



ace insurance

TRAVELACE ENHANCED

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Co. Regn. No.: 199702449H

ACE INSURANCE LIMITED (hereinafter called the 'Company') hereby insures the Insured Person(s) named in the Certificate of Insurance if included hereunder, subject to the terms, conditions and exclusions contained herein.

IN WITNESS WHEREOF the Company has caused this Policy to be executed on and to commence on the Period of Insurance as stated in the Certificate of Insurance provided that this Policy shall not be binding on the Company unless the Certificate of Insurance is signed by an authorised representative of the Company.

For and on behalf of the Company

Mack Eng
Managing Director

PART 1 INTERPRETATION

SECTION 1 - DEFINITIONS

In this Policy, unless otherwise defined or the context otherwise requires:

Accident means a sudden unforeseen and fortuitous event and **Accidental** shall have a corresponding meaning.

Acts of Terrorism means any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or commission of an act dangerous to human life or property, against any individual, property or government, which the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered Act of Terrorism. Act of Terrorism shall also include any act, which is verified or recognised by the (relevant) government as an act of terrorism.

ASEAN means Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand and Vietnam.

Asia means Australia, New Zealand, China, Taiwan, Hong Kong, Japan, Korea, India and includes ASEAN.

Benefit means the respective benefit, as stated in the Certificate of Insurance, payable by the Company under the terms and conditions of this Policy in respect of each event or loss covered by this Policy.

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

Bodily Injury means injury sustained by an Insured Person resulting solely, directly and independently of all other causes from an Accident and caused by external, violent and visible means.

Certificate of Insurance means the Certificate of Insurance which is incorporated and forms part of this policy.

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

Child(ren) means legal child(ren), including stepchild(ren) and/or legally adopted child(ren).

Chinese Physician means a legally licensed Traditional Chinese Medicine practitioner (including a Chinese acupuncturist or bonesetter) duly registered and practising within the scope of his license pursuant to the laws of the country in which such practice is maintained. **Chinese Physician** shall not include the Insured Persons or any of their relatives unless otherwise approved by the Company.

Confined or Confinement means Confinement in Hospital for at least a Day as a Resident in-Patient (other than for day surgery) upon the advice of and under the regular care and attendance of a Physician and for this purpose, **Day** shall mean a period for which the Hospital charges for room and board.

Civil Commotion means a disturbance, commotion or disorder created by civilians usually against a governing body or the policies thereof.

Commencement Date means the Commencement Date in the Certificate of Insurance.

Dental Expenses means reasonable and necessary charges for dental treatment, carried out by a Dentist, medically necessary to treat the Insured Person's condition, including charges for medical supplies or services, not exceeding the usual level of charges for similar treatment, supplies or medical services in the locality where the expense is incurred and does not include charges that would not have been made if no insurance existed.

Dentist means a legally licensed dentist or dental surgeon duly registered and practising within the scope of his license pursuant to the laws of the country in which such practice is maintained. **Dentist** shall not include the Insured Person or any of their relatives unless otherwise approved by the Company.

Family Member means an Insured Person's spouse, parent, parent-in-law, grandparent, child, brother or sister.

Financial Default means the complete suspension of operations due to financial circumstances whether or not bankruptcy petition is filed; or partial suspension of operations following a filing of a bankruptcy petition.

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

- (i) operates primarily for the reception, care and medicare and treatment of sick, ailing or injured persons as in-patients;
- (ii) provides full-time nursing service by and under the supervision of a staff of Nurses;
- (iii) has a staff of one or more Physicians available at all times;
- (iv) maintains organised facilities for the medical diagnosis and treatment of such persons, and provides (where appropriate) facilities for major surgery within the confines of the establishment or in facilities controlled by the established; and
- (v) is not primarily a clinic, nursing, rest or convalescent home or similar establishment and is other than a place for alcoholics or drug addicts.

and **Hospital** shall not include the following: -

- (1) a mental institution; an institution confined primarily to the treatment of psychiatric disease including sub-normally; the psychiatric department of a hospital.
- (2) a place for the aged; a rest home; a place for drug addicts or alcoholics.
- (3) a health hydro or nature cure clinic; a special unit of a hospital used primarily as a place for drug addicts or alcoholics, or nursing, convalescent, rehabilitation, extended-care facility or rest home.

Home Country means any country to which the Insured Person is a citizen.

Insured Person(s) means the person(s) named as such on the Certificate of Insurance, as follows:-

Single Trip Policy

For "Family" Plan, the Insured Persons are:-

- (a) a maximum of 2 adults who need not be related; and
- (b) any number of child(ren) of the adult(s) referred to herein

For "Insured and Children" Plan, the Insured Persons are:-

- (a) the Insured Person
- (b) any number of child(ren) of the Insured Person

Regular Policy

For "Family" Plan, the "Family" shall comprise:-

- (a) the Insured Person
- (b) his Spouse, and
- (c) their child(ren)

For "Insured and Children" Plan, the Insured Persons are:-

- (a) the Insured Person
- (b) any number of child(ren) of the Insured Person

Each child in a "Family" or "Adult and Children" Plan must be accompanied by at least 1 of the insured adults under that Policy for any Journeys made during the Period of Insurance

Journey means a One Way Journey or a Return Journey.

Loss of Limb means total functional disablement or loss by complete and permanent physical severance of a hand at or above the wrist or a foot at or above the ankle.

Loss of Sight means the entire and permanent loss of all sight in any eye rendering the Insured Person absolutely blind in that eye and beyond remedy by surgical or other treatment.

Loss of Speech and Hearing means total and irrecoverable loss of speech and hearing which is beyond remedy by surgical or other treatment.

Nuclear, Chemical, Biological Terrorism means the use of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous Chemical agent and/or Biological agent during the Period of Insurance by any person or group(s) or persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious or ideological purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Nurse means any qualified or trainee nurse or general nurse duly registered pursuant to the laws of the country in which the nurse is employed.

Medical Expenses means Usual, Reasonable and Customary Medical Expenses necessarily and reasonably incurred in the medical or surgical treatment of Bodily Injury or Sickness covered by this Policy.

Nominated Account means the account designated by the Insured Person to which premiums are to be charged.

One Way Journey means a one way trip made by the Insured Person from Singapore to a destination outside Singapore, and shall commence on the later of the following:

- (i) 12.00 a.m. on the commencement date of the Period of Insurance specified in the Certificate of Insurance;
 - (ii) the time the Insured Person leaves his home or usual place of employment in Singapore to commence the trip;
- and shall terminate on the earlier of the following:
- (iii) 11.59 pm on the expiry date of the Period of Insurance specified in the Certificate of Insurance;
 - (iv) the time the Insured Person arrives at his place of residence or place of employment in the destination country.

Overseas means anywhere outside Singapore.

Period of Insurance means the period during which the coverage under this Policy is effective, as stated in the Certificate of Insurance.

Permanent Disablement means disablement that results solely, directly and independently of all other causes from Bodily Injury and which occurs within one hundred and eighty (180) consecutive days of the Accident in which Bodily Injury was sustained, and:

- (i) falls into one of the categories listed in the Table of Benefits; or
- (ii) is a disablement which, having lasted for a continuous and uninterrupted period of at least twelve (12) consecutive months, is at the expiry of that period, beyond hope of improvement.

Permanent Total Disablement means disablement that results solely, directly or independently of all other causes from Bodily Injury and which occurs within one hundred and eighty (180) days of the Accident in which such Bodily Injury was sustained, which, having lasted for a continuous and uninterrupted period of at least twelve (12) consecutive months, will, in all probability, entirely prevent the Insured Person from engaging in gainful employment of any and every kind for the remainder of his life and from which there is no hope of improvement.

Pre-existing Condition means any condition which:-

- (i) the Insured Person received medical treatment, diagnosis, consultation or prescribed drugs within a twelve (12) month period preceding the commencement of a Journey, or
- (ii) medical advice or treatment was recommended by a Physician within a twelve (12) month period preceding the commencement of a Journey, or
- (iii) a reasonable person in the circumstances would be expected to be aware of within a twelve month period preceding the commencement of a Journey.

Physician means a legally licensed physician or surgeon (including a Chinese acupuncturist, bonesetter or chiropractor) duly registered and practising within the scope of his license pursuant to the laws of the country in which such practice is maintained. **Physician** shall not include the Insured Persons or any of their relatives unless otherwise approved by the Company.

Public Conveyance means any land, sea or air conveyance operated under a license for the transportation of fare paying passengers, and which has fixed and established routes only.

Regular Policy means a policy issued for the selected plan where the Insured Person(s) can make an unlimited number of Journeys to the selected region of travel during the Period of Insurance.

Renewal Date means one (1) month from the commencement date of the Period of Insurance and subsequently, the same day of each successive month.

Return Journey means a return trip made by the Insured Person from Singapore to a destination outside Singapore and back, and shall commence on the later of the following:

- (i) 12.00 a.m. on the commencement date of the Period of Insurance specified in the Certificate of Insurance;
 - (ii) the time the Insured Person leaves his home or usual place of employment in Singapore to commence the trip;
- and shall terminate on the earlier of the following:
- (iii) 11.59 p.m on the expiry date of the Period of Insurance specified in the Certificate of Insurance;
 - (iv) the time the Insured Person returns to his home or usual place of employment in Singapore.

Resident In-Patient means an Insured Person whose Confinement is as a resident bed patient and whose confinement is due to Bodily Injury and is covered by this policy and not merely for any form of nursing, convalescence, rehabilitation, rest or extended-care.

Riot means the act of any person taking part together with others in any disturbance of the public peace (whether in connection with a strike or lock-out or not) or the action of any lawfully constituted governmental authority in suppressing or attempting to suppress any such disturbance or in minimising the consequences of such disturbance.

Scheduled Departure Date means the date on which the Insured Person is scheduled to depart on a Journey as set out in his travel ticket.

Sickness means physical condition marked by a pathological deviation from the normal healthy state as verified by a Physician.

Singapore Resident means a Singapore Citizen or Singapore Permanent Resident or Valid Work Permit Holder or Valid Employment Pass Holder or Valid Dependant Pass Holder or Valid Long-Term Social Visit Pass Holder or Valid Student Pass Holder on the commencement date of the Period of Insurance.

Single Trip Policy means a policy issued for the selected plan where the Insured Person(s) can only make a single Journey to the selected region of travel during the Period of Insurance.

Spouse means the legal spouse of the Insured Person.

Strike means the wilful act of any striker or locked-out worker done in furtherance of a strike or in resistance to a lock-out; or the action of any lawfully constituted authority in preventing or attempting to prevent any such act in minimising the consequences of any such act.

Traditional Chinese Medicine Expenses means the reasonable expenses for treatments of Bodily Injury or Sickness by a Chinese Physician.

Usual, Reasonable and Customary Medical Expenses means charges for treatment, supplies or medical services medically necessary to treat the Insured Person's condition, does not exceed the usual level of charges for similar treatment,

supplies or medical services in the locality where the expense is incurred and does not include charges that would not have been made if no insurance existed.

Worldwide means any countries outside Singapore.

PART 2 ELIGIBILITY

To be eligible for cover under this Policy:

- (i) the Insured Person must be a Singapore Resident of at least eighteen (18) years of age on the commencement date of the Period of Insurance.
- (ii) the Spouse must be a Singapore Resident, at least eighteen (18) years of age on the Commencement Date; and
- (iii) the Insured Children must be:
 - (a) a Singapore Resident
 - (b) of age between forty-five (45) days and eighteen (18) years (or twenty-three (23) years if studying full-time in a recognised tertiary institution) on the commencement date of the Period of Insurance; and
 - (c) unmarried; and
 - (d) unemployed

PART 3 SCOPE AND LIMITS OF COVER AND BENEFITS

SECTION 1 - CHOICE OF PLANS

The scope of coverage and benefits under this policy will vary as follows:

GEOGRAPHICAL COVER

- (i) if ASEAN cover has been chosen, only Journeys to and from ASEAN countries will be covered under this Policy
- (ii) if Asia cover has been chosen, only Journeys to and from Asia countries will be covered under this Policy
- (iii) if "Worldwide" cover has been chosen, Journeys to and from all countries outside Singapore will be covered under this Policy;

BENEFITS

- (iv) the monetary amounts and limits of Benefits will vary according to whether a "Classic", "Superior" or "Premier" plan has been chosen;

SECTION 2 - COMMENCEMENT OF COVERAGE

Coverage under Section 6A and 6B of Part 7 – Travel Cancellation and Insolvency of Travel Agencies respectively, insurance is effective upon the issuance of the Certificate of Insurance and terminates on commencement of the planned Journey from Singapore. For all other sections, insurance commences upon commencement of a Journey.

SECTION 3 - LIMITS OF COVERAGE

1. Any cover under this Policy in respect of an Insured Person shall terminate on the earliest of the following events:-
 - (i) Upon the expiry of any Period of Insurance during which the Insured Person ceases to satisfy any of the eligibility requirements set out herein
 - (ii) Upon the death of the Insured Person.
2. Termination of cover under this Policy in respect of the Insured Person shall automatically terminate cover for all other Insured Persons.
3. Unless otherwise provided in an appropriate endorsement, the Insured Persons shall only be covered:
 - (i) if this Policy is a Regular Policy: for the first ninety (90) consecutive days of any Journey, and the Company shall not be liable in respect of any loss occurring after 12.00 a.m. on the 91st day after commencement of any Journey.
 - (ii) if this Policy is a Single Trip Policy: for the first one hundred and eighty-three (183) consecutive days of any Journey, and the Company shall not be liable in respect of any loss occurring after 12.00 a.m. on the 184th day after the commencement of any Journey.

SECTION 4 – POLICY EXTENSION

1. In the event that the Insured Person, as a ticket holding passenger on a scheduled Public Conveyance, being prevented from completing the return leg of a Journey within the Period of Insurance, as a result of:
 - (a) the Insured Person's **Critical Medical Condition** (as defined in Part 7, Section 5A); or
 - (b) the scheduled Public Conveyance in which the Insured Person is travelling being unavoidably delayed due to strike or industrial actions, adverse weather conditions or mechanical breakdown/derangement of the Public Conveyance or due to grounding of an aircraft as a result of mechanical or structural defect;during the Insured Person's Journey, the Period of Insurance shall be automatically extended for up to seven (7) days without additional premium.
2. In the event that the Insured Person is being prevented from completing the return leg of a Journey within the Period of Insurance, as a result of the Insured Person's being Confined in a Hospital Overseas at the Expiry of the Policy whilst during the Insured Person's Journey, the Period of Insurance shall be automatically extended for up to thirty (30) days without additional premium.

PART 4 GENERAL EXCLUSIONS

This Policy does not cover, and the Company will not in any event be liable to pay any Benefits or indemnify the Insured Person in respect of, any loss which is, directly or indirectly, caused by, a consequence of, arises in connection with or is contributed to by any of the following:

1. Declared or undeclared war or any act of war, invasion, foreign enemy, civil war, rebellion, revolution, insurrection, military or usurped power.
2. Loss, destruction or damage to any property whatsoever or any loss or expense whatsoever arising there from or any consequential loss directly or indirectly caused or contributed to by or arising from ionizing radiations or contamination by radio-activity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
3. Any wilful or intentional acts of the Insured Person whether sane or insane, self-inflicted injury, suicide pacts or agreements or any attempts thereat, provoked homicide or assault.
4. The Insured Person acting as a law enforcement officer, emergency medical or fire service personnel, civil defence personnel or military personnel of any country

or international authority, whether full-time service or as a volunteer, other than for reservist training under the Section 14 of the Enlistment Act, Chapter 93 of Singapore.

5. The Insured Person engaging in, practising for or taking part in training in any speed contest or racing (other than on foot) and any professional competition or sports.
6. Any condition, which is or results from or is a complication of infection with Human Deficiency Syndrome ('HIV'), any variance including Acquired Immune Deficiency Syndrome ('AIDS'), and AIDS Related Complications ('ARC'), or any opportunistic infections and/or malignant neoplasm (tumour) found in the presence of HIV, AIDS or ARC.
7. Any condition which is, results from or a complication of pregnancy, childbirth, miscarriage (except Accidental miscarriage) or abortion, intoxication by alcohol or drugs not prescribed by a Physician.
8. Illegal acts (or omissions) of the Insured Person or the Insured Person's executors, administrators, legal heirs or personal representatives, loss resulting directly or directly from action taken by the Government Authorities including confiscation, seizure, destruction and restriction.
9. The Insured Person engaging in aviation, other than as a fare-paying passenger in, boarding and alighting from any fixed-wing aircraft and/or helicopter provided and operated by a regularly scheduled airline or private unscheduled air chartered company which is duly licensed for the regular transportation of fare-paying passengers.
10. Any loss or expenses which is, directly or indirectly, caused by, a consequence of, arises in connection with or is contributed to by the Insured Person undertaking any Journey against the advice of a Physician or for the purpose of seeking medical attention.
11. Any pre-existing conditions.
12. Any prohibition or breach of government regulation or any failure by the Insured Person to take reasonable precautions to avoid a claim under this policy following the warning of any intended strike, riot or civil commotion through or by general mass media.
13. The Insured Person not taking all reasonable efforts to safeguard his property or to avoid any injury or minimize any claim under the policy.
14. Any condition which is, results from or a complication of suicide or attempted suicide or intentional self-injury.
15. Mental and nervous disorders, including but not limited to insanity.
16. The Insured person engaging in naval, military or air force service or operation or testing of any kind of conveyance or being employed as a manual worker or whilst engaging in offshore activities like diving, oil-rigging, mining or aerial photography or handling of explosive or loss of or damage to hired or leased equipment.
17. Any condition which results from or is a complication of venereal disease.
18. Any loss or expenses which arises in connection with or is contributed by the Insured Person undertaking any Journey against the travel advice of the Ministry of Foreign Affairs of Singapore or the Ministry of Health of Singapore, in relation to actual or threatened riot, strike or civil commotion, war or warlike situation, outbreak of disease or unsafe health conditions, or impending natural disasters, to the country or territory of Your destination, unless the Journey had already commenced prior to the issuance of the travel advice.

PART 5 SPECIAL CONDITIONS

SECTION 1 - CONDITIONS APPLICABLE TO ANNUAL POLICIES ONLY

1. CANCELLATION

The Company may cancel this Policy at any time by giving seven (7) days' notice in writing delivered to the Insured Person or mailed to his last address as shown by the records of the Company stating when thereafter such cancellation shall be effective. In the event of such cancellation, the Company will return promptly the pro-rata unearned portion of any premium actually paid by the Insured Person. Such cancellation shall be without prejudice to any claim originating prior thereto.

The Insured Person may cancel this Policy at any time by written notice delivered or mailed to the Company provided no claim has arisen during the current Period of Insurance. In the event of such cancellation, the Company will promptly return any portion of the premium paid that has not been deemed to be earned by the Company. The premium deemed to be earned shall be, computed in accordance with the applicable percentage indicated below.

	PERCENTAGE OF ANNUAL PREMIUM
2 MONTHS (MINIMUM)	40%
3 MONTHS	50%
4 MONTHS	60%
5 MONTHS	70%
6 MONTHS	75%
OVER 6 MONTHS	100%

Such cancellation shall be without prejudice to any event giving rise to a claim under this Policy prior to the effective date of such cancellation.

3. ADDITION OF INSURED PERSON

No person shall be covered by this Policy unless such person is specifically named as an Insured Person and evidenced by a written endorsement to this Policy. Additional premium will be charged on a pro-rata basis for each additional Insured Person included under this Policy after the commencement of the Period of Insurance or at the time of renewal of this Policy.

4. AUTOMATIC RENEWAL

Subject to the terms and conditions of this Policy, the payment of the premium automatically renews this policy. No renewal documents will be issued and the existing policy is the evidence of valid cover, unless otherwise notified.

SECTION 2 - CONDITIONS APPLICABLE TO SINGLE TRIP POLICIES ONLY

1. PREMIUM

The Company will not refund the premium once the Certificate of Insurance is issued.

2. EXTENSION AND EXPANSION OF COVERAGE

An Insured Person may at any time during a Journey, obtain an extension of the Period of Insurance or an expansion of the geographical coverage from "ASEAN" to "Asia" or "Worldwide", by notifying the Company of the desired change and

paying the appropriate additional premium.

PART 6 GENERAL CONDITIONS

1. PAYMENT BEFORE COVER WARRANTY

It is hereby agreed and declared that the total premium due must be paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) on or before the Commencement Date of the coverage under the Policy, renewal certificate or cover note.

In the event that the total premium due is not paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) on or before the Commencement Date referred to above, then the Policy, renewal certificate, cover note and endorsement shall not attach and no benefits whatsoever shall be payable by the Company. Any payment received thereafter shall be of no effect whatsoever as cover never attached on the Policy, renewal certificate or cover note.

2. ENTIRE CONTRACT CHANGES

This Policy, the Certificate of Insurance and any amendments or endorsements shall constitute the entire contract of insurance. No change to the terms and conditions of this policy shall be valid unless approved in writing by an authorized representative of the Company and such approval shall be endorsed hereon or attached hereto. No broker or agent has the authority to amend or to waive any of the terms and conditions of this Policy.

3. CONDITIONS PRECEDENT TO LIABILITY

The liability of the Company for any Benefit under this policy is conditional upon:

- (a) the truth of the statements and information as provided to the Company by the Insured Persons; and
- (b) the due observance and fulfilment of the terms and conditions of this Policy insofar as they relate to anything to be done or complied with by the Insured Persons.

4. LEGAL ACTION

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

5. MISREPRESENTATION

This Policy shall be voidable in the event of any misrepresentation, misdescription, non-disclosure or concealment of any circumstances by the Insured Persons which is material to or connected with:

- (a) the Insured Persons' risk experience and claim history;
- (b) the Insured Persons' insurance record, including previous refusals to grant insurance coverage.

6. FRAUD

If any claim under this Policy shall be, in any respect, fraudulent or if any fraudulent means or devices shall be used by any person to obtain a Benefit under this Policy, the Company shall have no liability in respect of such claim and the Company shall be entitled to terminate this Policy with immediate effect.

7. CLAIMS PROCEDURE

On the happening of any occurrence likely to give rise to a claim under this Policy, written notice shall be given to the Company's Claims Department at 600 North Bridge Road Parkview Square #08-01 Singapore 188778, as soon as possible and, in any event, within thirty (30) days after the date of the occurrence. You may also contact Our Customer Service hotline: 63988797, Mondays to Fridays, 9am - 5pm. The Company will provide the Insured Person with forms for filing proof of claim.

Any documents or evidence required by the Company to verify the claim shall be provided by the Insured Person at his own expense. Any medical examination required by the Company to verify the claim will be at the Company's expense.

The Company shall, in the event of the death of an Insured Person, be entitled to have a post-mortem examination performed at its own expense where it is not prohibited by law.

Failure to notify the Company within the time limit prescribed shall not invalidate the claim if it can be shown, to the Company's satisfaction, that it was not reasonably possible to give such proof within the prescribed time limit for an otherwise legitimate claim.

8. PAYMENT OF CLAIMS

Any Benefits payable under this Policy shall be paid to the Insured Person except under Part 7, Section 5A - ACE Assistance - Emergency Medical Evacuation, Section 5B - ACE Assistance - Repatriation of Mortal Remains and Section 5C - ACE Assistance - Direct Repatriation To Home Country. Any receipt by the Insured Person of any Benefit payable under this Policy shall in all cases be deemed final and complete discharge of all liability of the Company in respect of such Benefit.

9. PREMIUM PAYMENT

The premium as stated in the Certificate of Insurance will be charged to the Nominated Account when due.

10. TERMINATION FOR NON-PAYMENT OF PREMIUM

This Policy shall deem to have been void from the intended Effective Date of Insurance if the premium is not paid.

11. RIGHT OF RECOVERY

In the event authorisation of payment and/or payment is made by the Company or ACE Assistance or an authorised representative of ACE Assistance for a medical claim whereby policy liability is not engaged, the Company or ACE Assistance or an authorised representative of ACE Assistance reserves the right to recover against the Insured Person the full sum which the Company or ACE Assistance or an authorised representative of ACE Assistance is liable to the Hospital into which the Insured Person was admitted.

12. NO MULTIPLE POLICIES

The Insured Person can only be covered under one such policy for the same Journey.

13. COMPLIANCE WITH POLICY PROVISIONS

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

14. OTHER INSURANCES

If the Insured Person has or should have any other insurance providing cover

for the same loss, damage or liability, the Company shall not be liable to pay except for any excess beyond the amount which would have been payable under the Policy or Policies had this insurance not been effected. (Not applicable to Part 7, Section 1).

15 NOTICE OF TRUST OR ASSIGNMENT AND THIRD PARTY RIGHTS

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

A person who is not a party to this Policy contract shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of its terms.

16 ARBITRATION

If any dispute or difference arises between the Company and any of the parties hereto concerning any matter arising out of this Policy, such dispute or difference shall be referred to arbitration in accordance with the provisions of the Arbitration Act, Chapter 10 of Singapore, and any statutory modification or re-enactment thereof then in force within three (3) months from the day such parties are unable to settle the differences amongst themselves.

17 GOVERNING LAW

This Policy shall be governed by and interpreted in accordance with Singapore law.

18 INTEREST

No amounts payable by the Company under this Policy shall carry interest.

19 CURRENCY

Premiums and benefits payable under this Policy shall be in Singapore dollars.

20 CLERICAL ERROR

A clerical error by the Company shall not invalidate insurance otherwise validly in force, nor continue insurance otherwise not validly in force.

21 GENDER

A masculine personal pronoun as used herein includes the feminine, wherever the context requires.

PART 7 BENEFITS

The benefits payable under the respective Sections in this Part 7 as mentioned below are mutually exclusive:

- (i) Sections 1A and 1B
- (ii) Sections 2A and 2B
- (iii) Sections 3A and 3B
- (iv) Sections 4A and 4B
- (v) Sections 6A and 6B
- (vi) Sections 7 and 12
- (vii) Sections 9 and 10

SECTION 1A – ACCIDENTAL DEATH AND DISABLEMENT

PLAN SUM ASSURED

Classic	S\$ 200,000 per Adult
	S\$ 50,000 per Adult (over 70 years old)
	S\$ 50,000 per Child
Superior	S\$ 300,000 per Adult
	S\$ 125,000 per Adult (over 70 years old)
	S\$ 75,000 per Child
Premier	S\$ 500,000 per Adult
	S\$ 150,000 per Adult (over 70 years old)
	S\$ 100,000 per Child

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person sustains Bodily Injury which results in Death and/or Permanent Disablement within one hundred and eighty (180) days after the date of the Accident, the Company will pay up the relevant Benefit amount specified in the Table of Benefits read with the Certificate of Insurance subject to the terms and conditions of this Policy.

TABLE OF BENEFITS

<u>Loss/Events</u>	<u>Compensation Payable % of Capital sum stated in the Certificate of Insurance</u>
Accidental Death	100%
Permanent Total Disablement	100%
Total and Permanent Loss of Speech and Hearing	100%
Loss of sight in both Eyes	100%
Loss of two Limbs	100%
Loss of one Limb	100%
Loss of sight in one eye	50%
Total and Permanent Loss of Speech	50%
Total and Permanent Loss of Hearing in	
i) both ears	50%
ii) one ear	15%

The occurrence of any specific loss for which indemnity is payable under this Section shall at once terminate all insurance under the Policy, but such termination shall be without prejudice to any other claim originating from the Accident causing such loss.

No indemnity will be paid under any circumstances for more than one of the losses, the greatest, for which provision is made in this Section.

No payment will be made for any loss caused by or resulting from Sickness.

SECTION 1B – DOUBLE PUBLIC TRANSPORT COVER

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person sustains Bodily Injury under Section 1A – Accidental Death and Disablement whilst riding as a fare paying passenger in a Public Conveyance the Company will double the benefits payable under Section 1A up to the relevant Benefit amount specified in the Certificate of Insurance subject to the terms and conditions of this Policy.

SECTION 1C – CHILD EDUCATION GRANT (APPLICABLE TO SUPERIOR & PREMIER PLAN ONLY)

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person sustains Bodily Injury under Section 1A – Accidental Death and Disablement, such Insured Person had Child(ren) enrolled as a full-time student in a recognized learning institution, the Company will pay up to the relevant amount specified in the Certificate of Insurance for each Child up to a maximum of four (4) Children subject to the terms and conditions of this policy.

SECTION 2A – MEDICAL AND ACCIDENTAL DENTAL EXPENSES

Classic	S\$ 250,000 per Adult
	S\$ 100,000 per Adult (over 70 years old)
	S\$ 75,000 per Child
Superior	S\$ 500,000 per Adult
	S\$ 200,000 per Adult (over 70 years old)
	S\$ 150,000 per Child
Premier	S\$ 1,000,000 per Adult
	S\$ 400,000 per Adult (over 70 years old)
	S\$ 300,000 per Child

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person incurs Overseas Medical Expenses as a direct result of Bodily Injury or Sickness, the Company will indemnify the Insured Person in respect of such expenses up to the relevant Benefit amount specified in the Certificate of Insurance subject to the terms and conditions of this Policy.

ADDITIONAL CONDITIONS

For the avoidance of doubt, in the event the Insured Person becomes entitled to a refund of or reimbursement of all or part of such expenses from any other source, or if there is in place any other insurance against the events covered under this section, the Company will only be liable for the excess of the amount recoverable from such other source or insurance.

ADDITIONAL EXCLUSIONS

In addition to the General Exclusions, this Policy does not cover, and the Company will not in any event be liable in respect of any claim under this Overseas Medical Expenses section which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:

- Any expenses relating to any treatment for Bodily Injury or Sickness where such treatment was first sought more than sixty (60) days from the time the Bodily Injury or Sickness was first sustained.
- Any expenses incurred for prostheses, contact lenses, spectacles, hearing aids, dentures or medical equipment unless prescribed by a Physician for the treatment of Bodily Injury or Sickness.
- Any expenses relating to any treatment not prescribed by a Physician.
- Any expenses incurred in relation to treatment by a Chinese acupuncturist or bonesetter.

SECTION 2B – TRADITIONAL CHINESE MEDICINE EXPENSES

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person incurs Traditional Chinese Medicine Expenses as a direct result of Bodily Injury or Sickness, and has been treated by a Chinese Physician, the Company will indemnify the Insured Person in respect of such expenses up to the relevant Benefit amount specified in the Certificate of Insurance subject to the terms and conditions of this Policy.

ADDITIONAL CONDITIONS

For the avoidance of doubt, in the event the Insured Person becomes entitled to a refund of or reimbursement of all or part of such expenses from any other source, or if there is in place any other insurance against the events covered under this section, the Company will only be liable for the excess of the amount recoverable from such other source or insurance.

ADDITIONAL EXCLUSIONS

In addition to the General Exclusions, this Policy does not cover, and the Company will not in any event be liable in respect of any claim under this Traditional Chinese Medicine Expenses section which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by the following:

- Any expenses relating to any treatment for Bodily Injury or Sickness where such treatment was first sought more than sixty (60) days from the time the Bodily Injury or Sickness was first sustained.

SECTION 2C - HOSPITAL VISITATION

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person is Confined in a Hospital Overseas for more than five (5) consecutive days and his/her medical condition forbids evacuation and no adult member of the Insured Person's family is with them, the Company will indemnify the Insured Person for hotel accommodation and travel (economy return air travel) expenses necessarily incurred for one (1) relative or friend, who on written advice of a Physician, is required to visit and stay with the Insured Person until the Insured Person is medically fit to be discharged, up to the relevant Benefit amount specified in the Certificate of Insurance subject to the terms and conditions of this Policy.

SECTION 2D - CHILD GUARD

If, during the Period of Insurance, whilst the Insured Persons are on a Journey, the Insured Person is Confined in a Hospital Overseas and there is no other adult to accompany the Insured Child(ren) home, the Company will indemnify the Insured Person for hotel accommodation and travel (economy air travel) expenses necessarily incurred for one (1) relative or friend to accompany the Insured Person's child(ren) back to Singapore, up to the relevant Benefit amount specified in the Certificate of Insurance subject to the terms and conditions of this Policy.

SECTION 2E – HOTEL EXTENSION

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person, as a direct result of Bodily Injury or Sickness which extends his stay beyond the expiry of the Policy, upon the written advice of a Physician, the Company will indemnify one travelling companion who remains to take care of the Insured Person, in respect of such additional accommodation expenses up to the relevant Benefit amount specified in the Certificate of Insurance, subject to the terms and conditions of this Policy.

SECTION 3A – OVERSEAS HOSPITAL INCOME

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person is necessarily Confined in a Hospital Overseas as a result of Bodily Injury or Sickness, the Company will pay the Insured Person the relevant Benefit amount as specified in the Certificate of Insurance subject to the terms and conditions of this Policy.

The daily benefit amount shall be paid for each complete day (24 hours) of Confinement from the first day of Confinement and up to a maximum of the relevant Benefit Amount specified in the Certificate of Insurance, and for this purpose, every day of Confinement as a result of the same event, (Bodily Injury or Sickness) shall be counted towards the total number of days of Confinement, notwithstanding that such days do not run consecutively. Provided further that this benefit shall be payable only if the following conditions are met:

- (i) Confinement must occur within thirty (30) days of the Accident causing the relevant Bodily Injury
- (ii) Confinement must be considered medically necessary by a Physician in his professional capacity.

SECTION 3B – OVERSEAS HOSPITAL INCOME FOR ICU

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person is necessarily Confined in an Intensive Care Unit (ICU) in a Hospital Overseas as a result of Bodily Injury or Sickness, the Company will pay the Insured Person the relevant Benefit amount as specified in the Certificate of Insurance subject to the terms and conditions of this Policy.

The daily benefit amount shall be paid for each complete day (24 hours) of Confinement from the first day of Confinement and up to a maximum of the relevant Benefit Amount specified in the Certificate of Insurance, and for this purpose, every day of Confinement as a result of the same event, (Bodily Injury or Sickness) shall be counted towards the total number of days of Confinement, notwithstanding that such days do not run consecutively. Provided further that this benefit shall be payable only if the following conditions are met:

- (i) Confinement must occur within thirty (30) days of the Accident causing the relevant Bodily Injury
- (ii) Confinement must be considered medically necessary by a Physician in his professional capacity.

ADDITIONAL CONDITION

The submission of a claim under this Section 3A shall preclude any claim from being made under Section 3B arising out of the same event, and vice versa.

ADDITIONAL EXCLUSIONS

In addition to the General Exclusions, this Policy does not cover, and the Company will not in any event be liable in respect of any claim under this Hospital Income for ICU Overseas Benefit section which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:

1. Any expenses relating to any treatment or aid obtained in Singapore
2. Any expenses relating to Confinement for any surgery or medical treatment, which in the opinion of a Physician, could reasonably have been delayed until the return of the Insured Person to Singapore.

SECTION 4A – POST JOURNEY MEDICAL EXPENSES

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person sustains Bodily Injury or Illness, and necessarily incurs Medical Expenses in Singapore within thirty-one (31) days after the end of the Journey, the Company will reimburse the Insured Person in respect of such expenses up to a maximum of the relevant Benefit Amount specified in the Certificate of Insurance subject to the terms and conditions of this Policy.

ADDITIONAL CONDITIONS

For the avoidance of doubt, in the event the Insured Person becomes entitled to a refund of or reimbursement of all or part of such expenses from any other source, or if there is in place any other insurance against the events covered under this section, the Company will only be liable for the excess of the amount recoverable from such other source or insurance.

ADDITIONAL EXCLUSIONS

In addition to the General Exclusions, this Policy does not cover, and the Company will not in any event be liable in respect of any claim under this Post Journey Expenses section which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:

1. Any expenses relating to any treatment for Bodily Injury or Sickness where such treatment was first sought more than sixty (60) days from the time the Bodily Injury or Sickness was first sustained.
2. Any expenses incurred for prostheses, contact lenses, spectacles, hearing aids, dentures or medical equipment unless prescribed by a Physician for the treatment of Bodily Injury or Sickness
3. Any expenses relating to any treatment not prescribed by a Physician.
4. Any expenses incurred in relation to treatment by a Chinese acupuncturist or bonesetter or chiropractor or physiotherapist

SECTION 4B – POST JOURNEY TRADITIONAL CHINESE MEDICINE EXPENSES

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person sustains Bodily Injury or Illness, and necessarily incurs Traditional Chinese Medicine Expenses in Singapore within thirty-one (31) days after the end of the Journey, the Company will reimburse the Insured Person in respect of such expenses up to a maximum of the relevant Benefit Amount specified in the Certificate of Insurance subject to the terms and conditions of this Policy.

ADDITIONAL CONDITIONS

For the avoidance of doubt, in the event the Insured Person becomes entitled to a refund of or reimbursement of all or part of such expenses from any other source, or if there is in place any other insurance against the events covered under this section, the Company will only be liable for the excess of the amount recoverable from such other source or insurance.

ADDITIONAL EXCLUSIONS

In addition to the General Exclusions, this Policy does not cover, and the Company will not in any event be liable in respect of any claim under this Post Journey Traditional Chinese Medicine Expenses section which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by the following:

1. Any expenses relating to any treatment for Bodily Injury or Sickness where such treatment was first sought more than sixty (60) days from the time the Bodily Injury or Sickness was first sustained.

SECTION 4C – POST JOURNEY HOSPITAL INCOME

If, during the Period of Insurance, whilst the Insured Person is on a Journey, and as a result of Bodily Injury or Sickness, is immediately hospitalised upon return to Singapore, the Company will pay the Insured Person the relevant Benefit amount as specified in the Certificate of Insurance subject to the terms and conditions of this Policy.

The daily benefit amount shall be paid for each complete day (24 hours) of Confinement from the first day of Confinement and up to a maximum of the relevant Benefit Amount specified in the Certificate of Insurance, and for this purpose, every day of Confinement as a result of the same event, (Bodily Injury or Sickness) shall be counted towards the total number of days of Confinement, notwithstanding that such days do not run consecutively. Provided further that this benefit shall be payable only if the following conditions are met:

- (i) Confinement must occur within thirty (30) days of the Accident causing the relevant Bodily Injury
- (ii) Confinement must be considered medically necessary by a Physician in his professional capacity.

SECTION 5A – ACE ASSISTANCE - EMERGENCY MEDICAL EVACUATION

If, during the Period of Insurance, whilst the Insured Person is on a Journey, as a result of an Insured Person being in a **Critical Medical Condition** and in the opinion of ACE Assistance, or an authorised representative of ACE Assistance, it is judged medically appropriate to move the Insured Person to another location for medical treatment, or to return the Insured Person to Singapore, ACE Assistance or its authorised representative, shall arrange for the evacuation utilising the means best suited to do so based on the medical severity of the Insured Person's condition. The Company shall pay directly to ACE Assistance the **Covered Expenses** for such evacuation, up to the relevant Benefit amount specified in the Certificate of Insurance, subject to the terms and conditions of this Policy.

In the event the Insured Person cannot for reasons beyond his control notify ACE Assistance, and nevertheless makes arrangements for his own evacuation, the Company shall, if satisfied that the arrangements were medically appropriate in view of the Insured Person's Critical Medical Condition at that time, indemnify the Insured Person in respect of the expenses incurred, up to an amount which would have been payable to ACE Assistance for services provided under the same circumstances, subject to the terms and conditions of this Policy.

The means of evacuation arranged by ACE Assistance, or its authorised representative, may include air ambulance, surface ambulance, regular air transportation, railroad or any other appropriate means. All decisions as to the means of transportation and the final destination will be made by ACE Assistance, or its authorised representative, and will be based solely upon medical necessity.

ADDITIONAL DEFINITIONS

Critical Medical Condition means a medical condition suffered by the Insured Person as a result of Bodily Injury or Sickness, which is determined to be life-threatening by a Physician designated by ACE Assistance at the Physician's absolute discretion.

Covered Expenses means expenses for services provided and/or arranged by ACE Assistance for the transportation, medical services and medical supplies necessarily incurred as a result of an Emergency Medical Evacuation of an Insured Person as described herein.

ADDITIONAL EXCLUSIONS

In addition to the General Exclusions, this Policy does not cover, and the Company will not in any event be liable in respect of any claim under this Emergency Medical Evacuation section which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:

1. Any expenses incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of a scheduled trip.
2. Any expenses for a service not approved and arranged by ACE Assistance or its authorised representative, except as mentioned in paragraph two (2) of this Section.
3. Any treatment performed or ordered by a person who is not a Physician.
4. Any expenses incurred if the Insured Person is not suffering from a Critical Medical Condition or if the treatment can be reasonably delayed until the Insured Person return to Singapore.

SECTION 5B – ACE ASSISTANCE - REPATRIATION OF MORTAL REMAINS

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person dies as a result of a **Critical Medical Condition** (as defined in Section 5A), ACE Assistance, or its authorised representative shall make the necessary arrangements for the return of the Insured Person's mortal remains to Singapore. The Company shall pay directly to ACE Assistance the **Covered Expenses** for such repatriation up to the relevant Benefit amount specified in the Certificate of Insurance, subject to the terms and conditions of this Policy.

In addition to the transportation of the remains, the Company shall reimburse to the Insured Person's estate expenses actually incurred for services and supplies by a mortician or undertaker, including but not limited to the cost of a casket, and the embalming and cremation if so elected.

ADDITIONAL DEFINITIONS

Covered Expenses means expenses for services provided and/or arranged by ACE Assistance for the transportation, medical services and medical supplies necessarily incurred as a result of the repatriation of the Insured Person's mortal remains.

ADDITIONAL EXCLUSIONS

In addition to the General Exclusions, this Policy does not cover, and the Company will not in any event be liable in respect of any claim under this Repatriation of Mortal Remains section which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:

1. Any expenses incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of the Journey.
2. Any expenses incurred for the transportation of the Insured Person's remains not approved and arranged by ACE Assistance or its authorised representative.

SECTION 5C – ACE ASSISTANCE – DIRECT REPATRIATION TO HOME COUNTRY

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person dies as a result of a **Critical Medical Condition** (as defined in Section 5A), ACE Assistance, or its authorised representative shall make the necessary arrangements for the return of the Insured Person's mortal remains to the Home Country. The Company shall pay directly to ACE Assistance the **Covered Expenses** for such repatriation up to the relevant Benefit amount specified in the Certificate of Insurance, subject to the terms and conditions of this Policy.

In addition to the transportation of the remains, the Company shall reimburse to the Insured Person's estate expenses actually incurred for services and supplies by a mortician or undertaker, including but not limited to the cost of a casket, and the embalming and cremation if so elected.

ADDITIONAL DEFINITIONS

Covered Expenses means expenses for services provided and/or arranged by ACE Assistance for the transportation, medical services and medical supplies necessarily incurred as a result of the repatriation of the Insured Person's mortal remains.

ADDITIONAL EXCLUSIONS

In addition to the General Exclusions, this Policy does not cover, and the Company will not in any event be liable in respect of any claim under this Direct Repatriation To

Home Country section which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:

1. Any expenses incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of the Journey.
2. Any expenses incurred for the transportation of the Insured Person's remains not approved and arranged by ACE Assistance or its authorised representative.

SECTION 5D – EMERGENCY MOBILE PHONE CHARGES

If, during the Period of Insurance, whilst the Insured Person is on a Journey, as a result of an Insured Person being in a **Critical Medical Condition** and incurred charges for personal mobile phone used for the sole purpose of engaging the services of ACE Assistance, or an authorised representative of ACE Assistance, during a medical emergency, and for which a medical claim has been submitted under Section 2A or 2B, the Company will indemnify the Insured Person in respect of Emergency Mobile Phone Charges up to the Benefit amount as specified in the Certificate of Insurance.

ADDITIONAL EXCLUSIONS

In addition to the General Exclusions, this Policy does not cover, and the Company will not in any event be liable in respect of any claim under this Emergency Mobile Phone Charges section which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:

1. telephone calls made via standard Land Line
2. public telephone using International Calling Card

SECTION 6A – TRAVEL CANCELLATION

If, during the Period of Insurance, an Insured Person is forced to cancel any part of a planned Journey prior to the commencement of that Journey as the direct and necessary result of any **Specified Cause**, the Company will indemnify the Insured Person in respect of **Cancellation Expenses** occurring up to thirty (30) days prior to departure, up to the Benefit amount as specified in the Certificate of Insurance subject to the terms and conditions of this Policy, provided always that this coverage is effective only if this Policy is purchased before the Insured Person becomes aware of any circumstances which could lead to the disruption of his Journey.

ADDITIONAL DEFINITIONS

Specified Cause means

- (i) the Insured Person dying or becoming ill or sustaining Bodily Injury rendering the Insured Person unfit to travel in the opinion of a Physician
- (ii) the death, of the Insured Person's Family Member or Bodily Injury or Sickness of such person necessitating him to be Confined to a Hospital
- (iii) compulsory quarantine, jury service, subpoena or hijack of the Insured Person
- (iv) cancellation of scheduled Public Conveyance services consequent upon Strike, Riot or Civil Commotion
- (v) the Insured Person's residence becoming uninhabitable following fire, storm, or flood occurring such that the Insured Person's presence is required on the premises on the Scheduled Departure Date;
- (vi) Due to natural disasters (such as typhoon, Earthquake, hurricane or tsunami) which prevent the Insured Person from continuing with the scheduled Trip.

where, for paragraphs (i) to (iv), the events mentioned occur within thirty (30) days before the Scheduled Departure Date, for paragraph (v), the event occurs within seven (7) days before the Scheduled Departure Date and for paragraph (vi) the events occur within seven (7) days before the Scheduled Departure Date and must be accompanied with travel advice from relevant authority(s).

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

ADDITIONAL EXCLUSIONS

In addition to the General Exclusions, this Policy does not cover, and the Company will not in any event be liable in respect of any claim under this Cancellation section which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:

1. changes in plans by the Insured Person or a Family Member for any reason;
2. financial circumstances of the Insured Person or a Family Member;
3. any business or contractual obligations of the Insured Person or a Family Member;
4. any loss that is covered by any other existing insurance scheme, government programme or which will be paid or refunded by a hotel, carrier or travel agent or any other provider of travel and/or accommodation.
5. loss or expense incurred as the result of Bodily Injury or Sickness of an Insured Person or Family Member which manifests itself during the sixty (60) days immediately preceding and including the Effective Date of the Policy. A Sickness has manifested itself when:
 - (a) medical care or treatment has been given; or
 - (b) there exists symptoms which would cause a reasonably prudent person to seek diagnostic care or treatment

SECTION 6B - INSOLVENCY OF TRAVEL AGENCIES

If, during the Period of Insurance, an Insured Person is forced to cancel the Journey prior to the commencement of that Journey as the direct and necessary result of Financial Default by the travel agency in Singapore, the Company will indemnify the Insured Person in respect of **Insolvency of Travel Agencies** for the loss of travel deposits, up to the Benefit amount as specified in the Certificate of Insurance subject to the terms and conditions of this Policy, provided always that this coverage is effective only if this Policy is purchased before the Insured Person becomes aware of any circumstances which could lead to the disruption of his Journey.

SECTION 6C – TRAVEL CURTAILMENT

If, during the Period of Insurance, an Insured Person is forced to curtail or alter the itinerary of any part of a planned Journey during the course of that Journey, as the direct and necessary result of any Specified Cause (as defined in Section 6A), the Company will indemnify the Insured Person in respect of **Curtailed Expenses** incurred up to the relevant Benefit amount specified in the Certificate of Insurance subject to the terms and conditions of this Policy.

ADDITIONAL DEFINITIONS

Curtailed Expenses means

- (i) loss of deposits, or charges for advance payments for travel or accommodation or other charges which have not been and will not be used, but become forfeit or payable under contract

- (ii) additional travel and accommodation expenses resulting from a Specified Cause.

ADDITIONAL EXCLUSIONS

In addition to the General Exclusions, this Policy does not cover, and the Company will not in any event be liable in respect of any claim under this Curtailment section which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:

1. changes in plans by the Insured Person or a Family Member for any reason;
2. financial circumstances of the Insured Person or a Family Member;
3. any business or contractual obligations of the Insured Person or a Family Member;
4. Financial Default by the person, agency or tour operator with whom the Insured Person made his travel arrangements;
5. any loss that is covered by any other existing insurance scheme, government programme or which will be paid or refunded by a hotel, carrier or travel agent or any other provider of travel and/or accommodation;
6. loss or expense incurred as the result of Bodily Injury or Sickness of an Insured Person or Family Member which manifests itself during the sixty (60) days immediately preceding and including the Effective Date of the Policy. A Sickness has manifested itself when:
 - (a) medical care or treatment has been given; or
 - (b) there exist symptoms which would cause a reasonably prudent person to seek diagnostic care or treatment.

SECTION 7 – FLIGHT DELAY

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the departure of the aircraft in which the Insured Person had arranged to travel is delayed for at least six (6) consecutive hours at any single location from the time specified in the itinerary supplied to the Insured Person due to strike or industrial action, adverse weather conditions or mechanical breakdown/derangement of the aircraft or due to grounding of the aircraft as a result of mechanical or structural defect, the Company will pay the Insured Person the relevant Benefit amount specified in the Certificate of Insurance for every full six (6) consecutive hours of delay (the delay being calculated from the departure time of the aircraft specified in the itinerary), up to the maximum Benefit amount specified in the Certificate of Insurance.

The delay must be verified in writing by the operator(s) of the aircraft or their handling agent(s) as well as the number of hours delayed, the reason for the delay and confirmation that baggage was checked-in.

ADDITIONAL EXCLUSIONS

In addition to the General Exclusions, this Policy does not cover, and the Company will not in any event be liable in respect of any claim under this Flight Delay section which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:

1. failure of the Insured Person to check in according to the itinerary supplied to him,.
2. strike or industrial action existing on the date the Insured Person applied for cover under this Policy
3. late arrival of the Insured Person at the airport after check-in or boarding time (except if the late arrival is due to strike or industrial action)

SECTION 8 – TRAVEL MISCONNECTION

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person's confirmed onward travel connection Overseas is missed at the transfer point due to the late arrival of the Insured Person's incoming confirmed connecting scheduled Public Conveyance and no onward transportation is available to the Insured Person within six (6) consecutive hours on his actual arrival time, the Company will pay to the Insured Person the relevant Benefit amount specified in the Certificate of Insurance for every full six (6) consecutive hours of misconnection (the misconnection being calculated from the actual arrival to the actual departure of the Insured Person).

The travel misconnection details must be verified in writing by the operator(s) of the Public Conveyance or their handling agent(s) as well as the reason for the travel misconnection, the scheduled and actual time of arrival and the scheduled and actual departure time of the next available Public Conveyance.

SECTION 9 – PERSONAL PROPERTY AND BAGGAGE

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person sustains loss of or damage to his **Personal Baggage** due to theft or by force, violence or threat of violence, the Company will indemnify the Insured Person in respect of such loss up to the relevant Benefit amount stated in the Certificate of Insurance subject to the terms and conditions of this Policy.

ADDITIONAL CONDITIONS

- (a) The Company will not pay more than Singapore Dollars five hundred (S\$500) for any one article or a pair or set of articles.
- (b) In respect of articles more than one year old, the Company may make payment subject to due allowance of wear and tear and depreciation or at its option reinstate or repair such articles.
- (c) The loss or damage must be reported to the police or relevant authority having jurisdiction where the loss or damage occurred within twenty-four (24) hours from the incident. Any claims for indemnity under this section must be accompanied by a copy of a police report or a report issued by the relevant authority evidencing such loss.
- (d) For the avoidance of doubt, in the event the Insured Person becomes entitled to a refund or reimbursement of all or part of such expenses from any other source, or if there is in place any other insurance against the events covered under this section, the Company will only be liable for the excess of the amount recoverable from such other source or insurance.

ADDITIONAL DEFINITIONS

Personal Baggage means personal goods belonging to the Insured Person, which are taken by him on the Journey or acquired by him and carried on his person or hand-carried or check-in as accompanied baggage with the carrier during the Journey.

Portable Computers means laptop and hand-held computers.

ADDITIONAL EXCLUSIONS

In addition to the General Exclusions, this Policy does not cover, and the Company will not in any event be liable in respect of any claim under this Personal Baggage section which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:

1. loss or damage of baggage caused by wear and tear, gradual deterioration, moths,

- vermin, inherent vice or damage sustained due to any process or while actually being worked upon or resulting therefrom;
2. loss or damage of baggage caused by mechanical or electrical breakdown or derangement or damage sustained due to any process initiated by an Insured Person to repair, clean or alter any baggage;
 3. loss or damage of baggage resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authorities in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or customs regulations, confiscation by order of any government or public authority or risk of contraband or illegal transportation or trade;
 4. loss or damage of property from confiscation or retention by customs or other officials;
 5. loss or damage of property as a result of the Insured Person's failure to take due and reasonable care and precautions to safe-guard and secure such property;
 6. loss or damage of jewellery and watches not carried as hand-carried baggage or kept under the Insured Person's supervision;
 7. loss of data recorded on tapes, cards, discs or otherwise, including the cost of reproducing the data;
 8. loss or damage not reported to either the police or relevant authority having jurisdiction where the loss or damage occurred within twenty-four (24) hours of the discovery of such loss or damage;
 9. loss or damage of property whilst in the custody of an airline or other carrier, unless reported immediately on discovery and, in the case of an airline, a Property Irregularity Report is obtained;
 10. loss or damage to property insured under any other insurance policy, or otherwise reimbursed by a common carrier or a hotel.

PROPERTY NOT COVERED

The Company will not pay for damage to or loss of:

- (i) animals;
- (ii) motor vehicles, aircraft, and other conveyances or equipment or parts pertaining to such conveyances;
- (iii) artificial limbs, false teeth, any type of eyeglasses, contact lenses or corneal lenses;
- (iv) tickets, except for administrative fees required to reissue tickets;
- (v) coupons, negotiable instruments, title deeds, manuscripts, money, stamps, stocks and bonds, postal or money orders, securities of any kind;
- (vi) property shipped as freight, or shipped prior to the Scheduled Departure Date;
- (vii) credit cards;
- (viii) contraband;
- (ix) business goods or samples/prototypes or equipment of any kind or any products/components meant for trade;
- (x) hired or leased equipment;
- (xi) foodstuff; and
- (xii) computers (including software and accessories) other than Portable Computers.

SECTION 10 – BAGGAGE DELAY

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person's baggage that is accompanied and checked in with the Public Conveyance is not delivered to him within six (6) hours of the Insured Person's arrival at the scheduled destination, the Company will pay to the Insured Person the relevant Benefit amount specified in the Certificate of Insurance for every full six (6) consecutive hours of delay, up to the maximum Benefit amount specified in the Certificate of Insurance, subject to the terms and conditions of this Policy.

SECTION 11 – TRAVEL DOCUMENTS & MONEY

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person sustains loss of **Travel Documents and Money** due to theft or by force, violence, or threat of violence, the Company will indemnify the Insured Person in respect of such loss up to the relevant Benefit amount as specified in the Certificate of Insurance subject to the terms and conditions of this Policy.

ADDITIONAL CONDITIONS

- (a) The loss must be reported to the police or relevant authority having jurisdiction where the loss occurred, within twenty-four (24) hours after the incident. Any claim must be accompanied by a copy of a police report or a report issued by the relevant authority evidencing such loss.
- (b) For the avoidance of doubt, in the event the Insured Person becomes entitled to a refund or reimbursement of all or part of such expenses from any other source, or if there is in place any other insurance against the events covered under this section, the Company will only be liable for the excess of the amount recoverable from such other source or insurance.
- (c) The Insured Person must take every possible safeguard to ensure the security of his Travel Documents.

ADDITIONAL DEFINITIONS

Money means coins, bank notes, postal money orders or travellers' cheques.

Travel Documents means passport, visas or travel tickets.

ADDITIONAL EXCLUSIONS

In addition to the General Exclusions, this Policy does not cover, and the Company will not in any event be liable in respect of any claim under Travel Document & Money section which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:

1. Devaluation of currency or shortage due to errors or omissions during any transactions involving money
2. loss due to confiscation or detention by customs or any other authority
3. loss not reported to either the police or relevant authority having jurisdiction where the loss occurred within twenty-four (24) hours of the discovery of such loss
4. loss of postal money orders or travellers' cheques not immediately reported to the local branch or agent of the issuing authority.

SECTION 12 – FLIGHT DIVERSION

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the aircraft in which the Insured Person had arranged to travel is diverted for at least six (6) consecutive hours at any single location from the time specified in the itinerary supplied to the Insured Person due to adverse weather conditions, the Company

will pay the Insured Person the relevant Benefit amount specified in the Certificate of Insurance for every full six (6) consecutive hours of diversion up to the maximum Benefit amount specified in the Certificate of Insurance.

The delay must be verified in writing by the operator(s) of the aircraft or their handling agent(s) as well as the number of hours delayed and the reason for the delay.

SECTION 13 – FLIGHT OVERBOOKED

If, during the Period of Insurance, whilst the Insured Person is on a Journey, an Insured Person is denied boarding on a confirmed scheduled Public Conveyance due to over-booking and no alternative transportation is made available to the Insured Person within six (6) hours of the scheduled departure of such Public Conveyance, the Company will pay to the Policyholder the relevant Benefit amount specified in the Certificate of Insurance subject to the terms and conditions of this Policy and provided he is not compensated by the carrier or any third party.

SECTION 14 – PERSONAL LIABILITY

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person incurs legal liability to a third party, the Company will indemnify the Insured Person in respect of each occurrence or a series of occurrences giving rise to such liability arising directly or indirectly from one (1) source or original cause, up to the Benefit amount as specified in the Certificate of Insurance subject to the terms and conditions of this Policy as a result of:

- (i) Death or **Harm** to any person; and
- (ii) Accidental **Property Damage** to property of that person.

ADDITIONAL CONDITIONS

For the avoidance of doubt, in the event the Insured Person becomes entitled to a refund or reimbursement of all or part of such expenses from any other source, or if there is in place any other insurance against the events covered under this section, the Company will only be liable for the excess of the amount recoverable from such other source or insurance.

ADDITIONAL DEFINITIONS

Harm means any physical harm, sickness or disease.

Property Damage means any physical damage to, destruction of, or loss of use of tangible property.

ADDITIONAL EXCLUSIONS

In addition to the General Exclusions, this Policy does not cover, and the Company will not in any event be liable in respect of any claim under this Personal Liability section which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:

1. Harm and Property Damages to the property of or to any person who is the Insured Person's relative or employee or deemed by law to be his employee.
2. Property Damage to property which belongs to the Insured Person or is in his custody or control.
3. Damages relating to any liability assumed under contract.
4. Damages relating to the wilful, malicious or unlawful act or omission on the part of the Insured Person.
5. The ownership, possession or use of vehicles, aircraft, firearms or animals, or arising from the negligent supervision and vicarious liability for the acts of a minor in connection with the above.
6. Past or present business, trade or professional activities, including the rendering of or failure to render business, trade or professional services.
7. Any criminal proceedings taken against the Insured Person whether he is actually convicted or not.
8. The transmission of communicable disease by an Insured Person.
9. The possession or use of any controlled substance/drugs unless prescribed by a Physician.
10. Sexual molestation, corporal punishment, physical or mental abuse
11. Pollution which includes the alleged or potential introduction of substance which makes the environment impure or harmful.

SECTION 15 – LEGAL FEES

If, during the Period of Insurance, while the Insured Person is on a Journey, the Company will pay legal fees an Insured Person incurs during the course of an Insured Journey, as a result of false arrest or wrongful detention by any government up to the amount stated in the Certificate of Insurance.

SECTION 16 – RENTAL VEHICLE EXCESS

If, during the Period of Insurance, while the Insured Person is on a Journey, the Company will reimburse the Insured Person for any excess or deductible which becomes legally liable to pay in respect of loss or damage to the rental vehicle caused by an accident during the rental period while on the Journey, up to the Benefit amount as specified in the Certificate of Insurance subject to the terms and conditions of this Policy.

ADDITIONAL CONDITIONS

- (i) The rental vehicle must be rental from a licensed rental agency.
- (ii) As part of the hiring arrangement Insured Person must take up all comprehensive motor insurance against loss or damage to rental vehicle during the rental period.
- (iii) Insured Person must comply with all requirements of the rental Organisation under the hiring agreement and of the insurer under such insurance, as well as the laws, rules and regulations of the country.

ADDITIONAL EXCLUSIONS

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

SECTION 17 – HIJACK

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person is a victim of a hijack of a Public Conveyance or motor vehicle on which the Insured Person is travelling, the Company will pay to the Policyholder the relevant Benefit amount specified in the Certificate of Insurance, for each six (6) hours period that the Hijack continues, up to the maximum Benefit amount specified in the Certificate of Insurance subject to the terms and conditions of this Policy.

ADDITIONAL CONDITIONS

Any claims under this Hijack section must be accompanied by a police report or a report issued by the carrier confirming that the Insured Person was a victim of Hijack and the duration of such Hijack.

ADDITIONAL DEFINITIONS

Hijack means any seizure or exercise of control by force or violence or threat of force or violence and with wrongful intent of a Public Conveyance or motor vehicle.

SECTION 18 – KIDNAP BENEFIT

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person is kidnapped or wrongly confined, abducted or restrained by criminal force, the Company will pay the Insured Person the relevant Benefit amount specified in the Certificate of Insurance for every six (6) hours period that the kidnap continues, up to a maximum of the relevant Benefit amount specified in the Certificate of Insurance subject to the terms and conditions of this Policy.

ADDITIONAL CONDITION

The kidnap must be reported to the policy having jurisdiction at the place of loss no more than 24 hours after the incident. Any claims under this kidnap section must be accompanied by a police report and the Company must be satisfied with the contents thereof before being liable to pay the benefit under this Section.

ADDITIONAL EXCLUSION

In addition to the General Exclusions, this policy does not cover kidnap by anyone of the Insured Person(s) or a Family Member whether acting alone or in collusion with others.

SECTION 19 – CREDIT CARD INDEMNITY

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person sustains financial loss as a direct result of a credit, charge or bankers card being lost or stolen and being subsequently used fraudulently by any person other than the Insured Person, the Company will indemnify the Insured Person for such loss up to a maximum of the relevant Benefit amount specified in the Certificate of Insurance subject to the terms and conditions of this Policy.

ADDITIONAL CONDITIONS

- (a) The loss must be reported to the card company(s) within six (6) hours after the incident. Any claim must be accompanied by a copy of the report issued by the card company(s) evidencing such loss.
- (b) For the avoidance of doubt, in the event the Insured Person becomes entitled to a refund or reimbursement of all or part of such expenses from any other source, or if there is in place any other insurance against the events covered under this section, the Company will only be liable for the excess of the amount recoverable from such other source or insurance.
- (c) The Insured Person must take every possible safeguard to ensure the security of his Travel Documents.

ADDITIONAL EXCLUSIONS

In addition to the General Exclusions, this Policy does not cover, and the Company will not in any event be liable in respect of any claim under Credit Card Indemnity section which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:

1. loss not reported to either the police or relevant authority having jurisdiction where the loss occurred within twenty-four (24) hours of the discovery of such loss
2. loss not reported to the card company(s) within six (6) hours of the discovery of such loss.

SECTION 20 – GOLF ADVANTAGE – HOLE IN ONE (APPLICABLE TO SUPERIOR AND PREMIER PLAN ONLY)

If, during the period of insurance, the Insured Person is playing golf whilst on the Journey, and the Insured Person scores a Hole-In-One, the Company will pay the Insured Person the relevant benefit amount specified in the Certificate of Insurance subject to the terms and condition of this policy.

SECTION 21 – PET CARE (APPLCABLE TO SUPERIOR AND PREMIER PLAN ONLY)

In the event that the Insured Person is being prevented from completing the return leg of a Journey within the Period of Insurance, as a result of the Insured Person's being Confined in a Hospital Overseas at the Expiry of the Policy whilst during the Insured Person's Journey, the Company will pay the Insured Person the additional cost of putting the pet in a pet's boarding home up to the specific amount specified in the Certificate of Insurance subject to the terms and conditions of this policy.

SECTION 22– HOME CONTENTS (APPLICABLE TO SUPERIOR AND PREMIER PLAN ONLY)

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Company will indemnify the Insured Person for loss of or damage to **Home Contents** kept in the Insured Person's place of residence, arising out of any one of the following perils, up to the Benefit amount as specified in the Certificate of Insurance subject to the terms and conditions of this Policy:-

- (a) Fire, lightning, thunderbolt, subterranean fire.
- (b) Explosions.
- (c) Aircraft and other aerial devices or articles dropped therefrom.
- (d) Impact by:-
 - (i) Any vehicle, plant, machinery and equipment
 - (ii) Falling trees or branches but not loss or damage caused by falling or lopping of trees by or on the Policyholder's behalf
 - (iii) Breakage or collapse of television and radio aerials, aerial fittings and masts
- (e) Bursting or overflowing of domestic water tanks, apparatus or pipes (forming part of the domestic fixed water system), washing machine or water mains.
- (f) Theft, but only if accompanied by forcible and violent breaking into or out of the place of residence, or any attempt thereat.
- (g) Riot, civil commotion or acts of strikers or locked out workers or persons taking part in labour disturbances.
- (h) Malicious act of person(s) other than by a member of the Insured Person's family or by any person lawfully in the residence.

ADDITIONAL CONDITIONS

- (a) In settling claims for theft or total destruction, the basis of settlement will be replacement in the same form without deduction for wear and tear or depreciation except in respect of wearing apparel and household items.

- (b) In the event of loss or damage to any Home Contents forming part of a pair or set, the liability of the Company shall not exceed a proportionate part of the value to the pair or set.

ADDITIONAL DEFINITIONS

Home Contents means all description of household goods, personal effects and possessions of the Insured Person and Insured Family Members.

ADDITIONAL CONDITIONS

In addition to the General Exclusions set out in the Policy, this Policy does not cover, and the Company will not in any event be liable to indemnify the Policyholder in respect of, any claim under this Home Contents Insurance section which is, directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any the following:

- (i) In respect of shortage due to error, omission, exchange or depreciation in value.
- (ii) Escape of water or oil from any washing machine, dishwasher or fixed domestic water or heating installation if the Insured Person's place of residence is unoccupied.
- (iii) Theft during or after the occurrence of a fire.
- (iv) The burning of property through the order of any public authority.

ADDITIONAL CONDITIONS

For the avoidance of doubt, in the event the Insured Person becomes entitled to a refund or reimbursement of all or part of such expenses from any other source, or if there is in place any other insurance against the events covered under this section, the Company will only be liable for the excess of the amount recoverable from such other source or insurance.

SECTION 23 – TERRORISM EXTENSION

In the event that of a claim arising directly or indirectly from any Act of Terrorism, this policy is extended to cover the Insured Person up to the maximum Benefit amount specified in the Certificate of Insurance for each section.

PART 8 ACE ASSISTANCE – SCOPE OF SERVICES

(Tel. No. 65 6836 2922)

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

SECTION A - PRE-TRIP ASSISTANCE:

1. **Visa Information Services**
ACE Assistance will provide information concerning visa requirements for foreign countries worldwide.
2. **Inoculation Information Services**
ACE Assistance will provide information concerning inoculation requirements for foreign countries worldwide.
3. **Weather Forecast Information Services**
ACE Assistance will provide information concerning weather and temperatures for foreign countries worldwide.
4. **Foreign Exchange Rate Information Services**
ACE Assistance will provide information concerning exchange rates of major currencies against the Singapore dollar.

SECTION B - TRAVEL ASSISTANCE:

1. **Embassy Referral**
ACE Assistance will provide the address, telephone number and hours of opening of the nearest appropriate consulate and embassy worldwide.
2. **Legal Firm Referral**
ACE Assistance will provide the address, telephone number and hours of opening of the nearest appropriate legal firm.
3. **Lost Luggage Assistance**
ACE Assistance will assist the Insured Person who has lost the luggage while travelling outside Singapore by contacting the appropriate authorities involved and providing directions for recovery.
4. **Lost Passport Assistance**
ACE Assistance will assist the Insured Person who has lost a passport while travelling outside Singapore by contacting the appropriate authorities involved and providing directions for recovery.
5. **Interpreter Referral**
ACE Assistance will assist the Insured Person by providing the address, telephone number and hours of operating of interpreters worldwide.
6. **Emergency Reservation for Airline and Hotel**
ACE Assistance will assist the Insured Person in an emergency with travel and accommodation booking and ticketing while travelling outside Singapore.
7. **Lost Reporting Assistance**
ACE Assistance will provide the relevant advice should the Insured Person lose his credit card while travelling outside Singapore.

SECTION C - MEDICAL ASSISTANCE:

1. **Telephone Medical Advice**
ACE Assistance will arrange for the provision of medical advice to the Insured Persons over the telephone.
2. **Medical Service Provider Referral**
ACE Assistance will provide the Insured Persons with information about physicians, hospitals, clinics, dentists and dental clinics worldwide.

SECTION D - MEDICAL ARRANGEMENTS

1. **Arrangement of Hospital Admission**
ACE Assistance will assist the Insured Person with hospital admission if the medical condition of the Insured Person is of such gravity as to require hospitalisation.
2. **Monitoring of Medical Condition during Hospitalisation**
ACE Assistance will monitor the Insured Person's medical condition during hospitalization.

SECTION E - MEDICAL EMERGENCIES

1. **Arrangement of Hotel Accommodation Expenses**
Refer to Section 2C, 2D and 2E of Part 7.
2. **Arrangement of Emergency Medical Evacuation**
Refer to Section 5A of Part 7.
3. **Arrangement of Repatriation of Mortal Remains**
Refer to Section 5B and 5C of Part 7.