

	BENEFIT	SUM INSURED
Section 1	Accident & Medical Expenses Incurred Overseas: Reimbursement for medical expenses due to Accident or illness incurred whilst traveling overseas.	S\$20,000
Section 2	Overseas Hospital Income: Pays S\$25 for every complete day that you are hospitalised overseas.	S\$1,000
Section 3	Emergency Medical Evacuation: For all Travel Guard Emergency Evacuation expenses.	S\$50,000
Section 4	Repatriation Expenses: For all Travel Guard expenses incurred in returning to Singapore the mortal remains of the Insured Person, who has suffered accidental loss of life, during the insured trip.	S\$20,000
Section 5	Direct Repatriation: For all Travel Guard expenses incurred in returning to the home country the mortal remains of the Insured Person, who has suffered accidental loss of life during the Trip.	S\$20,000
Section 6	24-hours' Worldwide Emergency Medical Assistance: Provides 24 hours' Emergency Medical Assistance whilst the Insured Person is traveling overseas.	Included
Section 7	Accidental Death & Permanent Disablement: In the event of an accident causing death or loss of a limb, eyesight, speech or hearing (at any point during the Trip).	S\$35,000
Section 8	Trip Cancellation: For the cost of the flight if the Insured Person must cancel the trip for covered reasons, i.e. accidental death, Serious Injury or Serious Sickness or compulsory quarantine of the Insured Person, his or her Relative or Travel Companion.	Up to the total original flight cost
Section 9	Trip Interruption: For the cost for a return flight if the Insured Person must return home for covered reasons.	Up to total original flight cost
Section 10	Flight Delay: Flat payment for every 6-hour period of Jetstar flight delay.	S\$80 per 6-hour delay period, up to S\$1040
Section 11	Baggage & Personal Effects: For loss of or damage to baggage, clothing, personal effects or sporting equipment.	S\$1000
Section 12	Loss of Travel Documents: For the cost of replacing the Insured Person's passport, visa or Jetstar flight ticket.	S\$250 per Insured Person
Section 13	Personal Liability Abroad: Covers the Insured Person for liability to third parties or damage to their property caused by the Insured Person's negligence.	S\$500,000
Section 14	Cover for an Act of Terrorism: Sections 1 to 13 of this Policy are applicable if they occur as the result of an Act of Terrorism whilst the Insured Person is overseas.	Included

In consideration for the premium the Insured Person has paid and the Insured Person's declaration submitted to Chartis Singapore Insurance Pte. Ltd. ("The Company") and/or any statements made to The Company, The Company will provide the Insured Person(s) with the insurance set out in this Policy while the Policy is in force.

The insurance provided is subject to the terms, exclusions and conditions contained in this Policy, Policy Schedule and any Endorsements to this Policy.

The insurance will start on the effective date as specified in the Policy Schedule and will be in force until the Policy is terminated in accordance with Part IV – General Conditions of the Policy.

PART 1 – POLICY DEFINITIONS

- ACCIDENT or ACCIDENTAL** means a sudden, unforeseen and fortuitous event which results in the Insured Person suffering death, Disablement or bodily Injury.
- 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, with 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) will not be considered Acts of Terrorism. Act of Terrorism will also include any act, which is verified or recognised by the (relevant) government as an act of terrorism.

- HOSPITAL** means a place that holds a valid license (if required by law); operates primarily for the care and treatment of sick or injured persons; has a staff of one or more Physicians available at all times; provides 24-hour nursing services and has at least one registered nurse on duty at all times; has organised diagnostic and surgical facilities, either on premises or in facilities available to the Hospital on a pre-arranged basis; and is not, except incidentally, a clinic, nursing home, rest home, or convalescent home for the aged, or a facility operated as a drug and/or alcohol treatment centre.
- HOSPITAL CONFINEMENT** means being confined in a hospital as a registered in-patient because of medical necessity and on the recommendation of a Qualified Medical Practitioner. One day of Hospital Confinement will mean a continuous 24-hour period for which the Hospital makes a charge for room and board directly relating to treatment of the Insured Person's Injury or Sickness.

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5. **INJURY** shall mean bodily Injury which is sustained by the Insured Person during the period of Insurance and is caused by an Accident solely and independently of any other causes within 90 days from the date of such Accident.
6. **INSURED PERSON(S)** in respect of an Individual Plan means the person(s) named in the Policy Schedule as the Insured(s); set out at paragraph 9 of Part IV – General Conditions.
7. **JETSTAR** means the legally authorised representative of Jetstar Asia having jurisdiction at the place of any event or loss.
8. **JETSTAR AIR CARRIER** means any fixed-wing aircraft provided and operated by Jetstar Asia which is duly licensed for the regular transportation of fare-paying passengers and operating only between established commercial airports.
9. **LOSS OF LIMB** means total functional disablement or loss by complete and permanent physical severance of a hand at or above the wrist or of a foot at or above the ankle.
10. **LOSS OF HEARING** means permanent irrecoverable loss of hearing where
 - If a dB = Hearing loss at 500 Hertz
 - If b dB = Hearing loss at 1000 Hertz
 - If c dB = Hearing loss at 2000 Hertz
 - If d dB = Hearing loss at 4000 Hertz1/6 of (a+2b+2c+d) are above 80 dB
11. **LOSS OF SIGHT** means the entire and permanent irrecoverable loss of sight.
12. **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 center in the brain resulting in aphasia.
13. **MEDICAL EXPENSES** means expenses incurred overseas within 90 days of sustaining Injury or Sickness and paid by the Insured Person to a legally Qualified Medical Practitioner, Hospital and/or ambulance service for medical, surgical, X-ray, Hospital or nursing treatment including the cost of medical supplies and ambulance hire and including the cost of dental treatment where such treatment is necessarily incurred to restore sound and natural teeth and is caused by an Accident. All treatment including specialist treatment must be prescribed/referred by a Qualified Medical Practitioner in order for expenses to be reimbursed under this Policy and will not exceed the usual level of charges for similar treatment, medical services or supplies in the location where the expenses were incurred had this insurance not existed.
14. **PRE-EXISTING MEDICAL CONDITION** means any condition for which the Insured Person received medical treatment, diagnosis, consultation or prescribed drugs within a 12-month period preceding the effective date of the Policy; or for which medical advice or treatment was recommended by a Qualified Medical Practitioner within a 12-month period preceding the effective date of the Policy.
15. **PERMANENT** means lasting 12 calendar months from the date of the Accident and at the expiry of the 12 calendar months' period being beyond hope of improvement.
16. **PUBLIC PLACE** means any place to which the general public has access, for example (but not limited to) airports, shops, restaurants, hotel foyers, parks, beaches, golf course, driving range, public buildings, etc and like places.
17. **PUBLIC TRANSPORT** means any regularly scheduled mode of transportation provided and operated by a duly licensed carrier and meant for the local public interest as a means to move around and recognised by respective countries (eg: bus, ferry, hovercraft, hydrofoil, ship, train, tram or underground train). This would exclude all modes of transportation that are chartered or arranged as part of a tour; even if the services are regularly scheduled.
18. **QUALIFIED MEDICAL PRACTITIONER** means a registered and qualified medical practitioner licensed under any applicable laws and acting within the scope of his/her license and training. The attending Qualified Medical Practitioner will not be the Insured Person, the Insured Person's spouse, a person booked to accompany the Insured Person on the Trip, or a person who is related to the Insured Person.
19. **RELATIVE** refers to the Insured Person's spouse, child, parent, parent-in-law, grandparent, grandparent-in-law, great-grandparent, great-grandparent-in-law, grandchild, brother, sister, niece, nephew, aunt or uncle.
20. **SERIOUS INJURY OR SERIOUS SICKNESS** whenever applied to the Insured Person is one which requires treatment by a Qualified Medical Practitioner and which results in the Insured Person being certified by that Qualified Medical Practitioner as unfit to travel or continue with his/her original Trip. When applied to the immediate family member, it means Injury or Sickness certified as being dangerous to life by a Qualified Medical Practitioner and which results in the family member's discontinuation or cancellation of the Trip.
21. **SICKNESS** means any noticeable change in the Insured Person's physical health due to a medical condition contracted, commencing or manifesting whilst overseas during the period of the Trip in which the Insured Person seeks the care of a Qualified Medical Practitioner acting within the scope of his/her license to treat the Sickness for which the claim is made provided the Sickness is not a Pre-existing Medical Condition and the nature of the Sickness is not excluded from this Policy.
22. **TOTAL DISABLEMENT** means Injury of a permanent nature which solely and directly totally disables and prevents the Insured Person from attending to any business, occupation of any and every kind or if the Insured Person has no business or occupation, from attending to his usual duties.
23. **TRAVEL COMPANION** means a person who has travel bookings to accompany the Insured Person on the Trip.
24. **TRIP** means a journey undertaken by the Insured Person traveling on a Jetstar Air Carrier and is limited within the boundary of the specific country in which the Insured Person disembarks from a Jetstar Air Carrier.

PART II - COVERAGE OVERSEAS MEDICAL ASSIST

SECTION 1 – ACCIDENT & MEDICAL EXPENSES INCURRED OVERSEAS

The Company will reimburse the Insured Person up to the limit specified under Section 1 of the applicable Plan the Medical Expenses necessarily incurred whilst overseas for Injury or Sickness the Insured Person suffered solely and independently of any other causes.

This section also covers against Medical Expenses incurred for treatment or follow-up treatment in Singapore for Injury or Sickness which the Insured Person had sustained whilst overseas. The time limit for seeking such medical treatment is as follows:

- a) If prior medical treatment has not been sought overseas, the Insured Person must seek medical treatment in Singapore within one week of the date of return to Singapore. From the date of first treatment in Singapore, the Insured Person has up to a maximum of 21 days to continue medical treatment in Singapore or up to a maximum sum of 25% of the Benefit in Section 1, whichever occurs earlier.

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b) If medical treatment had already been sought overseas, the Insured Person has up to a maximum of 21 days of the date of return to Singapore to continue medical treatment in Singapore or up to a maximum sum of 25% of the Benefit in Section 1, whichever occurs earlier.

N.B. The total of the Medical Expenses incurred overseas and in Singapore will in no event exceed the maximum Benefit in Section 1.

If the Insured Person is entitled to a refund of all or part of the expenses from any person or any other source, The Company will only pay the amount of Medical Expenses over and above the refunded amount up to the applicable limits.

SECTION 2 - OVERSEAS HOSPITAL INCOME

The Company will pay up to the limit specified in respect of Section 2 of the applicable Plan hospital income for Hospital Confinement due to Injury or Sickness sustained whilst overseas. The Company will pay the Insured Person S\$25 for every day that the Insured Person is hospitalised whilst overseas and make such payment after the period of Hospital Confinement.

SECTION 3 - EMERGENCY MEDICAL EVACUATION

When as the result of Injury commencing while the Insured Person is overseas and if in the opinion of Travel Guard or an authorised representative of Travel Guard, it is judged medically appropriate to move the Insured Person to another location for medical treatment, or to return the Insured Person to Singapore, Travel Guard, or the authorised representative, will 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 will pay Travel Guard directly the covered expenses for such evacuation specified under Section 3, up to the limit of S\$50,000.

The means of evacuation arranged by Travel Guard, or an authorised representative of Travel Guard, 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 Travel Guard, or the authorised representative, and will be based solely upon medical necessity.

Covered expenses are expenses for services provided and/or arranged by Travel Guard for the transportation, medical services and medical supplies necessarily incurred as a result of an emergency medical evacuation of the Insured Person and is subject to the following exclusions:-

EXCLUSIONS

- 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 Travel Guard, or an authorised representative of Travel Guard, except that The Company reserves the right to waive this exclusion in the event the Insured Person or his Travel Companion cannot for reasons beyond their control notify Travel Guard during an emergency medical situation. In any event, The Company reserves the right to reimburse the Insured Person only for those expenses incurred for service which Travel Guard would have provided under the same circumstances, up to the limit of S\$50,000 specified under Section 3.

SECTION 4 – REPATRIATION EXPENSES

If, as a result of Injury sustained while the Insured Person is overseas, the Insured Person dies within 30 days from the date of such Injury, Travel Guard or an authorised representative of Travel Guard will make the necessary arrangements for the return of the Insured Person's mortal remains to Singapore. The Company will pay Travel Guard directly the covered expenses for such repatriation, up to the limit of S\$20,000 specified under Section 4.

The Company will also reimburse, up to the limit specified under Section 4, the Insured Person's estate expenses actually incurred, for services and supplies provided by the mortician or undertaker, including but not limited to the cost of the casket, the embalming and cremation if so elected.

EXCLUSIONS

- 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 incurred for the transportation of the Insured Person's remains not approved and arranged by Travel Guard, or by an authorised representative of Travel Guard.

SECTION 5 – DIRECT REPATRIATION

If, as a result of Injury or Sickness sustained while the Insured Person is overseas, the Insured Person dies within 30 days from the date of such Injury or commencement of Sickness, Travel Guard or an authorised representative of Travel Guard will make the necessary arrangements for the return of the Insured Person's mortal remains to Your Country of Origin or Home Country. The Company will pay Travel Guard directly the covered expenses for such repatriation, up to the limit of S\$20,000 specified under Section 5.

The Company will reimburse the Insured Person's estate expenses actually incurred, for services and supplies provided by the mortician or undertaker, including but not limited to the cost of the casket, the embalming and cremation if so elected.

EXCLUSIONS

- 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 incurred for the transportation of the Insured Person's remains not approved and arranged by Travel Guard, or by an authorised representative of Travel Guard.

SECTION 6 – 24 HOURS EMERGENCY MEDICAL ASSISTANCE

This Policy provides 24-hours Emergency Medical Assistance whilst the Insured Person is travelling overseas.

PERSONAL ACCIDENT ASSIST

SECTION 7 - ACCIDENTAL DEATH & PERMANENT DISABLEMENT

If the Insured Person is involved in an Accident and as a consequence, suffer Injury resulting in death or Permanent Disablement within 90 days of the date of the Accident, The Company will pay the compensation according to the limits of the plan as shown in the Schedule below:

Principal Sum Insured per Insured Person	(\$)
Insured Person (Between 2 years old and before attaining 76 years old)	S\$35,000
Insured Person Infants below 2 years old and traveling with an Insured adult	S\$7,000

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Schedule of Compensation

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

TRAVEL ASSIST

SECTION 8 – TRIP CANCELLATION

If the Trip is cancelled due to any of the following occurring within 30 days before the date of departure of the Trip:-

- death or Serious Injury or Serious Sickness or compulsory quarantine of the Insured Person, the Insured Person's Relative or Travel Companion;
- witness summons or jury service

The Company will reimburse the unused and non-refundable portion of the Jetstar Air Carrier Ticket fare, up to the limits specified under Section 8 of the applicable Plan, for the resulting loss of travel expenses:-

- the Insured Person paid in advance; and
- for which the Insured Person is legally liable; and
- which is not recoverable from any other source.

EXCLUSIONS

We will not pay for any loss:-

- caused directly or indirectly by government regulations or control; or
- caused by cancellation by Jetstar Asia; or
- that is covered by any other existing insurance scheme or government program; or
- should this insurance be purchased less than 7 days before the date of departure (with the exception of Death or Serious Injury resulting from Accidents only of the Insured Person, the Insured Person's spouse, child, parent, parent-in-law, grandparent, grandparent-in-law, great grandparent, great grandparent-in-law, grandchild, great grandchild, brother, sister, brother-in-law, sister-in-law or Travel Companion).

SECTION 9 - TRIP INTERRUPTION

This coverage is effective only if it is purchased before the Insured Person becomes aware of any circumstances which could lead to the disruption of the Insured Person's Trip.

If the Insured Person has to return directly to Singapore from overseas:-

- because the Insured Person suffers Serious Injury or Serious Sickness and receives medical advice to do so.
- due to the unexpected death or Injury or Sickness of the Insured Person's Relative or Travel Companion;
- due to natural disasters (such as typhoon or earthquake) which prevent the Insured Person from continuing with the Trip;
- due to unexpected strike, riot or civil commotion beyond the Insured Person's control, or
- due to quarantine upon medical advice.

The Company will pay, in respect of Section 9 of the applicable Plan, up to the total original flight cost (economy class) incurred as a result of the above events.

SECTION 10 - FLIGHT DELAY

In the event that the scheduled Jetstar Air Carrier in which the Insured Person had arranged to travel is delayed for at least 6 consecutive hours from the departure date as specified in the itinerary supplied to the Insured Person due to strike or industrial action, adverse weather condition, mechanical breakdown, derangement or structural defect of the Jetstar Air Carrier, this Section will pay a flat fee of S\$80 for every full six (6) consecutive hours of delay up to a maximum of S\$1040.

EXCLUSIONS

No benefits will be provided for any delay:

- Arising from the Insured Person's failure to check in according to the itinerary supplied to him, or if the Insured Person fails to obtain written confirmation from Jetstar or his handling agents of the number of hours delayed and the reason for such delay.
- Arising from strike or industrial action existing on the date the Trip is arranged.

SECTION 11 – BAGGAGE & PERSONAL EFFECTS LOSS

The Company will pay the Insured Person up to the limit specified in Section 11 of the applicable plan in consequence of damage due to a theft or an attempted theft, or loss or damage to the Insured Person's baggage and personal effects while overseas. The baggage and personal effects must travel with the Insured Person on board a Jetstar Air Carrier. This includes clothing and personal effects worn or carried on the Insured Person, in suitcases and like receptacles. All items must be owned by or in the custody of or loaned or entrusted to the Insured Person.

In the event any article of the Insured Person's personal baggage is proven to be beyond economical repair, a claim will be dealt with under this Policy as if the article had been lost.

The Company will not be liable for more than S\$300, in respect of any one article or pair or set of articles.

The Company may make payment or at its option reinstate or repair subject to due allowance of wear and tear and depreciation. Depreciation may not be applied to electronic items that are purchased less than 1 year from the date of accident if the Insured Person can produce supporting document (i.e. original receipts or original warranty cards) for claims.

The loss must be reported to the police or the relevant authorities at the place of the loss within 24 hours of the incident. Any claim must be accompanied by written documentation from such authorities.

A pair or set of items is treated as one item (e.g. a pair of shoes, a camera and its standard accompanying lens and accessories).

EXCLUSIONS

- The following classes of property are excluded from coverage: animals, motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances, snow skis, fruits, perishables and consumables, household effects, antiques, artifacts, paintings, objects of art, computers including handheld computers and personal digital assistants, manuscript, jewellery, gem stones, watches, contact or corneal lenses, securities, musical instruments, bridges for tooth or teeth, dentures.
- Loss or damage caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process or while actually being worked upon resulting there from.
- Loss of or damage to hired or leased equipment and loss of or damage to property resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authorities in hindering,

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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 of or damage to property insured under any other insurance policy, or reimbursed by any other carrier, hotel or any other party.
- 5) Loss of or damage to the Insured Person's baggage sent in advanced, mailed or shipped separately.
- 6) Loss of or damage to the Insured Person's baggage left unattended in any public Place
- 7) As a result of the Insured Person's failure to take due care and precautions for the safeguard and security of such property.
- 8) Loss of or damage of business goods or samples or equipment of any kind.
- 9) Loss or damage of data recorded on tapes, cards, discs or otherwise.
- 10) Loss of or damage of cash and bank notes, stored value cards, cash cards, Ez Link Cards, bonds, coupons, stamps, negotiable instruments, title deeds, manuscripts, securities of any kind, loss of or replacement of credit cards, National Registration Identity Cards (NRIC), driving licenses, travel documents.
- 11) Loss of damage or derangement or breakage of fragile or brittle articles.
- 12) Mysterious disappearance.

SECTION 12 – LOSS OF TRAVEL DOCUMENTS

The Company will pay the Insured Person, up to the limit specified in Section 12 of the applicable Plan for the cost of obtaining replacement passports, visas or Jetstar flight tickets due to loss arising out of robbery, burglary, theft or natural disasters (typhoon, earthquake etc) whilst overseas.

Any claim must be accompanied by written documentation from the police.

EXCLUSIONS

No benefits will be provided in respect of any loss not reported to the police within 24 hours of the loss and a written report obtained.

SECTION 13 - PERSONAL LIABILITY ABROAD

The Company will indemnify the Insured Person, up to the limit specified in Section 13 of the applicable Plan for legal liability to a third party whilst overseas arising during the Trip as a result of:

- a) Death or Injury to any third party.
- b) Accidental loss of or damage to property of any third party.

EXCLUSIONS

The Company will not pay for liability arising directly or indirectly from, in respect of, or due to:-

- 1) Employer's liability, contractual liability or liability to a member of the Insured Person's family.
- 2) Acts of animals or property belonging to, or in the care, custody or control of the Insured Person.
- 3) Any willful, malicious or unlawful act.
- 4) Pursuit of trade, business or profession.
- 5) Ownership or occupation of land or buildings (other than occupation only of any temporary residence).
- 6) Ownership, possession or use of vehicles, aircraft or water craft.
- 7) Legal costs resulting from any criminal proceedings.
- 8) The Insured Person's participation in any motor rallies.
- 9) Judgments which are not in the first instance delivered by or obtained from a Court of competent jurisdiction within Singapore.

- 10) Punitive, aggravated or exemplary damages.

SECTION 14 – COVER IN THE EVENT OF TERRORISM

The Company will pay the Insured Person the benefits in Sections 1 to 13 for losses arising directly or indirectly from an Act of Terrorism whilst overseas subject to the respective limits of the applicable Plan and the terms and exclusions thereof.

EXCLUSIONS

The Company will not pay for any losses directly or indirectly suffered, contributed or attributed to or caused by from or in any connection with any act of nuclear, chemical or biological events.

PART III – GENERAL EXCLUSIONS

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

- 1) Any Injury, Sickness or disease resulting directly or indirectly from or due to, or accelerated by:
 - a) The use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination; or
 - b) The dispersal or application of pathogenic or poisonous biological or chemical materials; or
 - c) The release of pathogenic or poisonous biological or chemical materials;
- 2) Your illegal or unlawful intentional act or confiscation, detention, destruction by customs or other authorities. Any breach of government regulation or any failure by You to take reasonable precautions to avoid a claim under the Policy following the warning of any intended strike, riot or civil commotion through or by general mass media;
- 3) Any prohibition or regulations by any government;
- 4) Your not taking all reasonable efforts to safeguard Your property or to avoid Injury or minimise any claim under the Policy;
- 5) Pregnancy or childbirth, and any Injury or Sickness associated with pregnancy or childbirth;
- 6) Riding or driving in any kind of race, participating in any professional sports or in any sport in which You would or could earn or receive remuneration, donation, sponsorship, award or certificate of any kind and air travel (other than as a fare-paying passenger in any properly licensed private and/or commercial aircraft or other mode of conveyance or transportation);
- 7) Suicide or attempted suicide or intentional self-inflicted injury, while sane or insane, intoxication, or use of non-prescription drugs or medications;
- 8) Any Pre-existing Medical Conditions;
- 9) Sexually transmitted diseases, AIDS, HIV infections and AIDS related infections;
- 10) Mental and nervous or sleep disorders, including but not limited to insanity.
- 11) Your engaging in naval, military, air force service or operations, or testing of any kind of conveyance, being employed as a manual worker, whilst engaged in offshore or in mining, aerial photography or handling of explosives or ammunition, firearms or flight duty (except as a passenger);
- 12) Mysterious disappearance;
- 13) When You are not fit to travel or are travelling against the advice of a Medical Practitioner;
- 14) When the purpose of the Trip is to obtain medical care or treatment of any kind; and
- 15) Travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria.

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

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

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PART IV – GENERAL CONDITIONS

- 1) **AUTOMATIC EXTENSION:** In the event of flight re-scheduling by Jetstar, this Full Trip Policy will automatically extend to cover the Insured Person whilst he is waiting for a return flight. This extension is for a maximum of 3 days.
- 2) **FITNESS FOR TRAVEL:** At the time of effecting this insurance the Insured Person must be medically fit to travel and not be aware of any circumstances which could lead to cancellation or disruption of the Trip, otherwise any claim is not payable.
- 3) **PURCHASE OF TRAVEL INSURANCE:** The Insured Person must purchase the flight insurance in conjunction with Jetstar before departing from Singapore.
- 4) **DUPLICATION OF COVER:** In the event that the Insured Person is covered under more than one travel insurance policy, underwritten by The Company for the same Trip, The Company will consider the Insured Person to be insured only under the policy which provides the highest benefit level.
- 5) **CURRENCY:** All amounts shown are in Singapore dollars.
- 6) **EFFECTIVE DATE OF COVER:** The coverage provided to the Insured Person starts only upon checking-in for departure of a Jetstar flight in the itinerary provide that the premium has been paid before travel and a copy of the JetCover Certificate has been issued. Coverage will include the time the Insured Person is inside any airport premises for the purpose of commencement or continuation of the same scheduled flight.
- 7) **EXPIRY DATE OF COVER:** Coverage ends upon the Insured Person's safe disembarkation at the end of the scheduled return flight, provided this falls within 30 days of the first departure date.

In all event, the Policy terminates on the 31st calendar day of the date of departure even if the return flight has not begun, and all benefits under JetCover policy will terminate absolutely, effective from the 31st day of the first departure date stated in the itinerary.

- 8) **OTHER LIMITATIONS:**
 - i) Land cover between destination and departure is limited to that within the country of arrival only. If the Insured Person travels beyond the boundary of the country, cover will exclude the geographical limits beyond the boundary of that country.
 - ii) If the Insured Person departs on any Public Transport to travel outside the country of arrival, insurance cover will suspend upon the Insured Person's check-in for that out-bound trip, however, cover will resume upon the Insured Person's check-out at Immigration upon returning to the original country of arrival, subject to the period covered, i.e. provided the period is still within 30 days of the first departure date of the flight itinerary.
 - iii) Travel Assist Benefits covers all Public Transport undertaken during the period of land cover in the course of the scheduled trip. This is limited to Jetstar flights or, as may be arranged by Jetstar pursuant to flight reschedule, within the country of arrival.
- 9) **DETERMINATION OF AGE:** In any claim, the Insured Person's age will be determined as at the date of Injury or Sickness with reference to the birth date.
- 10) **INFANT:** Coverage is provided for an accompanying infant traveling with an adult who is named in the Policy Schedule and has purchased a Jetstar ticket. Free coverage is extended to the accompanying infant and coverage is limited only to Sections 1, 3, 4, 5, 7 and 12 of this Policy.

- 11) **COMPLIANCE WITH POLICY PROVISIONS:** Failure to comply with any of the provisions contained in this Policy will invalidate all claims herein.
- 12) **TIME OF NOTICE OF CLAIM:** As soon as practicable and in any case within 30 days after the occurrence of any event which may give rise to a claim, written notice shall be given to The Company. Notice given by or on behalf of the Policyholder to The Company with information sufficient to identify the Insured Person will be deemed to be notice to The Company.
- 13) **NOTIFY AUTHORITIES:** If the property insured under Section 11 of this Policy shall be lost or damaged, the Insured Person will take all reasonable measures to protect, save, and recover it, and will also promptly notify the airport police and Jetstar.
- 14) **SUBROGATION:** In the event of any payment under all Sections of this Policy, The Company will be subrogated to all the Insured Person's rights of recovery against any person or organisation and the Insured Person will execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The Insured Person will take no action after the loss to prejudice such rights.
- 15) **FORMS FOR PROOF OF LOSS:** The Company, upon receipt of a notice of claim, will furnish the Insured Person such claim forms which are usually furnished by The Company for filing proofs of loss. The Insured Person must return such claim forms with full particulars within 15 days of the receipt of such claim forms. The Insured Person will also at the same time when returning the completed claim form within the said 15 days submit to The Company written proof covering the occurrence, the circumstances and the extent of the loss for which the claim is made. The Insured Person will also at any time at The Company's request submit whatever documents as it may require in support of the claim as soon as possible and in any event within 60 days after receipt of notice of such requirement.
- 16) **MEDICAL EXAMINATION AND TREATMENT:** The Insured Person will at his expense furnish The Company all such certificates, information and evidence as The Company may require. The Insured Person will whenever reasonably required to do so, arrange to submit to medical examination by Qualified Medical Practitioners appointed by The Company. In the event of the Insured Person's death, where it is not forbidden by law, The Company will be entitled to have a post-mortem examination at its own expense, and notice will, where practicable, be given to The Company before interment or cremation, stating the name and place of any inquest appointed. In the event of any conflict of opinion between The Company's doctors and the Insured Person's Qualified Medical Practitioner, the opinion of The Company's doctors will prevail and be binding on the Insured Person or his estate.
- 17) **ARBITRATION:**
 - a) Any dispute, difference or question which may arise at any time hereafter between The Company and the Insured Person or his legal personal representatives in relation to the true construction of the Policy or the rights or liabilities of the Parties will be referred to arbitration in Singapore and Singapore law will apply thereto.
 - b) The arbitration will be heard by a single arbitrator to be agreed by the Parties within 14 days of the commencement of the arbitration. In default of agreement, the arbitrator will be appointed in accordance with and subject to the provisions of Arbitration Act (Cap.10) or any statutory modification or re-enactment thereof for the time being in force. Arbitration proceedings will be conducted in accordance with the Rules of the Singapore International Arbitration Centre.

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- 18) **TO WHOM INDEMNITIES PAYABLE:** Indemnity for loss of the Insured Person's life is payable to the Insured Person's estate. All other indemnities of this Policy are payable to the Insured Person, except under Sections 3, 4 and 5. Under Sections 3, 4 and 5 the benefits will be paid directly to the provider of service as indicated in each section.
- 19) **RULE OF REFUND:** The Company will not allow any refund of premium once the Policy is issued.
- 20) **CANCELLATION:** The Company may cancel this Policy at any time by written notice delivered to the Insured Person or mailed to his last address shown by The Company's records stating when thereafter such cancellation will 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 will be without prejudice to any claim originating prior thereto.
- 21) **RIGHT OF RECOVERY:** In the event authorisation of payment and/or payment is made by The Company for which it is not liable in respect of the Policy, The Company reserves the right to recover against the Insured Person for the full sum paid.
- 22) **ENTIRE CONTRACT:** The Policy, Schedule, Endorsements, Application Form, Declaration and attached papers together with other statement in writing will be read together as one contract. Any word or expression to which a specific meaning has been ascribed in any part of the Schedule attached will bear specific meaning wherever it may appear. In the event of a conflict, the terms, conditions or provisions of the Schedule attached will prevail. No statement made by the applicant for insurance not included herein will void the insurance cover or be used in any legal proceedings herein. No Agent has the authority to change or waive any provisions of the insurance. No change of provisions will be valid unless approved by The Company's executive officer and such approval is endorsed hereon.
- 23) **REINSTATEMENT OF POLICY:** If default is made in the payment of the agreed premium for this Policy, the subsequent acceptance of a premium by The Company will reinstate this Policy, but only as to cover resulting from Injury or Illness thereafter sustained.
- 24) **INTEREST:** No indemnity from The Company will carry any interest.
- 25) **GOVERNING LAW:** This Policy will be governed by and interpreted in accordance with Singapore law. The Singapore courts will have non-exclusive jurisdiction.
- 26) **CONTRACTS (RIGHTS OF THIRD PARTIES):** A person who is not a party to this Policy contract shall have no right under Contracts (Rights of Third Parties) Act to enforce any of its terms.
- 27) **PAYMENT BEFORE COVER WARRANTY:** The Payment Before Cover Warranty will apply to this Policy. By virtue of this warranty, this Policy shall not be in force unless premium is paid to The Company or the intermediary through whom this Policy was effected on or before the date of inception of the Policy.
- a) Notwithstanding anything herein contained but subject to clause b) hereof, 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 inception date ("the inception date") of the coverage under the Policy, Renewal Certificate, Cover Note or Endorsement.
- b) 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 inception date referred to above, then the Policy, Renewal Certificate, Cover Note and Endorsement will be deemed to be cancelled immediately and no benefits whatsoever will be payable by The Company. Any payment received thereafter will be of no effect whatsoever on the cancellation of the Policy, Renewal Certificate, Cover Note and Endorsement.
- The Round Trip Plan is only available for Multiple-segment or Two way-trip tickets only.
 - For Adult Insured Person(s) aged 2 to 75 years (inclusive)
 - Infants traveling with an Insured Adult receive cover free of charge (S\$0.00 Premium) with 20% of Accidental Death & Permanent Disablement and 100% of the remaining applicable benefits: Accident & Medical Expenses Incurred Overseas, Emergency Medical Evacuation, Repatriation Expenses and Loss of Travel Documents.
 - Maximum duration of coverage is 31 days (system enforced).
- 28) **DATA USE:** Any information collected or held by Us whether contained in Your application or otherwise obtained may be used and disclosed to Our associated individuals/companies or any independent third parties (within or outside Singapore) for any matters relating to Your application, any policy issued and to provide advice or information concerning products and services which We believe may be of interest to You and to communicate with You for any purpose.
- 29) **INSURANCE ACT (CHAPTER 142):** The Policy is issued in Singapore and subject to Insurance Act (Chapter 142) where You are ordinarily resident in Singapore at the date of Your application in respect of this Policy, unless otherwise stated. You are treated as ordinarily resident in Singapore if
- (i) You are a citizen of Singapore, unless You have resided outside Singapore continuously for 5 or more years preceding the application date of the policy and are not currently residing in Singapore;
 - (ii) You are a permanent resident, unless You have resided in Singapore for less than a total of 183 days in the 12 months preceding the application date of the policy;
 - (iii) You have a work pass or permit required under the Employment of Foreign Manpower Act(Cap. 91A), unless You have resided in Singapore for less than a total of 183 days in the 12 months preceding the application date of the policy; or
 - (iv) You have a pass or permit required under the Immigration Act (Cap. 133) that has duration longer than 90 days and You have resided in Singapore continuously for at least 90 days in the 12 months preceding the application date of the policy.

01 Jan 2011