to enforce this **policy**.

20 Currency and interest

All dollar amounts shown in this **policy** and **schedule**, and **table of cover** are in Singapore dollars (S\$). **We** will not add interest to any amount **we** pay under this **policy**.

21 Governing law

Singapore law will apply to this **policy**.

22 Dealing with disputes

Any dispute or matter arising under, out of or in connection with **your policy** must be referred to the Financial Industry Disputes Resolution Centre Ltd (FIDREC) to be dealt with. (This applies if it is a dispute that can be brought before FIDREC.) If the dispute cannot be referred to or dealt with by FIDREC, the dispute must be referred to and decided using arbitration in Singapore in line with the Arbitration Rules of the Singapore International Arbitration Centre which apply at that point of time. **We** will not be legally responsible under **your policy** unless **you** have first received an award under arbitration.

Feedback procedure

The information below is not legally binding and is just for **your** information.

Making yourself heard

We are committed to providing **you** with an exceptional level of service and customer care.

We realise that things can go wrong and there may be times when **you** feel that **we** have not provided the service **you** expected. When this happens, **we** want to hear about it so that **we** can try to put things right.

Please send **your** feedback to:
sq@income.com.sg

Our promise to you

We will:

- acknowledge the **policyholder's** complaint promptly;
- investigate quickly and thoroughly;
- keep the **policyholder** informed of **our** progress; and
- do everything possible to deal with the **policyholder's** complaint.

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