

BENEFIT SCHEDULE		SUM INSURED
Section 1	Flight Accident (AD & PD) Cover for an accident causing death or loss of a limb, eyesight, speech or hearing	S\$45,000
Section 2	Trip Cancellation: reimbursement for the cost of the flight if You must cancel Your trip for covered reasons, i.e. death or Serious Injury, Serious Sickness or compulsory quarantine of You, Your Relative or Travel Companion	Up to total original flight cost
Section 3	Baggage & Personal Effects: Covers loss or damage to baggage, clothing, personal effects and includes sporting equipment	S\$1000
Section 4	Flight Delay: Flat payment for every 6-hour period of Jetstar flight delay.	S\$80 per 6-hour delay period, up to S\$1040

In consideration for the premium the Insured Person has paid and the 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 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

- 1) **ACCIDENT or ACCIDENTAL** means a sudden, unforeseen and fortuitous event which results in the Insured Person suffering death, Disablement or bodily Injury.
- 2) **INJURY** means 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.
- 3) **INSURED PERSON** in respect of an Individual Plan means the person named in the Policy Schedule as the Insured(s); set out at paragraph 8 of Part IV – General Conditions.
- 4) **JETSTAR** means the legally authorised representative of Jetstar Asia having jurisdiction at the place of any event or loss.
- 5) **JETSTAR AIR CARRIER** means any fixed-wing aircraft provided and operated by Jetstar which is duly licensed for the regular transportation of fare-paying passengers and operating only between established commercial airports.
- 6) **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.
- 7) **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 Hertz
 - 1/6 of (a+2b+2c+d) are above 80 dB
- 8) **LOSS OF SIGHT** means the entire and permanent irrecoverable loss of sight.
- 9) **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.
- 10) **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.

- 11) **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.
- 12) **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.
- 13) **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 shall not be the Insured Person, the Insured Person's Travel Companion or Relative.
- 14) **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.
- 15) **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 the 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 discontinuation or cancellation of the Trip.
- 16) **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.
- 17) **TRAVEL COMPANION** means a person who has travel bookings to accompany the Insured Person on the Trip.
- 18) **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 where the Insured Person disembarks from a Jetstar Air Carrier.

PART II – COVERAGE

SECTION 1 – FLIGHT ACCIDENT (AD & PD)

If the Insured Person is involved in an Accident and as a consequence, suffers 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)	\$45,000
Insured Person: Infants below 2 year old and traveling with an Insured adult	\$4,500

JetCover Travel Insurance One Way Plan



Schedule of Compensation

1.	Death	100%	Percentage of Principal Sum Insured above in accordance with choice of Plan
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%	
6.	Permanent Total Loss of Speech and Hearing	100%	
7.	Permanent Total Loss of Hearing in a) both Ears b) one Ear	75% 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%	

SECTION 2 – TRIP CANCELLATION COVERAGE

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 2 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

The Company will not pay for any loss:-

- caused directly or indirectly by government regulations or control; or
- caused by cancellation by Jetstar; 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 or Serious Sickness 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 3 – BAGGAGE & PERSONAL EFFECTS LOSS

The Company will pay You up to the limit specified under Section 3 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 which is 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 the accident if the 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, jewelry, 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, 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.
- Loss of or damage to property insured under any other insurance policy, or reimbursed by any other carrier, hotel or any other party.
- Loss of or damage to the Insured Person's baggage sent in advanced, mailed or shipped separately.
- Loss of or damage to the Insured Person's baggage left unattended in any public place.
- As a result of the Insured Person's failure to take due care and precautions for the safeguard and security of such property.
- Loss of or damage of business goods or samples or equipment of any kind.
- Loss of or damage of data recorded on tapes, cards, discs or otherwise.
- 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.
- Loss of damage or derangement or breakage of fragile or brittle articles.
- Mysterious disappearance.

SECTION 4 - FLIGHT DELAY

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

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.

PART IV – GENERAL CONDITIONS

- 1) **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.
- 2) **PURCHASE OF TRAVEL INSURANCE:** The Insured Person must purchase the flight insurance in conjunction with Jetstar before departing from Singapore.
- 3) **DUPLICATION OF COVER:** In the event that the Insured Person is covered by 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.

- 4) **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 provided 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.
- 5) **EXPIRY DATE OF COVER:** Coverage ends upon the Insured Person's safe disembarkation at the end of the Insured Person's scheduled flight.
- 6) **CURRENCY:** All amounts shown are in Singapore dollars.
- 7) **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.
- 8) **INFANT:** Coverage is provided for an accompanying infant traveling with an adult who is named in the Policy Schedule and has purchased a Jetstar Air Carrier ticket. Free coverage is extended to the accompanying infant and coverage is limited only to Section 1.
- 9) **COMPLIANCE WITH POLICY PROVISIONS:** The Insured Person's failure to comply with any of the provisions contained in this Policy shall invalidate all claims herein.
- 10) **TIME OF NOTICE OF CLAIM:** As soon as practicable and in any case within 30 days of the occurrence of any event which may give rise to a claim, the Insured Person will give The Company written notice. 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.
- 11) **NOTIFY AUTHORITIES:** If the property insured under Section 3 of this Policy shall be lost or damaged, the Insured Person will take all reasonable measures to protect, save, and recover it, and shall also promptly notify the airport police and Jetstar.
- 12) **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.
- 13) **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 proof of loss. The Insured Person must return such claim forms with full particulars within 15 days of the date of such receipt. 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 the latter 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.
- 14) **MEDICAL EXAMINATION AND TREATMENT:** The Insured Person will at his expense furnish The Company all such certificates, information and evidence as the latter 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

JetCover Travel Insurance

One Way Plan



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.

15) **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 herein 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.

16) **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.

17) **RULE OF REFUND:** The Company will not allow any refund of premium once the Policy is issued.

18) **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 shall be effective. In the event of such cancellation, The Company will return promptly the pro rata unearned portion of any premium actually paid by the Insured Person. Such cancellation will be without prejudice to any claim originating prior thereto.

19) **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.

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

21) **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.

22) **INTEREST:** No indemnity from The Company will carry any interest.

23) **GOVERNING LAW:** This Policy will be governed by and interpreted in accordance with Singapore law. The Singapore courts will have non-exclusive jurisdiction.

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

25) **PAYMENT BEFORE COVER WARRANTY:** The Payment Before Cover Warranty will apply to all personal lines policies. By virtue of this warranty, a personal lines policy will not be in force unless premium is paid to The Company or an 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.

26) **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.

27) **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.

- For Adult Insured person(s) aged 2 to 75 years (inclusive)
- Infants traveling with an Insured Adult receive cover free of charge (\$0.00 Premium) with 10% Accidental Death & Permanent Disablement (Flight Only).
- Policy expires upon the Insured Person's disembarkation from a Jetstar Air Carrier.
- Once the insurance is activated, it is non-changeable, non-cancellable and non-refundable.

01 Jan 2011