

Group Travel Accident Insurance



This policy sets out the terms and conditions of a contract of insurance between AIG Asia Pacific Insurance Pte. Ltd. and You. We have written the policy in plain English so that You may better understand it. Please read the policy carefully as this is a legal document.

In consideration of the payment of premium to Us specified in the Policy Schedule, and subject to the definitions, limitations, exclusions, terms, conditions and general provisions contained or endorsed in this Policy, and on the basis of the truth of the proposal and declaration submitted and statements made by You, We will insure You and promise to pay indemnity for loss to the extent provided under this Policy while the Policy is still in force. The period of insurance is stated in the Policy Schedule.

Maximum Benefit (S\$) for each

Insured Person

Benefit Schedule		Plan A	Plan B
		Sum Insured	
Section 1	Accidental Death & Disablement	\$10,000	\$20,000
Section 2	Accident Medical Reimbursement	\$500	\$1,000

PART I - POLICY DEFINITIONS

- INSURED PERSON** shall refer to the persons named in the application form belonging to the Group which he or she travels with, no age limit.
- GROUP** refers to the total number of passengers travelling to the same destination for the same number of days by the same mode of transportation. Minimum group size of 5 person.
- INJURY** shall mean bodily injury sustained by an Insured Person and is caused by an Accident, solely and independently of any other cause where death of or loss to the Insured Person results within 90 days from the date of such Accident.
- ACCIDENT** shall mean an unforeseen and involuntary event which causes Injury to the Insured Person.
- HOSPITAL** wherever used in this Policy shall mean a hospital (other than an institution for the aged, chronically ill or convalescent rest or nursing home) operated pursuant to law for the care and treatment of injured or sick person with organised facilities for diagnosis and surgery and having 24-hour nursing service and medical supervision.
- PRE-EXISTING MEDICAL CONDITION** shall mean any condition for which the Insured Person received medical treatment, diagnosis, consultation or prescribed drugs within a twelve (12) month period preceding the effective date of this Policy or, a condition for which medical advice or treatment was recommended by a Qualified Medical Practitioner within a twelve (12) month period preceding the effective date of the Policy.

- TRIP** shall mean the Insured Person leaves Singapore as the original point of departure for and return from the trip and coverage shall end immediately upon the Insured Person's arrival in Singapore. Such trip duration shall not exceed 31 consecutive days.
- QUALIFIED MEDICAL PRACTITIONER** shall mean a licensed practitioner of the healing arts acting within the scope of his/her license. The attending Qualified Medical Practitioner may not be the Insured Person, the Insured Person's spouse, a person booked to accompany the Insured Person on the Trip, or a person who is related to the Insured Person.
- We or Our or Us** means AIG Asia Pacific Insurance Pte. Ltd.
- You or Your** means You

PART II - COVERAGE

SECTION 1 - ACCIDENTAL DEATH & DISABLEMENT

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

Schedule of Compensation

1. Death	100%	}	
2. Permanent Total Disablement	100%	}	
3. Permanent and Incurable Paralysis of all Limbs	100%	}	
4. Permanent Total Loss of Sight of both Eyes	100%	}	Percentage
5. Loss of or the Permanent Total Loss of use of two Limbs	100%	}	of
6. Permanent Total Loss of Speech and Hearing	100%	}	Principal
7. Permanent Total Loss of Hearing in		}	Sum
a) both Ears	75%	}	Insured
b) one Ear	15%	}	
8. Permanent Total Loss of Sight of one Eye	50%	}	
9. Loss of or the Permanent Total Loss of use of one Limb	50%	}	

Provision for payment of maximum loss

No indemnity will be paid under any circumstances for more than one (1) of the losses, we shall be liable in respect of one of the loss for which the greatest sum is payable.

For the purpose of this section, the following definitions shall apply.

"PERMANENT" shall mean lasting 12 calendar months from the date of Accident and at the expiry of the 12 calendar month period being beyond hope of improvement.

"TOTAL DISABLEMENT" shall mean Injury of a permanent nature which solely and directly totally disables and prevents an Insured Person from attending to any business, occupation or duties for which he/she is reasonably qualified by reason of his/her education, training or experience.

"LOSS OF SIGHT" shall mean the entire and permanent irrecoverable loss of sight.

"LOSS OF LIMB" shall mean total functional disablement or loss by complete and permanent physical severance of a hand at or above the wrist or of a foot at or above the ankle.

“LOSS OF SPEECH” shall mean the disability in articulating any three of the four sounds which contribute to the speech such as the Labial sounds, the Alveololabial sounds, the Palatal sounds and the Velar sounds or total loss of vocal cord or damage of speech center in the brain resulting in Aphasia.

“LOSS OF HEARING” shall mean permanent irrecoverable loss of hearing where

- If a dB = Hearing loss at 500 Hertz
 - If b dB = Hearing loss at 1000 Hertz
 - If c dB = Hearing loss at 2000 Hertz
 - If d dB = Hearing loss at 4000 Hertz
- 1/6 of (a+2b+2c+d) is above 80 dB

N.B. No indemnity will be paid under any circumstances for more than one (1) of the losses, the greatest, for which provision is made in this Part.

SECTION 2 - ACCIDENT MEDICAL REIMBURSEMENT

We will reimburse the You up to the limits specified on the Plan chosen for the Medical Expenses, necessarily incurred whilst overseas following an Injury sustained by You during the Trip.

“MEDICAL EXPENSES” means expenses incurred overseas within 90 days of sustaining Injury and paid by You to a legally Qualified Medical Practitioner, Hospital and/or ambulance service for medical, surgical, X-ray, Hospital or nursing treatment including the cost of medical supplies and ambulance hire caused by an Accident. All treatment must be prescribed by a Qualified Medical Practitioner in order for expenses to be reimbursed under this Policy and shall not exceed the usual level of charges for similar treatment, medical services or supplies in the location where the expenses were incurred had this insurance not existed.

Provided that in the event You are entitled to a refund of all or part of such expenses from any other source, We will only be liable for the excess of the amount recoverable from such other source. Reimbursement of Medical Expenses in Singapore if any shall be in accordance to the prevailing laws, rules and regulations of Singapore.

PART III - IMPORTANT MATTERS

- 1) At the time of effecting this insurance You must be medically fit to travel and not be aware of any circumstances which could lead to cancellation or disruption of the Trip, otherwise any claim is not payable.
- 2) We will not allow any refund of premium once the Policy is issued.
- 3) The Policy shall be governed by and be interpreted in accordance with the laws of the Republic of Singapore.

- 4) We shall at any time be entitled to undertake in the name of and on behalf of the Insured Person the absolute conduct, control, defence and/or settlement of any proceedings, and at any time to take proceedings at its own expense and for its own benefit, but in the name of the Insured Person, to recover compensation or secure indemnity from any third party in respect of anything covered by this insurance. You must cooperate fully with Us to this end and do nothing to prejudice the Company's rights.
- 5) You must not make any offer or promise payment or admit his/her fault to any other party, or become involved in any litigation without Our written approval.
- 6) In the event that You are covered under more than one travel insurance policy underwritten by Us, with the exception of corporate travel insurance, We will consider the person to be insured only under the policy which provides the highest benefit level.
- 7) All amounts shown are in Singapore dollars.

PART IV - GENERAL EXCLUSIONS

(A) THIS POLICY WILL NOT COVER ANY LOSS, INJURY, DAMAGE OR LEGAL LIABILITY ARISING DIRECTLY OR INDIRECTLY FROM:

- 1) Any act of war, act of a foreign enemy, civil war, invasion, revolution, insurrection, use of military power or usurpation of government or military power. War shall mean war, whether declared or not, any warlike activities including the use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.
- 2) This Policy does not cover any serious physical injury, sickness or disease resulting directly or indirectly from, attributed to, or accelerated by;
The use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination; or
The dispersal or application of pathogenic or poisonous biological or chemical materials; or
The release of pathogenic or poisonous biological or chemical materials
For the purpose of this exclusion, serious physical injury means:
 - a) Physical injury that involves a substantial risk of death; or
 - b) Protracted and obvious physical disfigurement; or
 - c) Protracted loss of or impairment of the function of a bodily member or organ
- 3) Your illegal or unlawful intentional act or confiscation, detention, destruction by customs or other authorities. Any breach of government regulation or any failure by You to take reasonable precautions to avoid a claim under the Policy following the warning of any intended strike, riot or civil commotion through or by general mass media;

- 4) Any prohibition or regulations by any government;
- 5) Your not taking all reasonable efforts to safeguard Your property or to avoid Injury or minimise any claim under the Policy;
- 6) Riding or driving in any kind of race, participating in any professional sports or in any sport in which You would or could earn or receive remuneration, donation, sponsorship, award or certificate of any kind and air travel (other than as a fare-paying passenger in any properly licensed private and/or commercial aircraft or other mode of conveyance or transportation) and all amateur leisure sports;
- 7) Pregnancy or childbirth, and any Injury or sickness associated with pregnancy or childbirth.
- 8) Suicide or attempted suicide or intentional self-inflicted injury, while sane or insane, provoked assault or intoxication or drugs.
- 9) Any pre-existing medical conditions or related infections.
- 10) Mental and nervous or sleep disorders, including but not limited to insanity.
- 11) Your engaging in naval, military, air force service or operations, or testing of any kind of conveyance, being employed as a manual worker, whilst engaged in offshore or in mining, aerial photography or handling of explosives or ammunition, firearms or flight duty (except as a passenger);
- 12) Mysterious disappearance.
- 13) When You are not fit to travel or are travelling against the advice of a Medical Practitioner;
- 14) When the purpose of the Trip is to obtain medical care or treatment of any kind.
- 15) Travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria.

(B) THIS POLICY WILL NOT COVER ANY LOSS, INJURY, DAMAGE, OR LEGAL LIABILITY SUFFERED OR SUSTAINED DIRECTLY OR INDIRECTLY BY YOU IF YOU ARE:

- 1) a terrorist;
- 2) a member of a terrorist organization;
- 3) a narcotics trafficker; or
- 4) a purveyor of nuclear, chemical or biological weapons.

PART V - GENERAL CONDITIONS

- 1) **COMPLYING WITH POLICY CONDITIONS:** The due observance and fulfilment of the terms of this Policy insofar as they relate to anything to be done or

complied with by You and the truth of the statements and answers in any application form proposal and/or application and of evidence required from You in connection with this insurance shall be conditions precedent to any liability of Us to make any payment under this Policy.

- 2) **TIME OF NOTICE OF CLAIM:** As soon as practicable and in any case within 30 days after the occurrence of any event which may give rise to a claim, You will give written notice to Us. Notice given to Us by You or on Your behalf with information sufficient to identify You will be deemed to be notice to Us.
- 3) **FORMS FOR PROOF OF LOSS:** Upon receipt of a notice of claim, We will furnish You with such claim forms as are usually furnished by Us for filing proof of loss. You must return such claim forms with full particulars within 15 days after the receipt of such claim forms. You will also at the same time when returning the completed claim form within the said 15 days provide Us written proof of the occurrence, the circumstances and the extent of the loss for which the claim is made. You will also at any time at Our request submit whatever documents required by Us in support of the claim as soon as possible and in any event within 60 days after the receipt of notice of such requirement.
- 4) **MEDICAL EXAMINATION AND TREATMENT:** You will at Your expense furnish Us with all such certificates, information and evidence as We may require.. You will also, whenever reasonably required to do so, arrange to submit to medical examination by Medical Practitioners appointed by Us. In the event of Your death, where it is not forbidden by law, We will be entitled to have a post-mortem examination at Our own expense, and notice will, where practicable, be given to Us before interment or cremation, stating the name and place of any inquest appointed. In the event of any conflict of opinion between Our Medical Practitioner and Your Medical Practitioner, the opinion of Our Medical Practitioner will prevail and be binding on You or Your estate as the case may be.
- 5) **LEGAL ACTIONS:** No action at law or in equity shall be brought to recover on this Policy prior to the expiration of 60 days after written proof of loss has been furnished in accordance with the requirements of the Policy. No such action shall be brought after the expiration of 2 years from the date of rejection of claim.

6) **TO WHOM INDEMNITIES PAYABLE:** Indemnity for Your loss of life is payable to Your estate. All other indemnities of this Policy are payable to You,

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

8) **COMPLIANCE WITH POLICY PROVISIONS:** Failure to comply with any of the provisions contained in this Policy shall invalidate all claims hereunder.

9) **ENTIRE CONTRACT:** The Policy, Schedule, Endorsements, Application Form, Declaration and attached papers together with other statement in writing will be read together as one contract. Any word or expression to which a specific meaning has been ascribed in any part of the Schedule attached will bear specific meaning wherever it may appear. In the event of a conflict, the terms, conditions or provisions of the Schedule attached will prevail. No statement made by the applicant for insurance not included herein will void the insurance cover or be used in any legal proceedings hereunder. No agent has the authority to change or waive any provisions of the Policy. No change of provisions will be valid unless approved by an executive officer of We and such approval be endorsed hereon.

10) **REINSTATEMENT OF POLICY:** If You default in paying the agreed premium for this Policy, the subsequent acceptance of a premium by Us will reinstate this Policy, but only to cover Injury or illness sustained after the acceptance of premium.

11) **INTEREST:** No indemnity from Us will carry any interest.

12) **GOVERNING LAW:** This Policy will be governed by and interpreted in accordance with Singapore law.

13) **CONTRACTS (RIGHTS OF THIRD PARTIES) ACT:** A person who is not a party to this Policy contract will have no right under the Contracts (Rights of Third Parties) Act and to enforce any of its terms.

14) **PAYMENT BEFORE COVER WARRANTY**
Notwithstanding anything contained in this Policy but subject to sub-clause below:

1. You agree and declare that the total premium due must be paid and actually received in full by Us (or the intermediary through whom this Policy was effected) on or before the Effective Date of the coverage under the Policy.
2. In the event that the total premium due is not paid and actually received in full by Us (or the intermediary through whom this Policy was effected) on or before the Effective date, then the Policy will be deemed to be cancelled immediately and no benefits whatsoever will be payable by Us

as cover never attach. Any payment received thereafter will be of no effect on the cancellation of the Policy.

15) **DATA PRIVACY:** The Insured Person(s) has/have agreed and consented that We may collect, use and process the Insured Person(s)'s personal information (whether obtained in the application form or otherwise obtained) and disclose such information to the following, whether in or outside of Singapore: (i) Our group companies; (ii) Our (or Our group companies') service providers, reinsurers, agents, distributors, business partners; (iii) brokers, the Insured Person(s)'s authorised agents or representatives, legal process participants and their advisors, other financial institutions; (iv) governmental / regulatory authorities, industry associations, courts, other alternative dispute resolution forums, for the purposes stated in Our Data Privacy Policy which include:

- a) Processing, underwriting, administering and managing the Insured Person(s)'s relationship with Us;
- b) Audit, compliance, investigation and inspection purposes and handling regulatory / governmental enquiries;
- c) Compliance with legal or regulatory obligations, risk management procedures and Our internal policies;
- d) Managing Our infrastructure and business operations; and
- e) Carrying out market research and analysis and satisfaction surveys.

Note: Please refer to the full version of Our Data Privacy Policy found at http://www.aig.com.sg/sg-privacy_1030_237853.html.

If the Insured Person(s) has not opted out, the Insured Person(s) has also consented to Us, Our group companies, service providers and business partners using, processing and disclosing the Insured Person(s)'s personal information to:

- a) enrol the Insured Person(s) in contests, prize draws and similar promotions; and
- b) contact the Insured Person(s) to market other insurance, and/or Our, Our group companies' and/or Our business partners' financial products and/or services.

If you have any questions about Our collection, use and disclosure of personal information you may contact Our Data Protection Officer at singaporedataprotectionofficer@aig.com.

16) **INSURANCE ACT (CHAPTER 142):** The Policy is issued in Singapore and subject to Insurance Act (Chapter 142) where You are ordinarily resident in Singapore at the date of Your application in respect of this Policy, unless otherwise stated. You are treated as ordinarily resident in Singapore if

- (i) You are a citizen of Singapore, unless You have resided outside Singapore continuously for 5 or more years preceding the application date of the policy and are not currently residing in Singapore;

- (ii) You are a permanent resident, unless You have resided in Singapore for less than a total of 183 days in the 12 months preceding the application date of the policy;
- (iii) You have a work pass or permit required under the Employment of Foreign Manpower Act(Cap. 91A), unless You have resided in Singapore for less than a total of 183 days in the 12 months preceding the application date of the policy; or
- (iv) You have a pass or permit required under the Immigration Act (Cap. 133) that has duration longer than 90 days and You have resided in Singapore continuously for at least 90 days in the 12 months preceding the application date of the policy.

17) **POLICY OWNER'S PROTECTION SCHEME:** This Policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact AIG Asia Pacific Insurance Pte. Ltd. or visit the AIG, GIA or SDIC web-sites (www.AIG.com.sg or www.gia.org.sg or www.sdic.org.sg).