

Whenever you need any information or emergency assistance services, please simply call our 24-hours hotline. Please get your **name**, **policy number** and **contact phone number** ready

# (65) 3158-2536

**\*This is not a toll free number, call charges will be applicable.**

**For Toll Free phone numbers, visit**

**<https://www.assistcard.com/phonelist/starrasia>**

## Services

Emergency Medical Evacuation and Repatriation

Repatriation of Mortal Remains

# Bubblegum Travel Insurance



## Policy Endorsement

### **INFECTIOUS DISEASE or PANDEMIC/EPIDEMIC COVERAGE ENDORSEMENT applicable to International Trips to and from China.**

The Policy to which this endorsement is attached, is hereby amended as following:

**Part III, General Exclusions, number 19:**

Any loss or expenses in relation to (i) Any Infectious Disease, virus, bacterium or other microorganism (whether asymptomatic or not); or (ii) Severe acute respiratory syndrome Coronavirus 2 (SARS-CoV-2) or Coronavirus disease (COVID-19), including any mutation or variation thereof; or (iii) Pandemic or epidemic, as declared as such by the World Health Organization or any governmental authority.

If We allege that, by reason of this exclusion, any amount is not covered by this Policy, the burden of proving the contrary shall rest on the Insured Person.

# Bubblegum Travel Insurance

## INSURANCE POLICY - Starr Individual Program

In consideration of the payment of premium by the Policyholder and subject to the terms and conditions of the Policy,  
We hereby insure the Insured Person in the manner and to the extent provided in the Policy.

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## PART I - DESCRIPTION OF COVERAGE

### SECTION 1 - ACCIDENTAL DEATH AND DISABLEMENT

If, during the Period of Insurance, the Insured Person sustains an Injury during the course of a Trip and if such Injury shall within twelve (12) months from the date of Accident solely and independently of any other causes result in the Insured Person's death or disablement as listed under the following Compensation Table 1, We shall pay the Insured Person or the Insured Person's estate the Percentage of Sum Insured as shown in Compensation Table 1 multiplied by the applicable Sum Insured shown in the Schedule of Benefits.

#### EXPOSURE

If, during the Period of Insurance, by reason of any Accident, the Insured Person is unavoidably exposed to the elements during the course of a Trip, and as a direct and unavoidable result of such exposure, sustains death or disablement as listed in Compensation Table 1 within twelve (12) months from the date of Accident, We shall pay the Insured Person or the Insured Person's estate the Percentage of the Sum Insured as shown in Compensation Table 1 multiplied by the applicable Sum Insured shown in the Schedule of Benefits.

#### DISAPPEARANCE

If the body of the Insured Person has not been found within twelve (12) months after the date, falling within the Period of Insurance, of the disappearance, sinking or wrecking of an aircraft or other conveyance either on ground or at sea in which the Insured Person was travelling during the course of a Trip, it will be presumed that the Insured Person suffered death resulting from an Accident. In such circumstances, We shall pay the Insured Person's estate the Percentage of the Sum Insured for death as shown in Compensation Table 1 multiplied by the applicable Sum Insured shown in the Schedule of Benefits, subject to the receipt of a signed undertaking by the personal representative(s) of the Insured Person's estate that any such payment shall be refunded to Us if it is later discovered at any point in time that the Insured Person did not suffer death as a result of the Accident.

#### EXTENSION

This Policy extends to cover any Injury sustained by an Insured Person during the following periods:

- (i) When the Insured Person is travelling directly from the Insured's Person's place of residence to the immigration counter in Singapore within three (3) hours before the scheduled departure time of the Common Carrier in which he/she has arranged to travel for the purpose of starting a Trip; and
- (ii) When the Insured Person is travelling directly from the immigration counter to the Insured Person's place of residence in Singapore within three (3) hours of the actual arrival time of the Common Carrier in which he/she has arranged to travel upon completion of a Trip.

**COMPENSATION TABLE 1**

	Benefit Event	Compensation (Percentage of Sum Insured)
1	Death	100%
2	Permanent Total Disablement	100%
3	Loss of or the Permanent Loss of Use of one or more Limbs	100%
4	Permanent Loss of Sight of both eyes	100%
5	Permanent Loss of Sight of one eye	100%
6	Permanent Loss of Speech and Loss of Hearing	100%
7	Permanent and incurable insanity	100%
8	Permanent Loss of Hearing in:	
	(a) both ears	75%
	(b) one ear	15%
9	Permanent Loss of Speech	50%
10	Permanent Loss of the lens of one eye	50%

<b>11</b>	Loss of or the Permanent Loss of Use of four Fingers and Thumb	
	(a) right hand	70%
	(b) left hand	50%
<b>12</b>	Loss of or the Permanent Loss of Use of four Fingers	
	(a) right hand	40%
	(b) left hand	30%
<b>13</b>	Loss of or the Permanent Loss of Use of one Thumb	
	(a) both right joints	30%
	(b) one right joint	15%
	(c) both left joints	20%
	(d) one left joint	10%
<b>14</b>	Loss of or the Permanent Loss of Use of Fingers	
	(a) three right joints	10%
	(b) two right joints	7.5%
	(c) one right joint	5%
	(d) three left joints	7.5%
	(e) two left joints	5%
	(f) one left joint	2%
<b>15</b>	Loss of or the Permanent Loss of Use of Toes	
	(a) all – one foot	15%
	(b) great toe – both joints	5%
	(c) great toe – one joint	3%
<b>16</b>	Fractured Leg or Patella with Established Non-Union	10%
<b>17</b>	Shortening of leg by at least 5 cm	7.5%
<b>18</b>	For Permanent disablement not falling under Events 8 to 17 above, We shall in Our absolute discretion pay the Insured Person a benefit which shall be calculated by assessing the degree of disablement relative to the above Percentage of Sum Insured.	

**PROVISIONS FOR SECTION 1**

- a) Benefits shall not be payable for more than one (1) Event stated in Compensation Table 1 in respect of the same Accident. Should more than one Event occur from the same Accident, the benefit payable as the result of that Accident shall be for the Event with the highest Percentage of Sum Insured.
- b) During the Period of Insurance, in the event the accumulation of total paid-up benefits in respect of one (1) or more Events stated in Compensation Table 1 from one (1) or more Accidents of the same Insured Person is below one hundred percent (100%) of the Sum Insured, We thereafter shall only be liable for the remaining balance payable up to one hundred percent (100%) of the Sum Insured.
- c) The Insured Person's coverage under this Policy shall terminate upon occurrence of any loss for which benefit is payable under any one of the above Events 1 to 7 shown above in Compensation Table 1.

- d) When a limb which had been partially disabled prior to sustaining an Injury covered under this Policy becomes totally disabled as a result of such Injury, the Percentage of Sum Insured payable shall be determined by Us having regard to the extent of disablement caused by the Injury. No payment however shall be made in respect of the Loss of or the Permanent Loss of Use of a Limb which had been totally disabled prior to the Injury.
- e) If the Insured Person is left-handed and has specifically mentioned this on the application, the Percentage of Sum Insured set out above from Events 11 to 14 shown above in Compensation Table 1 inclusive for the various disabilities of right and left hand shall be transposed.
- f) If the Insured Person is under eighteen (18) years of age or over seventy (70) years of age at the time of Accident, the maximum Sum Insured of Accidental Death and Disablement stated in the Schedule of Benefits shall be restricted to fifty percent (50%) or up to a maximum of SGD75,000, whichever is lesser.

## SECTION 2 - MEDICAL EXPENSES

### 2.1 MEDICAL EXPENSES DURING THE TRIP

If during the Period of Insurance the Insured Person sustains Injury or suffers from Sickness in the course of a Trip which directly results in the necessity of medical treatment outside Singapore, We shall reimburse the Insured Person in respect of the reasonable and customary costs paid to a Physician or Doctor, Hospital and/or land ambulance service for medical, surgical, X-ray, hospital or nursing treatment including the cost of medical supplies and land ambulance hire.

### 2.2 FOLLOW-UP MEDICAL EXPENSES IN SINGAPORE

We will reimburse the Insured Person for any necessary follow-up medical expenses paid to a Physician or Doctor, Hospital and/or ambulance service for medical, surgical, X-ray, hospital and/or nursing treatment incurred and paid for Injury sustained or Sickness suffered during the course of a Trip, reasonably incurred by the Insured Person in Singapore up to the applicable Sum Insured limit shown in the Schedule of Benefits provided that such medical expenses shall be normal, customary and reasonably in nature. The time limit for seeking such follow-up medical treatment is as follows:

- (i) For medical treatment sought overseas, the Insured Person has up to maximum thirty (30) consecutive days from the date of return to Singapore to continue medical treatment in Singapore.

### 2.3 OVERSEAS HOSPITAL CASH

If, during the Period of Insurance, an Insured Person sustains Injury or suffers from Sickness in the course of a Trip which directly results in the necessity of a Confinement in an overseas Hospital, We shall pay the Insured Person a daily benefit for each day of Confinement which is within the Period of Insurance up to applicable Sum Insured limit shown in the Schedule of Benefits.

### 2.4 OVERSEAS MEDICAL EXPENSES DUE TO COVID-19

If, during the period of insurance, in the course of a Trip, the Insured Person sustains Coronavirus Disease (COVID-19) Infection first contracted and commenced during the Trip and as diagnosed by a Physician or Doctor who is directly treating, testing or, attending to the Insured Person's medical circumstances which directly results in the necessity of medical treatment outside Singapore, We shall reimburse the Insured Person in respect of the reasonable and customary costs paid to a Physician or Doctor, Hospital and/or land ambulance service for medical, surgical, X-ray, hospital or nursing treatment including the cost of medical supplies and land ambulance hire up to the applicable Sum Insured shown in the Schedule of Benefits.

## PROVISIONS FOR SECTION 2

- a) In no event shall all the payable amounts under this Section 2 – Medical Expenses exceed the maximum Sum Insured of Medical Expenses shown in the Schedule of Benefits for all Injury or Sickness. If the Insured Person is entitled to a refund of all or part of such expenses (except Overseas Hospital Cash, from any other source, We shall only be liable for the excess of the amount recoverable from such other source.
- b) If the Insured Person is entitled to receive payment of all or part of the expenses which may be reimbursed by Us under this Section 2 (except Overseas Hospital Cash) from any other source, We will only pay the difference between what was actually incurred and paid by the Insured Person and the amount the Insured Person is entitled to receive from such other source.
- c) The necessary and reasonable medical expenses covered are those that are medically necessary to treat the Insured Person's condition at the place the medical event occurred, unless otherwise approved in writing by Us before such medical treatment is provided.

- d) All treatment including specialist treatment, must be prescribed, or referred by a Physician or Doctor in order for expenses to be reimbursed under this Policy and the Insured Person shall be required to produce written documentation in relation to such prescription or referral. Treatments and services including medicines must be customary for the treatment of a condition the Insured Person have and cannot be experimental or elective.
- a) We will not cover any loss if the Insured Person is travelling against a Physician's or Doctor's advice, or any claim arising from the Insured Person acting in a way that goes against the advice of a Physician or Doctor (including, but not limited to, travelling with COVID-19 symptoms).
- b) Any expenses incurred for mandatory diagnostic tests that the Insured Person is required to take for the trip, such as pre-departure tests and post-arrival tests is not covered.
- c) The Confinement considered not medically necessary by a Physician or Doctor in his/her professional capacity is not covered.
- d) If the Insured Person is under eighteen (18) years of age or over seventy (70) years of age at the time of Accident or Sickness the maximum Sum Insured of Section 2 – Medical Expenses stated in the Schedule of Benefits shall be restricted to fifty percent (50%) or up to a maximum of SGD75,000, whichever is lesser

### SECTION 3 - STARR GLOBAL EMERGENCY ASSISTANCE SERVICES

We have appointed an emergency assistance provider (hereinafter called “**Starr Global Emergency Assistance**”) to provide and arrange emergency assistance services twenty- four (24) hours a day throughout the year whilst the Insured Person is travelling on a Trip during the Period of Insurance.

We shall not be liable to the Insured Person and/or the Policyholder (whether in contract, tort (including negligence) breach of statutory duty or otherwise) arising out of or in connection with the acts or omissions of Starr Global Emergency Assistance arising out of or in connection with the subject matter of this Policy.

- The Insured Person may contact Our dedicated 24-hour hotline number at (+65) 3158 2536 to obtain immediate access to available services and/or advice in relation to the below services:

#### a) EMERGENCY MEDICAL EVACUATION AND REPATRIATION

If, during the Period of Insurance, an Insured Person sustains Serious Injury or suffer from Serious Sickness which directly causes or results in the necessity of emergency medical evacuation during the course of a Trip, Starr Global Emergency Assistance shall arrange and pay for a medically supervised emergency evacuation of the Insured Person to the nearest available Hospital that is well equipped with adequate facilities and is capable of providing the required care or treatment needed by the Insured Person. In the event that the Insured Person's condition stabilizes, Starr Global Emergency Assistance shall arrange and pay for a medically supervised repatriation to Singapore for continuous care and proper treatment.

Starr Global Emergency Assistance retains the absolute right to decide the place to which the Insured Person shall be evacuated and the means or method by which such evacuation shall be carried out having regard to all the assessed facts and circumstances to which Starr Global Emergency Assistance is aware at the relevant time. Starr Global Emergency Assistance cannot guarantee that appropriate medical facilities will always be available.

#### b) REPATRIATION OF MORTAL REMAINS

If, during the Period of Insurance, an Insured Person sustains Injury or suffers from Sickness which results in death during the course of a Trip, Starr Global Emergency Assistance will arrange and pay for the repatriation of the remains or ashes of the Insured Person to Singapore.

### PROVISIONS FOR SECTION 3

- a) Any service rendered without the authorization and/or intervention of Starr Global Emergency Assistance is not covered, and any service rendered by another party apart from Starr Global Emergency Assistance is not covered, except that these provisions shall be waived in the event that the Insured Person cannot notify or contact Starr Global Emergency Assistance due to medical incapacity of the Insured Person or inaccessibility to any mean of communication. In any event, We reserve the right to reimburse the Insured Person only for expenses incurred in respect of services which Starr Global Emergency Assistance would otherwise have provided under the same circumstances.

- b) We reserve the right to recover from the Insured Person any sum paid by Us or authorized by Us to be paid by Starr Global Emergency Assistance on Our behalf in excess of Our liability under the terms of this Policy, and shall be entitled to set off any such sum against any sums due from Us to the Insured Person,
- c) Starr Global Emergency Assistance shall not be liable if it is delayed or prevented from providing any service under this Section 4 due to circumstances or events beyond its control which makes such service impossible or reasonably impracticable.

#### **SECTION 4 - TRAVEL DELAY**

If, during the Period of Insurance, either the actual departure or arrival time of the Common Carrier in which an Insured Person has arranged to travel during the course of a Trip is delayed for more than six (6) hours from the scheduled departure or arrival time respectively specified in the original itinerary due to a sudden outbreak of strike or industrial action, riot, civil commotion, hijacking, adverse weather, natural disaster or mechanical fault of the Common Carrier, We shall pay the applicable cash benefit shown in the Schedule of Benefits for every six (6) consecutive hours of delay up to the applicable Sum Insured limit shown in the Schedule of Benefits.

#### **PROVISIONS FOR SECTION 4**

- a) We shall not be liable for any loss which is directly or indirectly, caused by, a consequence of, arising from, in connection with or contributed by any one (1) or more of the following:
  - (i) Any delay arising from an act of omission on the part of the Insured Person, including his/her failure to check in or arrive at the departure gate at the scheduled time suggested by the Common Carrier Operator or immigration clearance control point;
  - (ii) The Insured Person's failure to secure a confirmed advanced booking of travel tickets prior to the occurrence of a travel delay; or
  - (iii) As a result of circumstances leading to the delay that were in existence and/or were known to existence, and/or become aware of; and/or had been announced before the time of application for this Policy.
- b) The delay must be certified by the Common Carrier Operator and any claim under this Section must be accompanied by such certification which states the cause, date, time and duration of the delay.

#### **SECTION 5A - TRIP CANCELLATION**

Unless otherwise stated below, if the Insured Person cancels the Trip as the direct, necessary and unavoidable result of one (1) or more of the following events occurring within sixty (60) days before the scheduled departure date for the Trip, We shall pay for the loss of and/or forfeiture of unused Travel Ticket cost and/or accommodation expenses which the Insured Person has paid in advance, for which he/she is legally liable for paying and which are not recoverable from any other source, up to the applicable Sum Insured limit shown in the Schedule of Benefits:

- a) Unanticipated death, Serious Injury, Serious Sickness, witness summons, or jury service of an Insured Person;
- b) Unanticipated death, Serious Injury or Serious Sickness of an Immediate Family Member or Travel Companion;
- c) Unanticipated outbreak of strike, riot or civil commotion or adverse weather conditions at the planned destination arising within one (1) week before the scheduled departure date of the Trip; or
- d) Serious damage to the Insured Person's primary residence in Singapore from fire or flood within one (1) week from the scheduled departure date for the Trip which requires the Insured Person's presence in the premises on the scheduled departure date.

#### **SECTION 5B - TRIP CANCELLATION DUE TO COVID-19**

Unless otherwise stated below, if the Insured Person is forced to cancel the Trip as the direct, necessary and unavoidable result of any of the following occurring within seven (7) days before the scheduled departure date for the Trip, We shall pay for the loss of and/or forfeiture of unused Travel Ticket cost and/or accommodation expenses which the Insured Person has paid in advance, for which he/she is legally liable for paying and which are not recoverable from any other source, up to the applicable Sum Insured limit shown in the Schedule of Benefits:

- a) In the event of any Serious Sickness sustained by the Insured Person due to diagnosis of COVID-19 and confirmed by a Physician or Doctor;



**PROVISIONS FOR SECTION 5A and 5B**

- a) In no event shall all the payable amounts under this Section (including Trip Cancellation and Trip Cancellation due to COVID-19) exceed the maximum Sum Insured shown in the Schedule of Benefits.
- a) We shall not be liable for any loss which is directly or indirectly, caused by, a consequence of, arising from, in connection with or contributed by any one (1) or more of the following:
- (i) As a result of circumstances that were in existence and/or were known to existence, and/or become aware of; and/or had been announced before the time of application for this Policy; or
  - (i) Failure to timely notify any travel agency, tour operator, Common Carrier Operator or provider of accommodation of the need to cancel the travel arrangement(s) immediately upon finding out that it is necessary to do so; or
  - (ii) Any loss arising from medical or physical conditions or other circumstances affecting the Insured Person or his/her Immediate Family Member or Travel Companion known to exist and/or become aware of and/or exist on the date of application of the Policy; or
  - (i) The Insured Person cancel his/her Trip because of disinclination to travel, change of mind or fear of travelling; or
  - (ii) If an airline, hotel, travel agent or any other provider of travel and/or accommodation has offered a voucher or credit or re-booking of the Trip for cancellation refund or compensation; or
  - (iii) The Insured Person is travelling against a Physician's or Doctor's advice, or any claim arising from the Insured Person acting in a way that goes against the advice of a Physician or Doctor (including, but not limited to, travelling with COVID-19 symptoms).
- b) We will not compensate for any air miles or credit card points or similar reward or loyalty points used to pay (in part or in full) for the cancelled Trip.
- c) Any claim due to any regulations or orders given by the government or relevant authority of any country or group of countries on border closures of a country (whether land, sea, airspace or designated striker control points), quarantine or other government orders, advisories, regulations or directives.
- d) The Insured Person shall surrender all of his/her original unused Travel Tickets to Us.
- e) Once a claim is made under this Section, no other benefits shall be payable and all coverage under this Policy shall cease.

**SECTION 6A - TRIP CURTAILMENT**

We shall pay for:

- a) any reasonable additional Travel Ticket cost (such expenses shall not exceed the economy class fare of the Common Carrier) and/or accommodation expenses necessarily and unavoidably incurred for a direct return trip to Singapore; and
- b) the loss of any unused Travel Ticket cost and accommodation expenses which the Insured Person has paid or for payments which the Insured Person is legally obliged to pay (but not any such expenses which are incurred after the Insured Person becomes aware of the circumstances which could lead to the curtailment of the Trip), which are not recoverable from any other source, due to the unavoidable curtailment of the Trip after its commencement for the Insured Person to return to Singapore before the scheduled return date OR immediately as a result of one (1) or more of the following, up to the applicable Sum Insured limit shown in the Schedule of Benefits:
- (i) Unanticipated death, Serious Injury or Serious Sickness of the Insured Person or his/her Immediate Family Member or Travel Companion;
  - (i) Unanticipated outbreak of strike, riot or civil commotion or Adverse Weather Conditions at the planned destination which prevent the Insured Person from continuing with his/her Trip.

**SECTION 6B - TRIP CURTAILMENT DUE TO COVID-19**

If, during the Period of insurance, in the course of a Trip, the Insured Person is inevitably required to return to Singapore before the scheduled return date or immediately due to the unavoidable curtailment of the Trip after its commencement as a result of one (1) or more of the

following:

- a) In the event of any Serious Sickness sustained by the Insured Person due to diagnosis of COVID-19 and confirmed by a Physician or Doctor;
- b) Unanticipated death of an Insured Person, due to COVID-19 which resulted in the Insured Person curtailing the Trip.

We shall pay for the following up to the applicable Sum Insured limit shown in the Schedule of Benefits:

- a) any reasonable additional Travel Ticket cost (such expenses shall not exceed the economy class fare of the Common Carrier) if it is not possible to amend the original Travel Ticket as confirmed by the Common Carrier/tour operator and/or accommodation expenses necessarily and unavoidably incurred for a direct return trip to Singapore by means of a Common Carrier resulting from COVID-19; and
- b) the loss of any unused Travel Ticket cost and accommodation expenses which the Insured Person has paid or for payments which the Insured Person is legally obliged to pay (but not any such expenses which are incurred after the Insured Person becomes aware of the circumstances which could lead to the curtailment of the Trip), which are not recoverable from any other source.

#### PROVISIONS FOR SECTION 6A and 6B

- a) In no event shall all the payable amounts under this Section (including Trip Curtailment and Trip Curtailment due to COVID-19) exceed the maximum Sum Insured shown in the Schedule of Benefits.
- b) We shall not be liable for any loss which is directly or indirectly, caused by, a consequence of, arising from, in connection with or contributed by any one (1) or more of the following:
  - (i) As a result of circumstances that were in existence and/or were known to existence and/or become aware of, and/or had been announced before the time of application for this Policy; or
  - (ii) Failure to timely notify any travel agency, tour operator, Common Carrier Operator or provider of accommodation of the need to cancel the travel arrangement(s) immediately upon finding out that it is necessary to do so; or
  - (i) Any loss arising from medical or physical conditions or other circumstances affecting the Insured Person or his/her Immediate Family Member or Travel Companion known to exist or exist on the date of application of the Policy; or
  - (ii) Unanticipated death or Serious Sickness of a Travel Companion if he/she is travelling in the capacity of a travel agent, tour escort, tour leader or tour organizer for remuneration; or
  - (i) The Insured Person is travelling against a Physician's or Doctor's advice, or any claim arising from the Insured Person acting in a way that goes against the advice of a Physician or Doctor (including, but not limited to, travelling with COVID-19 symptoms).
- c) We will not compensate for any air miles or credit card points or similar reward or loyalty points used to pay (in part or in full) for the cancelled Trip.
  - a) Any claim due to any regulations or orders given by the government or relevant authority of any country or group of countries on border closures of a country (whether land, sea, airspace or designated striker control points), quarantine or other government orders, advisories, regulations or directives.
  - b) The Insured Person shall surrender any original unused portion of Travel Tickets to Us if they are no longer valid for travel.

#### SECTION 7 - PERSONAL BAGGAGE

If, during the Period of Insurance, an Insured Person sustains accidental loss of or damage to his/her personal baggage carried due to robbery, theft, burglary or any attempt thereof, during the course of a Trip, We shall indemnify the Insured Person for such loss or damage up to the applicable Sum Insured limit shown in the Schedule of Benefits.

**PROVISIONS FOR SECTION 7**

- a) Loss of or damage to any personal baggage due to moths, vermin, wear and tear, atmospheric or climatic conditions, gradual deterioration, mechanical or electrical failure, any process of cleaning, restoring, repairing, or alteration is not covered.
  - b) Personal baggage items that are secured, destroyed, damaged, quarantined or confiscated by any customs or other regulations or any property which is contraband or which is or has been illegally transported or traded is not covered.
  - c) Loss of or damage to any software, antiques, jewelry, money, electronic money, cash coupon, securities, tickets or documents, motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances, snow skis, contact lens, denture, prosthesis, brittle or fragile items, mobile phone (including accessories), food and beverage are not covered.
  - d) Loss or damage to hired or leased equipment or any personal baggage forwarded in advance of a Trip or separately mailed or shipped other than in the same Common Carrier carrying the Insured Person at the same time are not covered.
  - e) An Insured Person shall take all reasonable and necessary precautions for the safety of all of his/her personal baggage, any unexplained loss or damage to any personal baggage and any personal baggage left unattended in any Common Carrier or vehicle unless it is locked inside a trunk, or in any public place is not covered.
  - f) An Insured Person must report to the police having jurisdiction at the place where the theft, loss or willful damage by a third party of the personal baggage occurs, or report to the Common Carrier Operator if the loss or damage occurred in transit, within twenty-four (24) hours of the occurrence. All supporting documentation from the Common Carrier Operator or the police having jurisdiction at the place where the theft, loss or willful damage by a third party of the personal baggage occurred must be submitted when the Insured Person makes a claim.
- a) If no proof of purchase and ownership is provided with respect to the loss or damage of an article, We may decline the claim or accept it at a reduced value.
  - a) We shall be entitled to take and keep possession of the lost or damaged personal baggage and to deal with salvage of the same at Our absolute discretion.
  - b) We will not pay, for each article or set/pair of any articles, more than the applicable Sum Insured per article shown in the Schedule of Benefits. All related accessories shall be treated as part of one article.
  - b) We will not pay, for laptop computer(s) including their accessories, more than the applicable Sum Insured for such item shown in the Schedule of Benefits.
  - c) We shall only be liable to indemnify the Insured Person for a reasonable proportion, as determined by Us, of the total value of the set or pair where the lost or damaged article is part of a set or a pair.
  - c) We shall make payment subject to allowance for reasonable wear, tear and depreciation.
  - d) Any unexplained loss or mysterious disappearance of the personal baggage and items is not covered.
  - e) Any personal baggage specifically insured elsewhere or recovered/repared by a third party is not covered.
  - f) Any loss claimed under Section 8 – Baggage Delay arising from the same cause is excluded.

**SECTION 8 - BAGGAGE DELAY**

If, during the Period of Insurance, an Insured Person's checked-in baggage is delayed or temporarily mislaid on delivery by the Common Carrier Operator during the course of a Trip for more than six (6) hours from the time of the Insured Person's arrival at the scheduled overseas destination, We shall indemnify the Insured Person for any reasonable expenses incurred by the Insured Person in purchasing essential replacement items of clothing and toiletries, as determined by Us for up to the applicable Sum Insured limit shown in the Schedule of Benefits.

**PROVISIONS FOR SECTION 8**

- a) This benefit is not applicable when an Insured Person is on his/her way back to Singapore.

- b) The delay must be certified by the Common Carrier Operator and any claim under this Section must be accompanied by such certification.
- c) Unexplained delay or delay due to confiscation or detention by customs or any other authority is not covered.
- d) Delay of any personal baggage forwarded in advance of a Trip or separately mailed or shipped other than in the Common Carrier carrying the Insured Person at the same time are not covered.
- e) Receipts must be produced by an Insured Person showing details of the expenditures when a claim arises.
- a) Any loss claimed under Section 7 – Personal Baggage arising from the same cause is excluded.

#### SECTION 9 - PERSONAL LIABILITY

If, during the Period of Insurance, the Insured Person is legally responsible for negligently causing, during the course of a Trip, the:

- a) accidental death or Injury to any third party; and/or
- b) accidental loss of or damage to the property of any third party,

We will reimburse the Insured Person, up to the applicable Sum Insured limit shown in the Schedule of Benefits for:

- a) compensatory damages which the Insured Person becomes legally liable to pay; and
- b) reasonable legal costs and expenses for settling and defending the claim made against the Insured Person as long as such costs and expenses are incurred and paid with Our prior written approval,

on condition that the Insured Person does not make any offer or promise of payment or admit any liability or fault to any other party without Our prior written approval, that the Insured Person does not become involved in any litigation without Our prior written approval, and that the Insured Person sends Us any writ, summons or other documents in connection with the claim immediately.

#### PROVISIONS FOR SECTION 9

We shall not be liable for any claim which is directly or indirectly, caused by, a consequence of, arising from, in connection with or contributed by any one (1) or more of the following:

- a) Damage to any property of, or death or injury to any person who is an Immediate Family Member of or the employer of the Insured Person or deemed by law to be the employer of the Insured Person;
- b) Damage to any property which belongs to the Insured Person or which is in his/her care, custody or control;
- c) Damage relating to any liability assumed by the Insured Person under contract;
- d) Any willful, malicious, or unlawful act or omission by the Insured Person;
- e) Any ownership, possession or use of vehicles, aircraft, watercraft, firearms or animals;
- a) Any undertaking of any trade, business or profession by the Insured Person;
- a) Any criminal proceedings taken against the Insured Person whether he is actually convicted or not; and
- b) Any liability which has been admitted or settled by the Insured Person without Our written approval.

#### PART II - DEFINITIONS

**“Accident”** means an unforeseen and involuntary event which caused Injury.

**“Acquired Immune Deficiency Syndrome” or “AIDS”** shall have the meanings assigned to it by the World Health Organization including Opportunistic Infection, Malignant Neoplasm, Human Immunodeficiency Virus (HIV) Encephalopathy (Dementia), HIV Wasting Syndrome or any disease or illness in the presence of a seropositive test for HIV.

**“Activities of Daily Living”** means:

- a) Washing - the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means;
- b) Dressing - the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;
- c) Transferring - the ability to move from a bed to an upright chair or wheelchair and vice versa;
- d) Mobility - the ability to move indoors from room to room on level surfaces;
- e) Toileting - the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
- a) Feeding - the ability to feed oneself once food has been prepared and made available.

**“Anniversary Date”** means each anniversary of the Policy’s effective date stated in the Schedule.

**“Child(ren)”** means child(ren) aged below the age of eighteen (18).

**“Civil War”** means an internecine war, or a war carried on between or among opposing citizen of the same country or nations.

**“Common Carrier”** means any mechanically propelled conveyance operated by a company or an individual licensed to carry passengers for hire.

**“Common Carrier Operator”** means a company or an individual that operates a Common Carrier and is licensed to carry passengers for hire.

**“Compulsory Quarantine”** means the Insured Person is quarantined in a facility appointed by the government authorities for at least one (1) full day until discharged. Compulsory Quarantine does not mean the closure of borders by a government or travel body, the enforcement of social distancing measures, a stay at home notice, or a period of isolation or social distancing required either before the Insured Person departure or at the Insured Person’s destination Overseas.

**“Confined” or “Confinement”** means being admitted in a Hospital for medical treatment due to an Injury or Sickness upon the recommendation of a Physician or Doctor and continuously staying in the Hospital prior to his/her discharge from the Hospital. Confinement will be evidenced by the daily room and board charged by the Hospital. Successive periods of Confinement due to the same or related causes shall be considered as one Accident or Sickness unless separated by at least ninety (90) consecutive days during which the Insured Person is not Confined to a Hospital as a result of such Accident or Sickness.

**“Coronavirus Disease (COVID-19) Infection”** means infection caused by COVID-19 as defined by the World Health Organization (“WHO”). The diagnosis must always be supported by a relevant test report. Clinical diagnosis alone does not meet this standard.

**“Designated Facility”** means facility that the local government has authorized to provide quarantine services to those diagnosed with COVID-19.

**“Fractured Leg or Patella with Established Non-Union”** means a complete break into two pieces of the patella or leg bone where:

- a) the patella or leg bone does not mend properly such that it cannot function normally; and
- b) this condition is diagnosed by a Physician or Doctor to last for the remainder of the Insured Person’s life.

**“Hospital”** means an establishment which meets all the following requirements:

- a) holds a license as a hospital (if licensing is required in the state or governmental jurisdiction); and

- b) operates primarily for the reception, care and treatment of sick, ailing or injured persons as in-patients; and
- c) provides 24-hour a day nursing services by registered or graduated nurses; and
- d) has a staff of one or more Physician or Doctor(s) at all times; and
- e) provides organized facilities for diagnosis and major surgical facilities; and
- f) is not primarily a clinic, nursing, rest or convalescent home or similar establishment, or a place for alcoholics or drug addicts.

**“Immediate Family Member”** means the Insured Person’s spouse, parent, parent-in-law, grandparent, son, daughter, son-in-law, daughter-in-law, brother, sister, grandchild or legal guardian.

**“Infectious Diseases”** mean any kinds of infectious diseases which are publicly announced and require quarantine by the government

**“Injury”** means bodily injury which is solely caused by an Accident and independently of any other cause.

**“Insured Person”** means the person(s) insured in the Schedule or subsequently endorsed hereon.

**“Loss of Thumb(s) / Finger(s) / Toe(s)”** means complete severance through or above the metacarpophalangeal or metatarsophalangeal joints.

**“Loss of Hearing”** means total and irrecoverable loss of hearing.

**“Loss of Limb”** means loss by physical severance of a hand at or above the wrist or of a foot at or above the ankle.

**“Loss of Sight”** means the entire and irrecoverable loss of sight.

**“Loss of Speech”** means the disability in articulating any three of the four sounds which contribute to the speech such as the Labial sounds, the Alveololabial sounds, the Palatal sounds and the Velar sounds, or total loss of vocal cord or damage of speech centre in the brain resulting in Aphasia.

**“Loss of Use of Limb(s) / Thumb(s) / Finger(s) / Toe(s)”** means total functional disablement of any limb, thumb, finger or toe and is treated like the total loss of said limb, thumb, finger or toe.

**“Malignant Neoplasm”** shall include but not be limited to Kaposi’s sarcoma, central nervous system lymphoma and/or other malignancies now known or which subsequently becomes known as immediate causes of death, an illness or disability, in the presence of Acquired Immune Deficiency Syndrome (AIDS).

**“Opportunistic Infection”** shall include but not be limited to pneumocystis carinii pneumonia, organism of chronic enteritis, virus and/or disseminated fungi infection caused in the presence of Acquired Immune Deficiency Syndrome (AIDS).

**“Percentage of Sum Insured”** means the Percentage of Sum Insured stated in Compensation Table 1 of Part I herein.

**“Period of Insurance”** means the period of insurance shown on the Schedule attached to this Policy.

**“Permanent”** means lasting twelve (12) consecutive months from the date of Accident and at the expiry of that period being beyond hope of improvement as certified by a Physician or Doctor.

**“Permanent Total Disablement”** means when as the result of Injury and commencing within twelve (12) consecutive months from the date of Accident, the Insured Person is totally and permanently disabled and prevented from engaging in occupation or employment for compensation or profit for which he/she is reasonably qualified by reason of his/her education, training or experience; or if he/she has no business or occupation at the time of Injury, Permanent Total Disablement means the inability to perform his/her Activities of Daily Living of like age and sex. Such disability has to continue for a period of twelve (12) consecutive months and certified by a Physician or Doctor to be total, continuous and permanent for the remainder of his/her life.

**“Physician or Doctor”** means any person qualified by degree in western medicine and legally authorized by the government with jurisdiction in the geographical area of his or her practice to render medical and surgical service, but excluding the Insured Person, an Immediate Family Member or someone living in the same household as the Insured Person.

**"Policy"** means this Policy and any other documents stated in Entire Contract of Part VII herein.

**"Policyholder"** means a person or company(ies) who is an applicant of the Policy and is named in the Schedule as Policyholder.

**"Pre-existing Condition"** means the condition for which the Insured Person received or was recommended by a Physician or Doctor for any treatment, diagnosis, consultation or prescribed drugs, or the signs or symptoms of which the insured person was aware or should reasonably have been aware within twelve (12) consecutive months immediately prior to the Policy's effective date for a single trip policy or the commencement of each Trip for an annual travel policy.

**"Schedule"** means the Schedule attached to and incorporated in this Policy.

**"Second Degree Burn"** means both the epidermis and the underlying dermis being damaged, and such damage being caused by heat, electricity, chemicals, light or radiation.

**"Serious Injury or Serious Sickness"** means injury or sickness which requires treatment by a Physician or Doctor and which results in the Insured Person being certified by that Physician or Doctor as having a life threatening condition and being unfit to travel or continue with his/her Trip. When Serious Injury or Serious Sickness is applied to the Immediate Family Member or travel companion, it means injury or sickness which requires treatments by a Physician or Doctor and which results in the Immediate Family Member, or travel companion being certified by that Physician or Doctor as having a life threatening condition which leads to the discontinuation or cancellation of the Insured Person's Trip.

**"Sickness"** means an illness or disease first contracted and suffered by the Insured Person during the Trip that requires treatment by a Physician or Doctor.

**"Sum Insured"** means the amount of sum insured stated in the Schedule.

**"Terrorist" or "Member of a Terrorist Organization"** means any person who commits, or attempts to commit, a Terrorist Act or who participates in or facilitates the commission of a Terrorist Act and/or is verified or recognized or designated by any government or authority or committee as a terrorist.

**"Terrorist Act"** means an act including but not limited to the use or threatened use of force or violence against person or property, or the commission of an act that is dangerous to human life or property, or the commission of an act that interferes with or disrupts an electronic or communication system, undertaken by any person or group, whether or not acting on behalf of or in connection with any organization, government, power, authority or military force, when the effect is to intimidate or coerce a government, the civilian population or any segment thereof, or to disrupt any segment of the economy.

**"Third Degree Burn"** means full thickness skin destruction caused by heat, electricity, chemicals, light or radiation.

**"Travel Companion"** means a person who has travel bookings to accompany an Insured Person for the whole Trip. A Travel Companion must be an Insured Person of a travel insurance policy underwritten by Us for the same Trip.

**"Travel Ticket"** means a travel ticket purchased for travelling on any Common Carrier.

**"Trip"** means a journey taken by the Insured Person outside Singapore subject to a maximum of one hundred and eighty (180) days. The journey shall be deemed to commence when the Insured Person arrives at the immigration counter in Singapore for the purpose of starting the journey; and cease when he/she returns to the immigration counter in Singapore upon completion of such journey, or upon policy expiry, whichever is earlier.

**"War"** means war (declared or undeclared) or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

**"We, Us, Our"** means Starr International Insurance (Singapore) Pte. Ltd.

### PART III - GENERAL EXCLUSIONS



We shall not pay under any section of this Policy for loss, Injury, damage or liability suffered and/or sustained by or arising directly or indirectly as a result of or in connection with:

1. War, Civil War, invasion, insurrection, revolution, use of military power or usurpation of government or military power, direct participation in strike, riot and civil commotion;
2. Nuclear risks of any nature; radioactive, nuclear pollution or contamination;
3. Any prohibition or regulations by any government; confiscation, detention, destruction by customs or other authorities;
4. An Insured Person who is a Terrorist or a Member of a Terrorist Organization; any illegal or unlawful act by the Insured Person;
5. An Insured Person not taking all reasonable efforts to avoid Injury or to minimize any claim under this Policy;
6. Riding or driving in any kind of motor racing, competition, engaging in a professional capacity in any sport where an Insured Person would or could earn income or remuneration from engaging in such sport as a source of income;
1. Any loss which is connected with the effects of alcohol or drugs other than those prescribed by a Physician or Doctor;
2. Suicide or attempted suicide or intentional self-injury, or self-exposure to needless peril;
3. Any medical treatment received in the course of a Trip which was made receiving medical treatment as one of its purposes (for the avoidance of doubt, receiving medical treatment need not be the sole purpose of the Trip); or if the Trip was undertaken while the Insured Person was unfit to travel or against the advice of a Physician or Doctor;
1. Any Pre-existing Condition, cosmetic, plastic or any elective surgery; surgical or non-surgical treatment of obesity (including morbid obesity) or weight control programs, congenital or heredity disease or defect, congenital anomalies or any complications or conditions arising therefrom;
2. Health check-ups or any investigation(s) not directly related to admission diagnosis, sickness or injury, or any treatment or investigation which is not medically necessary;
3. Insured Person's expenses incurred relating to the cost of prosthesis, contact lens, hearing aids, dentures and other medical equipment; or any expenses incurred relating to dental or optical treatment unless such costs are necessarily incurred due to an Accident;
4. Psychosis, sleep disturbance disorder, mental or nervous disorders, pregnancy, miscarriage or childbirth; or any injury or sickness associated with pregnancy, miscarriage or childbirth;
5. AIDS or any Injury or Sickness suffered in the presence of a seropositive test for HIV and related diseases and/or sexually transmitted disease;
6. An Insured Person engaging in naval, military or air force service or operations; armed force service; acting as a civil defense personnel of any country or international authority, whether in full-time service or as a volunteer or during reservist training pursuant to Section 14 of the Enlistment Act, Chapter 93 of Singapore;
1. Piloting or serving as a crewmember or riding in any aircraft except as a fare paying passenger on a regularly scheduled airline; or
2. Any loss or expenses if reimbursed or paid by Us would result in Us or Our affiliates being in breach of trade or economic sanctions of the U.S. or United Nation or other such similar laws or regulations;
7. Any loss, costs or expenses are paid or refunded or recoverable from government program, travel agent, airline, Common Carrier Operator, any providers of travel accommodation and transport arrangements (not applicable to Section 1 – Accidental Death and Disablement, Section 2.3 – Overseas Hospital Cash and Section 4 – Travel Delay of this Policy);
8. Any loss or expenses in relation to Coronavirus Disease (COVID-19) Infection, except for the Section 2.4 – Overseas Medical Expenses due to COVID-19, Section 5B – Trip Cancellation due to COVID-19 and Section 6B – Trip Curtailment due to COVID-19 of this Policy;
9. Any side effect or complications arising from a vaccination against COVID-19.



10. Notwithstanding any provision to the contrary, this Policy is not liable for and excludes any loss, damage, liability, expense, fines, penalties or any other amount directly or indirectly caused by, in connection with, or in any way involving or arising out of any of the following:

- (a) Any Infectious Disease, virus, bacterium or other microorganism (whether asymptomatic or not); or
- (b) Severe acute respiratory syndrome Coronavirus 2 (SARS-CoV-2) or Coronavirus disease (COVID-19), including any mutation or variation thereof; or
- (c) Pandemic or epidemic, as declared as such by the World Health Organization or any governmental authority.

If the Insurer alleges that, by reason of this exclusion, any amount is not covered by this Policy, the burden of proving the contrary shall rest on the Insured.

**Provisions:**

Any loss resulting from the following are not covered:

- 1. Denial of entry upon arrival within itinerary whether pre-departure from origin point, in-transit at connection points, or at final destination.
- 2. Change of travel decision due to fear of COVID-19 infection during pre-departure, at connecting points, or at final destination.
- 3. Trip Curtailment resulting from border closures, government orders, advisories, regulations or directives.
- 4. Any expenses covered by the airline, hotel, and other insurance schemes.
- 5. Any travel to, through and from China including Hong Kong, Macau and Taiwan.

#### PART IV - TERMINATION OF COVERAGE

1. This Policy shall terminate automatically in the event of the occurrence of one or more of the following:
  - a) non-payment of any premium;
  - a) upon payment of the benefits under the circumstances mentioned under Clause (c) of Provisions for Section 1 of Part I herein;
  - b) fraud, material misrepresentation or non-disclosure on the part of the Policyholder, the Insured Person or its insurance broker;
  - a) willful or reckless acts or omissions on the part of the Policyholder, the Insured Person or its insurance broker increasing the hazards insured against.
1. This Policy is non-renewable and non-cancellable.
2. Except as prescribed by the laws of Singapore or as provided for in this Policy, no premium shall be returned once the coverage has taken effect.

#### PART V - PREMIUM PROVISIONS

##### PREMIUM

The premium for this Policy will be based on the rates currently in force in the application or agreed in the quotation slip, the plan and the coverage and amount of insurance in effect. However, We reserve the right to change rates at any time if any of the following events take place during the Period of Insurance:

- a) The terms of the Policy change;
- b) A division, subsidiary, affiliated organization or eligible class is added or deleted from the Policy;
- c) There is a change in the factors bearing on the risk assumed;
- d) There is a misrepresentation in the information We relied on in establishing the premium rate;
- e) Any law or regulation is amended to the extent it affects Our benefit obligation.

##### PAYMENT OF PREMIUM

The premium is due on the Policy's effective date. If any premium is not paid when due, the Policy will be canceled as of the premium due date.

#### PART VI - CLAIM PROVISIONS

##### OBLIGATION

The following clauses in this section of the Policy relating to Claims Provisions shall be deemed condition precedents to the liability of Us to make any payment under this Policy.

##### TIME OF NOTICE OF CLAIM

Written notice of a claim must be given to Us within thirty (30) days after occurrence of any Accident or other event that might give rise to a claim under this Policy. However in the event of accidental death, notice must be given to Us within fifteen (15) days.

**FORMS FOR PROOF OF LOSS**

We, upon receipt of such written notice, shall furnish to the claimant such forms as are usually furnished by Us for filing proof of loss. If such forms are not so furnished within fifteen (15) days after the receipt of such written notice, the claimant shall be deemed to have complied with the requirements of this Policy as to proof of loss upon submitting within the time fixed in this Policy for filing proof of loss, written proof covering the occurrence, character and extent of the loss for which a claim is made. All certificates, information and evidence required by Us shall be furnished at the expense of the Insured Person/claimant or his legal personal representatives and shall be in such form and of such nature as We may prescribe.

**SUFFICIENCY OF NOTICE**

Such written notice by or on behalf of the Insured Person given to Us or to Our general agent, with particulars sufficient to identify the Insured Person shall be deemed to be notice to Us. Failure to give written notice within the time provided in this Policy shall not invalidate any claim if it is shown that it was not reasonably practicable to give such written notice and that notice was given as soon as was reasonably practicable.

**CLAIMANT COOPERATION PROVISION**

Failure of the claimant to cooperate with Us in the administration of a claim may result in the delay or termination of a claim. Such cooperation includes, but is not limited to, providing any information or documents needed to determine whether benefits are payable or the actual benefit amount due.

**TIME FOR FILING PROOF OF LOSS**

Affirmative proof of loss must be furnished to Us at Our said office in case of a claim for such loss within ninety (90) days after the termination of the period for which We are liable under this Policy. If it is shown that it was not reasonably practicable to give such notice within such time, such proof must be furnished as soon as reasonably practicable and in any event within one (1) year after the date of such loss.

**LIMITATIONS CONTROLLED BY STATUTE**

If any time limitation of this insurance, with respect to giving notice of claim or furnishing proof of loss, is less than that permitted by the laws of Singapore, such limitation is hereby extended to agree with the minimum period permitted by such laws.

**PHYSICAL EXAMINATION AND AUTOPSY**

We reserve the right to have a Physician or Doctor examine the Insured Person as often as is reasonably necessary. This section applies when a claim is pending or while benefits are being paid. We also have the right to request an autopsy in the case of death, unless the law forbids it. We shall pay the cost of the examination or autopsy.

**FRAUDULENT CLAIMS**

If the claim be in any respect fraudulent or if any fraudulent means or devices be used by the Insured Person or anyone acting on the Insured Person's behalf to obtain any benefit under this Policy, this Policy shall immediately terminate and all benefit in respect of such claims shall be forfeited from the date on which the fraudulent claim is proffered.

**RIGHT OF RECOVERY**

In the event authorization of payment and/or payment is made by Us or Starr Global Emergency Assistance or an authorized representative of Starr Global Emergency Assistance for any claim which is not covered under this Policy or when the limit of liability of this insurance has exceeded or whereby policy liability is not engaged, We reserve the right to recover the said sum or excess from the Insured Person.

**SUBROGATION**

In the event of any payment under this Policy, We shall be subrogated to all the Insured Person's rights of recovery therefore against any person or organization and the Insured Person shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The Insured Person shall take no action after the loss to prejudice such rights.

**LEGAL ACTIONS**

No action at law or in equity shall be brought to recover on this Policy prior to the expiration of sixty (60) days after written proof of loss has been furnished in accordance with the requirements of this Policy. No such action shall be brought after the

expiration of three (3) years after the time written proof of loss is required to be furnished.

## PART VII - GENERAL CONDITIONS

### ENTIRE CONTRACT

The Policy, Schedule, the application for the Insured Person to be insured under this Policy and any endorsements and/or attachments 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 Us 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. No change in this insurance shall be valid unless approved by Us and endorsed hereon.

### ELIGIBILITY OF INSURED PERSON

- a) The insurance under this Policy shall apply to Insured Persons of all ages. However, the individual applicant must be eighteen (18) years old or above.
- b) Family plan under this Policy shall apply to the legal couple and their legitimate Child(ren).

### GEOGRAPHICAL LIMIT AND OPERATIVE TIME

Insurance provided under this Policy shall apply twenty-four (24) hours a day with following different geographical limits in the course of a Trip as shown in the Schedule:

- a) South East Asia: includes Brunei Darussalam, Malaysia, Cambodia, Indonesia Laos, Myanmar, Philippines, Thailand and Vietnam;
- b) Asia Pacific: includes all ASEAN countries as well as Australia, Bangladesh, Bhutan, China (excluding Tibet), Fiji, Guam, Hong Kong, India, Japan, N. Korea, S. Korea, Sri Lanka, Mongolia, Macau, Maldives, New Zealand, Pakistan, Papua New Guinea, E. Timor, Taiwan, as well as other Pacific nations;
- c) Worldwide: Anywhere in world except Singapore.

### FOREIGN SANCTIONS

Subject to the terms and conditions of the Policy, this Policy applies anywhere in the world unless specifically limited by Us through endorsement, or where coverage would be prohibited under any law or regulation that is applicable to Us at the inception of this Policy or becomes applicable at any time thereafter because it breaches any embargo or sanction, or because the Insured Person or any beneficiary under this Policy is designated a "Specially Designated National" (SDN) by the US Office of Foreign Assets Control (OFAC). In circumstances, where it is lawful for Us to provide coverage under the Policy, but the payment of a valid and otherwise collectable claim may breach any embargo or sanction, including but not limited to OFAC and/or the US Department of Commerce, then We will take reasonable measures to obtain the necessary authorization to make such payment. This Policy does not apply to the extent that any trade or economic sanctions laws, regulations or designations or other laws or regulations prohibit Us from offering or providing insurance. To the extent that any such prohibitions apply, the coverage will not be made effective, no benefit will be provided, We shall have no liability whatsoever and this Policy shall be void ab initio.

### RIGHTS OF THIRD PARTIES

Any person or entity who is not a party to this Policy shall have no rights under the Contracts (Rights of Third Parties) Act to enforce any term of this Policy.

### TO WHOM INDEMNITIES PAYABLE

Any indemnity related to accidental death shall be payable to the Insured Person's estate. All other indemnities shall be payable to the Insured Person.

### POLICY VALIDATION

This Policy is applicable to leisure and business travel. With regard to business travel, this Policy shall only apply to a Trip undertaken for the purpose of carrying out professional, managerial, clerical and/or administrative tasks.

**ASSIGNMENT**

This Policy and any rights under or in respect of it cannot be assigned without our prior written consent.

**TRIP EXTENSION**

In the event the Trip is being unavoidably delayed which is outside the control of the Insured Person, the insurance cover shall be automatically extended until the Insured Person's return to Singapore subject to a maximum of seven (7) days at no additional premium.

**EXAMINATION OF RECORDS AND AUDIT**

We shall be permitted to examine and audit the Policyholder's books and records at any time during the term of the Policy and within two (2) years after the termination of the Policy for books and records relating to the premiums or subject matter of this Policy.

**OTHER INSURANCE**

If any loss, damage or legal liability covered under this Policy is also covered by any other insurance, We shall not be liable under this Policy except for any excess beyond the amount payable under such other insurance, provided that the benefit of Accidental Death and Disablement, Overseas Hospital Cash, Travel Delay, Overseas Hospital Cash due to COVID-19 and Overseas Quarantine Cash Allowance due to COVID-19 shall not be limited by the foregoing limitation.

**DUPLICATE INSURANCE**

If an Insured Person is covered under more than one travel insurance policies which are underwritten by Us for the same Trip, We shall only be liable for the travel policy with the highest plan level.

**GOVERNING LAW**

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

**CLERICAL ERROR**

Our clerical errors shall not invalidate this Policy otherwise valid nor continue this Policy otherwise not valid in accordance with the provisions of this Policy and the applicable laws.

**ARBITRATION**

Any dispute, difference or question which may arise at any time hereafter between Us and the Policyholder and/or the Insured Person in relation to the construction of this Policy or concerning any matter arising out of this Policy or the rights or liabilities of the parties hereto shall be first referred to the Financial Industry Disputes Resolution Centre Ltd ("FIDREC"), where it falls within FIDREC's jurisdiction. If the dispute cannot be referred to or resolved by FIDREC, it shall be referred to and finally resolved by arbitration in Singapore in accordance with the Arbitration Rules of the Singapore International Arbitration Centre for the time being in force, which rules are deemed to be incorporated by reference in this clause. The Arbitration Act (Chapter 10) shall apply. The submission and reference to arbitration shall take place within three (3) months from the date which We disclaim liability to the Insured Person for any claim under this Policy, and if such claim shall not within the stated period have been submitted and referred to arbitration under this clause, then the claim shall be deemed to have been abandoned and shall not thereafter be recoverable. The Tribunal shall consist of three (3) arbitrator(s). The language of the arbitration shall be English.

**PERSONAL DATA PROTECTION**

The Insured Person hereby authorizes, agrees, acknowledges and consent that We, Our associated persons/organizations, Our and their third party service providers, and Our and their representatives, whether within or outside Singapore (collectively, "**Starr Persons and Selected Third Parties**"), may collect, use disclose, store, retain and/or possess (collectively, "**Use**") his/her personal data and information that had/has been provided to Starr Persons and Selected Third Parties and/or that Starr Persons and Selected Third Parties possess about him/her (whether from Us or a third party), in the manner and for the purposes described in our privacy policy ("**Privacy Policy**"), a copy of which can be found at [www.starrinsurance.com.sg/home/starr\\_privacy](http://www.starrinsurance.com.sg/home/starr_privacy) and which the Insured Person is deemed to have read. Without prejudice to the foregoing, the Insured Person agrees to comply with the terms of the Privacy Policy, including where such Privacy Policy is amended from time to time by Us in accordance with its terms.

Where Personal Data of another person is disclosed by the Insured Person, the Insured Person represents and warrants that he/she has obtained the consent of the individual concerned, except to the extent such consent is not required under relevant laws: (i) to collect such

Personal Data; (ii) to disclose such Personal Data to the Starr Persons and Selected Third Parties; and (iii) for the Starr Persons and Selected Third Parties to Use such Personal Data in the manner and for the purposes described in the Privacy Policy, and the Insured Person hereby agrees to indemnify Starr Persons and Selected Third Parties for all losses and damages that Starr Persons and Selected Third Parties may suffer in the event that he/she is in breach of any representation and warranty provided by him/her herein.

**POLICY OWNERS' PROTECTION SCHEME**

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for the Insured Person's policy is automatic and no further action is required from Insured Person. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Us or visit the GIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).