

# Overseas StudentCare

## Policy Wordings

Please read this insurance Policy carefully to ensure that you understand the terms and conditions and that this Policy meets your requirements. If there are any changes that may affect the insurance cover provided, please notify us immediately.

# Contents

	3	Introduction
	3	Eligibility
	3	Definitions
		<b>Accident &amp; Health</b>
<b>Section 1</b>	7	Personal Accident
<b>Section 2</b>	8	Criminal Assault
<b>Section 3</b>	8	Medical Expenses (following Accident)
		<b>Travel</b>
<b>Section 4</b>	9	Travel Delay
<b>Section 5</b>	10	Baggage Delay
<b>Section 6</b>	10	Loss of Travel Documents
<b>Section 7</b>	10	Loss or Damage to Personal Baggage
<b>Section 8</b>	11	Hospital Visit
<b>Section 9</b>	11	Compassionate Visit
		<b>Emergency Assistance</b>
<b>Section 10</b>	13	Emergency Medical Evacuation
<b>Section 11</b>	13	24-hour Medical & Travel Assistance
<b>Section 12</b>	14	Liberty China Card
<b>Section 13</b>	14	Worldwide Security Alerts
<b>Section 14</b>	14	Bail Bond Facility
<b>Section 15</b>	15	Repatriation of Mortal Remains
		<b>Property</b>
<b>Section 16</b>	15	Overseas Home Guard
		<b>Liability</b>
<b>Section 17</b>	16	Personal Liability
<b>Section 18</b>	17	Rental Vehicle Excess Cover
		<b>Student Assistance</b>
<b>Section 19</b>	17	Study Interruption
<b>Section 20</b>	18	Study Loan Repayment
<b>Section 21</b>	18	Sponsor Protection
		<b>Optional Benefits</b>
<b>Section 22</b>	18	Medical Expenses (following Accident or Illness)
	20	Extensions
	21	General Exclusions
	23	General Conditions

## Introduction

Overseas StudentCare is a Policy tailored to provide comprehensive cover for international students.

This Policy sets out the terms and conditions of a contract of insurance between Liberty Insurance Pte Ltd and You.

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

The base currency for this insurance is Singapore Dollars (S\$).

The Proposal made by You shall be the basis of the Contract. This Policy, the Policy Schedule, any Endorsements and Memoranda shall be read as one contract and any words or expressions to which a specific meaning has been attached in any of them shall have the same meaning wherever they appear.

To ensure maximum protection and benefits from the Policy, please read the Policy carefully and return it to Us immediately if it is not in accordance with Your requirements.

## Eligibility

You must be:

1. between 15 to 45 years of Age
2. a Singapore citizen, Singapore permanent resident or foreigner holding a valid Singapore student pass; and
3. registered as a full-time student with an Overseas Educational Institution or participating in a student exchange program or industrial attachment Overseas as arranged by Your Educational Institution in Singapore

## Definitions

The following definitions apply to the Policy.

When interpreting these Policy terms and conditions, references to the singular include the plural and vice versa and to the masculine include the feminine and vice versa.

1. **Accident/Accidental**  
Any event or occurrence which is unintended, sudden, fortuitous and unforeseen and occurs during the Period of Insurance.
2. **Actual and Reasonable**  
Losses actually incurred which are necessary and what were paid, or what would have been paid, under normal circumstances, as determined reasonably by Us.
3. **Age**  
Age at last birthday.
4. **Benefit Limit**  
The total amount payable under the Policy for each cover selected. This is the annual

maximum amount per Insured inclusive of any applicable sub-limits that We will pay within the Period of Insurance as shown on the Policy Schedule. The same Benefit Limit will apply to Policy with Period of Insurance less than 12 months.

**5. Benefit Percentage**

The stated percentage of eligible benefits which We will reimburse You as stated in the Table of Benefits.

**6. Child/Children**

Your legally dependent child (including stepchild and legally adopted child) who is:

- a) traveling with You and/or Your legal spouse; and
- b) wholly dependent on You for financial support and not gainfully employed in any way; and
- c) unmarried; and
- d) between the Age of 6 months and 17 years

**7. Chinese Physician/Physiotherapist/Chiropractor**

A person who is:

- a) engaging in the practice of traditional chinese medicine and/or acupuncture (including a herbalist or bonesetter), physiotherapy and/or chiropractic; and
- b) duly licensed or registered to do so (where necessary) according to the laws and regulations applicable in the geographical area of his/her practice; and
- c) not You, Your Immediate Family Members, Your business partner, Your employer, Your employee or Your agent

**8. Criminal Assault**

An apparent or immediate threat or attempt to inflict/ cause physical harm or bodily Injury or unprovoked physical attack or the use of criminal force unto You which results in bodily Injury. All such acts must be deemed

as criminal or unlawful and punishable by law within the jurisdiction in which it occurs.

**9. Depreciation/Depreciated**

The accounting process We use to work out the reduction in the value of Your property because of its age and condition.

**10. Educational Institution**

An institution dedicated to education which includes a school, polytechnic, vocational institute, university, college or any other such institute of higher learning duly licensed by authorities to provide educational services by qualified or trained teachers and where You are registered as a full-time student.

**11. Expedition**

Any journey organized for a particular purpose including but not limited to trips to generally remote, inhospitable and/or inaccessible interiors of a country or areas previously unexplored or unchartered or trips undertaken for scientific, research or political purpose.

**12. Extreme Sports/Activities**

Refers to action and/or adventure sports/activities which in Our sole opinion presents a high degree of inherent risk or danger and involves the use of one or more of the following elements - speed, height, high level of expertise, high level of physical exertion or highly specialized gear or stunts.

**13. Fire**

Fire but excluding loss or damage by:

- a) its own fermentation, natural heating or spontaneous combustion or by its undergoing any heating or drying process
- b) subterranean fire
- c) burning of property by order of any public authority

**14. Home Country**

Your country of citizenship. In the event of dual nationality, You shall select one nationality.

**15. Hospital**

Hospital means a facility duly registered with government authorities which:

- a) holds a valid license
- b) operates primarily for the care and Treatment of sick or injured persons as in-patients
- c) has a staff of one or more physicians available at all times
- d) provides 24-hour nursing service and has at least one registered professional nurse on duty or call
- e) has organized diagnostic and surgical facilities, either on the premises or in facilities available to the Hospital on a pre-arranged basis; and
- f) is not, except incidentally, a clinic, nursing home, rest home, or convalescent home for the aged or similar institution

**16. Illness**

A physical condition marked by a pathological deviation from the normal healthy state.

**17. Immediate Family Member**

Your spouse, child/children, parents, brother(s), sister(s), grandparents and parent(s)-in-law.

**18. Injury**

Bodily injury resulting from an Accident solely and independently of any other causes and which does not result from an Illness.

**19. Insured/You/Your**

The Policyholder and/or the Policyholder's legal spouse and Child/Children named in the Policy.

**20. Laptop Computer**

The complete laptop computer or notebook including accessories or attachments that comes as standard equipment with the laptop.

**21. Liberty/We/Our/Us/Company**

Liberty Insurance Pte Ltd.

**22. Medical Practitioner**

A person who is:

- a) qualified by degree in Western medicine; and
- b) legally registered and licensed; and
- c) duly qualified to practice medicine and surgery authorized in the geographical area of his or her practice; and
- d) not You, Your Immediate Family Members, Your business partner, Your employer, Your employee or Your agent

**23. Natural Disaster**

Earthquake, volcanic eruption, flood, typhoon, windstorm, fog, hurricane and the like.

**24. Overseas**

Any place or country other than Singapore

**25. Overseas Residence**

Your permanent place of residence whilst studying abroad during the Period of Insurance and which You are staying for a period exceeding 60 consecutive days.

**26. Period of Insurance**

The period of cover stated in the Policy Schedule during which You are insured under this Policy.

Your cover ceases:

- a) on the date You cease to hold a student visa; or
- b) when You return to Singapore upon completion of Your Overseas study; or

- c) on the expiry of the Period of Insurance stated in the Policy Schedule whichever occurs first.

#### **27. Pre-Existing Condition**

Any Injury, Illness or condition which existed or have developed symptoms or which there exist manifestations within 12 months period to the Policy Commencement Date:

- a) for which You received medical advice or treatment recommended by a Medical Practitioner; or
- b) for which You received medical Treatment, diagnosis, consultation or prescribed drugs by a Medical Practitioner; or
- c) for which You were aware or should reasonably have been aware

If Your Policy is for a 12 month period, the Pre-Existing Condition will apply to any Injury or Illness for which You have made a claim under this Policy, when Your Policy is renewed.

If Your Policy period is more than 12 months, the Pre-Existing Condition applicable to each 12 month period will include any Injury or Illness for which a claim has been made under the Policy in the previous 12 month.

#### **28. Policy/Policies**

This refers to the Policy wordings, the Policy Schedule, any endorsements and memoranda.

#### **29. Policyholder**

The person(s) named as Insured Person/s in the Policy Schedule.

#### **30. Policy Commencement Date**

The commencement date in the Period of Insurance stated in the Policy Schedule or when You begin Your trip Overseas, whichever is the later.

Cover will start when You leave Your usual place of residence to proceed directly to the place of embarkation in Singapore to travel to Your destination Overseas excluding Your Home Country.

#### **31. Policy Schedule**

The typed sheet attaching to this Policy which forms part of and should be read in conjunction with the Policy.

#### **32. Premises**

Premises of Your residence not including any garden, verandah, yard, out-building or other building not connected with or communicating with the main building.

#### **33. Repairs**

The cost of repairing those items which can be Economically Repaired.

#### **34. Study Loan**

Money that You borrow from a registered financial institution to finance Your education or related expenses at the Educational Institution.

#### **35. Treatment**

Reasonable and customary examinations, consultations, hospitalization, surgery, x-rays, medication, diagnostic tests, nursing and other care and procedures provided by a Medical Practitioner, Chinese Physician, Physiotherapist or Chiropractor to relieve or cure a disease, Illness or Accidental Injury during the Period of Insurance.

#### **36. Terminal Illness**

Any medical condition suffered by You which in the opinion of a Medical Practitioner is highly likely to lead to Your death within 12 months from the first diagnosis.

#### **37. Theft**

Loss or damage caused by the unlawful taking of Your possession(s) despite

appropriate measures taken by You to prevent such a loss.

## Accident & Health

### Personal Accident | 1

If during the Period of Insurance You suffer an Injury caused solely and directly by Accidental, violent, visible and external means (not caused by an Illness or disease) resulting in permanent disablement or death within 180 days from the date of the Accident, We will pay You/Your estate up to the Benefit Limit stated in the Policy Schedule in accordance with the Table of Benefits below.

If You are exposed to an element resulting in an Accident and Your body has not been found within one year after the date of the disappearance, sinking or wrecking of the aircraft or other conveyance on which You were travelling and it is reasonable to believe that You have died as a result of Injury caused by an Accident, the death benefit shall become payable subject to a signed undertaking that if this belief is subsequently found to be wrong, such benefit shall be refunded to Us.

The Benefit Percentage payable will depend on the Injury You have sustained. If more than one loss is sustained as a result of an Accident, the amount payable shall be the largest amount of a sustained loss subject to the Benefit Limit stated in the Policy Schedule.

**Table of Benefits**

Item	Contingency	Benefit Percentage
1	Death	100%
2	Total Permanent Disablement	100%

Item	Contingency	Benefit Percentage
3	Permanent Disablement resulting in:	
	Total body paralysis	100%
	Loss of one or more limbs	100%
	Loss of sight of one or both eyes	100%
	Loss of speech and hearing	100%
	Loss of hearing in both ears	75%
	Loss of hearing in one ear	15%
	Loss of speech	50%

#### **Total Permanent Disablement**

Injury which having lasted for a continuous period of 24 calendar months from the date of the Accident, entirely prevents You from engaging in gainful employment of any and every kind and from which there is no hope of improvement.

#### **Permanent Disablement**

Injury which falls under item 3 of the contingency listed in the Table of Benefits above or otherwise results in Loss (as defined below) or having lasted for a continuous period of 24 calendar months from the date of the Accident and is at the expiry of that period, beyond hope of improvement.

#### **Loss**

The complete severance or permanent functional disablement of any members.

1. Loss of one or more limbs means physical, complete severance through and above the wrist or ankle joints or the total and permanent functional disablement of an entire hand, arm, leg or foot.
2. Loss of sight means total and irrecoverable Loss of sight in one or both eyes rendering You absolutely blind in that eye(s) beyond remedy by surgical or other Treatment.

3. Loss of speech means disability in articulating any three of the four sounds which contribute to 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.
4. Loss of hearing means permanent, irrecoverable Loss of hearing where if:
  - a) dB = hearing loss at 500Hz
  - b) dB = hearing loss at 1000Hz
  - c) dB = hearing loss at 2000Hz
  - d) dB = hearing loss at 4000Hz
$$1/6 (a+2b+2c+d) \text{ is above } 80\text{dB}$$

Where the Injury is not specified above, We will adopt a percentage of disablement which in Our opinion is not inconsistent with the above contingencies.

#### **Passive War Extension**

Section 1 - Personal Accident of this Policy is extended to cover You in respect of death or bodily Injury which may be sustained through war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not) civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, but only provided that no state of war exists in the respective country when You travel thereto and that such country is not the place of Your residence and also only provided that You shall prove that at the time of suffering the loss You were in no way directly, indirectly, proximately or remotely, actively or otherwise participating or engaging in any of such activities, save for any actions or steps as were reasonably necessary for Your protection or the protection of Your property, nor were You in the course of controlling, preventing, suppressing or in any other way dealing or attempting to deal therewith.

Provided always that there is no cover in respect of passive war risks after the expiry of 30 days

following the outbreak of war or the manifestation of any other peril excluded under the war exclusion clause herein during Your visit of such country.

Where You are insured under more than one Policy with the Company covering Passive War Extension, Our maximum liability for any and all claims arising directly or indirectly from Passive War Extension will be limited to one Policy only (with the highest limit on Passive War Extension where applicable).

## Criminal Assault | 2

If You suffer Accidental death or Permanent Disablement (definition under Section 1 – Personal Accident) as a result of Criminal Assault inflicted by persons other than a relative/s or an individual residing with You on a permanent basis at Your Overseas Residence, We will pay You the loss or Injury sustained as stated in the Table of Benefits of Section 1 (Personal Accident) subject to the Benefit Limit stated in the Policy Schedule.

#### **Exclusion to Section 2**

Any loss, fatal or non-fatal caused by or resulting from or involving the use of a moving vehicle as prohibited under the laws of the applicable country or state motor vehicle laws.

## Medical Expenses (following Accident) | 3

During the Period of Insurance if You suffer Accidental Injury or Criminal Assault whilst Overseas, We will reimburse You the medical expenses necessarily incurred as a result. All Treatment including specialist Treatment must



be prescribed or referred by a Medical Practitioner in order for medical expenses to be reimbursed under this Policy.

The following expenses will be covered up to the Benefit Limit stated in the Policy Schedule:

1. Medical, surgical, x-ray, Hospital or nursing Treatment; and
2. Ambulance costs; and
3. Dental fees necessarily incurred as a result of Accidental Injury to sound natural teeth

The maximum amount payable for Treatment by a Chinese Physician, Physiotherapist or Chiropractor is S\$500 per Insured per Accident.

We will also reimburse medical expenses necessarily incurred for Accidental Injury sustained whilst Overseas when You return to Singapore for:

1. follow-up Treatment within 31 days from the date of Your return; or
2. Treatment within 3 days from the date of Your return where initial Treatment for the Injury was not sought Overseas up to a maximum of 31 days from the date of first Treatment in Singapore.

We will not pay for any Treatment in Your Home Country other than Singapore.

For medical expenses incurred Overseas, We will pay up to the Benefit Limit as stated in the Policy Schedule or up to 90 days from the date of the Accident, whichever occurs first.

In no event will the total medical expenses incurred Overseas and in Singapore exceed the Benefit Limit stated in the Policy Schedule.

### Exclusions to Section 3

We will not pay any expenses attributable to or resulting from:

1. dental crowns, implants, bridges and cosmetic dental Treatments
2. any medical or Hospital benefit fund; or

3. any of the excluded matters listed under General Exclusions

## Travel

### Travel Delay

4

If Your scheduled departure via air, water or land conveyance (excluding taxis, limousines and private cars) is delayed in Singapore or Overseas for more than 6 consecutive hours due to Natural Disaster, mechanical breakdown or derangement or structural defect of conveyance or strike or other job action by the employees of the transport provider; We will pay You a cash benefit for each full 6 consecutive hour delay up to the Benefit Limit specified in the Policy Schedule.

We will pay maximum limit of S\$50.00 for travel delay in Singapore if delay is in excess of 6 full consecutive hours.

### Conditions to Section 4

You can only claim under this section if:

1. You give Us written proof of the delay from the transport provider stating the date, time and the reasons for such delay; and
2. Your claim is not excluded under Exclusions to Section 4

### Exclusions to Section 4

We will not pay if the cause of delay is:

1. Your failure to check in on time according to Your itinerary
2. the negligence or fault of the travel agent; or
3. arising from publicly known information at the time You booked Your trip or purchased this insurance, whichever is the latter

## Baggage Delay

5

During the Period of Insurance if Your checked-in baggage accompanying You has been delayed, misdirected or temporarily misplaced by the transport provider at Your scheduled destination for more than 6 full consecutive hours, We will pay You a cash benefit for each full 6 consecutive hour delay up to the Benefit Limit specified in the Policy Schedule.

We will pay maximum limit of S\$50.00 for baggage delay in Singapore if delay is in excess of 6 full consecutive hours.

### Conditions to Section 5

1. You must provide written proof of the delay from the transport provider stating the date and time of loss and the date and time the baggage was delivered to You; and
2. You cannot claim under both Sections 5 and 7 in respect of the same event

## Loss of Travel Documents

6

If during the Period of Insurance Your travel documents are stolen or damaged due to Theft, violence or Natural Disaster whilst Overseas, We will reimburse You for the Actual and Reasonable costs required for their replacement subject to the Benefit Limit stated in the Policy Schedule.

This section includes the cost of additional travel and hotel accommodation expenses necessarily incurred to replace lost travel documents whilst Overseas.

### Conditions to Section 6

1. You must at all times exercise reasonable care for the safety and security of Your travel documents and not leave them unattended
2. You must take all reasonable steps to minimize Your loss; and
3. You must report the loss to the police or local government authority or nearest Singapore Embassy within 24 hours of discovery and provide Us with a copy of such a report when making a claim

### Exclusions to Section 6

We will not pay for:

1. Loss of travel documents found to be an act of negligence, intentional and/or preventable; and
2. Transport and other incidental costs incurred in Your Home Country

## Loss or Damage to Personal Baggage

7

If during the Period of Insurance, a physical loss or damage to Your personal baggage occurs Overseas due to Theft or misdirection whilst in the care, custody or control of a scheduled transport provider, We will pay You up to the Benefit Limit stated in the Policy Schedule for the cost of repairs or replacement of the baggage or its contents.

### Conditions to Section 7

1. You must be a ticketed passenger on the scheduled transport at the time of loss
2. You must at all times exercise reasonable care for the safety and security of Your personal belongings and prevent loss or damage

3. All claims must be reported to the scheduled transport provider within 24 hours of discovering the loss or damage
  4. You must make any claims arising from loss or damage to Your baggage to the scheduled transport provider first. Any payment under this Policy shall only be made upon proof of compensation received from the scheduled transport provider or where such compensation is denied, proof of such denial
  5. We will pay for the cost of repairing those items which can be economically repaired
  6. If the item cannot be economically repaired, We may choose to either get You a replacement item or pay You the amount it would cost Us to replace the item on a Depreciated basis
  7. Any Depreciation We apply will be based on the age and condition of the item. We will not apply Depreciation to items which are less than 12 months old
  8. In the event of replacement, the amount payable shall be the cost of replacing the said property of the same kind or type but not superior to or more extensive than the insured property when new
  9. Where the item forms part of a set or pair, We will only pay the replacement value of the item that is lost, damaged or stolen. We will not pay for the cost of replacing the entire set or pair
  10. You cannot claim under both Sections 5 and 7 in respect of the same event
1. any baggage or item that is not checked in with the scheduled transport provider or which You bring onboard with You
  2. any baggage or item which You separately checked-in in advance
  3. wear and tear or gradual deterioration or Depreciation
  4. items confiscated or held by customs or authorities
  5. any consequential loss or damage due to faults, loss in function, loss in accessibility of information, software or computer programmes
  6. loss of or restoring lost or damaged information stored on tapes, discs, computers, hand held computers (including software and accessories) or other storage devices
- Further, We will not pay for loss of or damage to the following property:
7. jewellery, gem stones or watches
  8. cash, bank or currency notes, cash cards, credit cards, debit cards, stored value cards, coupons or checks of any kind, identity card, passport, driver's licence, travel pass or tickets, travel documents
  9. business goods or equipment of any kind
  10. antiques, artefacts, curios, manuscripts, paintings, works of art, musical instruments
  11. stamps of any kind, medals, coins, bonds, securities, title deeds, travelers' samples
  12. household effects, camping equipment, sporting equipment such as diving, skiing apparatus, etc

### Exclusions to Section 7

We will not be liable in respect of:

13. motor vehicles including their accessories, motorcycles, bicycles and their accessories, boats, motors or any other mode of conveyance
14. contact or corneal lenses, bridges for tooth or teeth, dentures
15. any glassware, fragile or brittle items
16. consumables, fruits or other perishables; or
17. animals

## Hospital Visit

8

1. If Your Immediate Family Member is hospitalized for more than 5 consecutive days due to an Injury sustained or Illness contracted in Your Home Country, We will pay the Actual and Reasonable travel expenses (round trip economy air ticket, rail, coach or sea conveyance fare) for You to return to Your Home Country to visit him/her.
2. If You are hospitalized for more than 5 consecutive days, due to an Injury sustained or Illness contracted Overseas and no adult Immediate Family Member is with You, during the Period of Insurance, We will pay for the Actual and Reasonable travel expenses (round trip economy air ticket, rail, coach or sea conveyance fare), cost of accommodation and meals necessarily incurred to send one of Your relatives or friends from Your Home Country to visit and stay with You for the duration of Your Hospital confinement.

We reserve the right to determine whether the visit is necessary on medical and compassionate grounds and our approval must be sought prior to such visits.

Our liability in respect of Section 8 of this Policy is limited to the Benefit Limit stated in the Policy Schedule.

You cannot claim under both Sections 8 and 9 in respect of the same event.

## Compassionate Visit

9

1. In the event of death of Your Immediate Family Member, We will pay for the Actual and Reasonable travel expenses (round trip economy air ticket, rail, coach or sea conveyance fare) for You to return to Your Home Country.
2. In the event of Your death as a result of an Injury or Illness whilst Overseas and no adult Immediate Family Member was with You, We will pay for Actual and Reasonable travel expenses (round trip economy air ticket, rail, coach or sea conveyance fare), cost of accommodation and meals necessarily incurred to send one of Your relatives or friends to assist in the preparation to bring Your body or ashes back to Your Home Country.

Our liability in respect of Section 9 of this Policy is limited to the Benefit Limit stated in the Policy Schedule.

You cannot claim under both Sections 8 and 9 in respect of the same event.

## Emergency Assistance

### Emergency Medical Evacuation | 10

If You sustain an Injury or an Illness occurs while You are Overseas during the Period of Insurance, We must be contacted at the Liberty Helpline to provide the following assistance and services, subject to the Benefit Limit in the Policy Schedule and the terms and conditions:

#### Emergency Medical Evacuation

If the event of a Serious Medical Condition whilst You are Overseas, We will organize and pay for the medically necessary expense of air and/or surface transportation, medical care during transportation, communications and all usual ancillary charges incurred in moving You to the nearest Hospital where appropriate medical care is available (and which may not necessarily be in Singapore).

“Serious Medical Condition” means a condition which, in our opinion, constitutes a serious medical emergency requiring urgent remedial treatment to avoid death or serious impairment to Your immediate or long-term health prospects. The seriousness of the medical condition will be judged within the context of Your geographical location, the nature of the medical emergency and the local availability of appropriate medical care or facility.

#### Repatriation

We will arrange and pay for the medically necessary expenses unavoidably incurred in returning You to Singapore or Your Overseas Residence following an emergency medical evacuation where You are evacuated to a place outside Your Home Country and/or Overseas Residence for in-Hospital treatment.

Please note that We reserve the right to decide:

1. whether Your Injury or Illness is sufficiently serious to warrant emergency medical evacuation; and
2. the place to which You will be evacuated; and
3. the means or method by which such evacuation and/or repatriation will be carried out having regard to all the assessed facts and circumstances which We are aware of at the relevant time.

### 24-hour Medical & Travel Assistance | 11

Whilst Overseas during the Period of Insurance, You may contact Liberty Helpline **(+65) 6636 1131** for the following medical and travel assistance:

#### Medical

1. Medical advice to You over the phone
2. Name, address, telephone number, hours of operation of Medical Practitioners, Hospitals, clinics, dentists, dental clinics
3. Arrangement of appointments with a Medical Practitioner
4. Arrangements for Your Hospital admission if We consider it necessary; and
5. Monitoring Your medical Condition during hospitalization

#### Travel

1. Information concerning visa or inoculation requirements for any country Overseas

2. Address, telephone number and hours of operation of the nearest appropriate consulate or embassy in the country You require
3. Information on temperatures of major cities Overseas
4. Exchange rate of major currencies against Your Home Country currency
5. Directions for recovery if You have lost Your baggage
6. Reference to the appropriate authorities if You lose Your passport while traveling outside Your Home Country; and
7. Keeping Your Immediate Family Members informed in the event of an emergency or Hospital confinement

## Liberty China Card 12

You may call **Liberty Helpline (+65) 6636 1131** for the designated hospitals available. If hospitalization is required, We can arrange to waive the hospital admission deposit.

This card however, does not provide guarantee for the reimbursement of any medical expenses incurred. All claims shall be assessed based on the terms and conditions of this Policy.

## Worldwide Security Alerts 13

During the Period of Insurance and upon registration worldwide security alerts will be available to You through:

1. Security Information on the country You are visiting
2. Push e-mail alerts
3. Daily news bulletins
4. Smart phone application
5. SMS special incident advisory

Your Immediate Family Members have the option to register for security alerts, subject to an additional premium.

You may contact Liberty Helpline **(+65) 6636 1131** for enquiries.

## Bail Bond Facility 14

During the Period of Insurance, if You have been arrested for a bailable offence whilst Overseas, We will provide the following services:

1. Refer You to a local legal adviser
2. Provide You with the name, address and telephone numbers and if requested and available, the office hours of the lawyer referred
3. Arrange for a bail bond for Your conditional release for a non-criminal offence; and
4. Provision of financial guarantee subject to Us securing payment from You through Your credit card or funds provided by Your Immediate Family Members

This service shall be subject to lawyers' availability in the country of Your arrest.

You may contact Liberty Helpline **(+65) 6636 1131** to activate this service.

## Repatriation of Mortal Remains

15

In the event of Your death within 30 days of an Injury sustained or Illness contracted Overseas during the Period of Insurance, We must be contacted on the Liberty Helpline **(+65) 6636 1131** to arrange and pay all Actual and Reasonable expenses for either:

1. transporting Your mortal remains from the place of Your death to Your Home Country; or
2. the cost of a local burial at the place of death as approved by Us

Subject to the Benefit Limit stated in the Policy Schedule.

## Property

### Overseas Home Guard

16

During the Period of Insurance, if Your household contents and personal belongings including Laptop Computer and handheld devices stored at the Premises of Your Overseas Residence are lost or damaged due to Fire, Natural Disaster or Theft, We will pay You up to the Benefit Limit stated in the Policy Schedule or at Our sole discretion and option, repair or replace any loss or damage.

The maximum limit We will pay for each item or set or pair of items (including handheld devices) is S\$200.

The maximum limit for Laptop Computer/notebook is S\$1,000.

### Conditions to Section 16

1. Theft must be consequent upon actual forcible and violent entry or exit from the Premises or attempted thereat with intent to commit Theft
2. You must report the Theft to the police where the loss or damage occurs within 24 hours of discovery
3. We will pay for the cost of repairing those items which can be economically repaired
4. If the item cannot be economically repaired, We may choose to either get You a replacement item or pay You the amount it would cost Us to replace the item on a Depreciated basis
5. Any Depreciation We apply will be based on the age and condition of the item. We will not apply Depreciation to items which are less than 12 months old
6. In the event of replacement, the amount payable shall be the cost of replacing the said property of the same kind or type but not superior to or more extensive than the insured property when new
7. Where the item forms part of a set or pair, We will only pay the replacement value of the item that is lost, damaged or stolen. We will not pay for the cost of replacing the entire set or pair

### Exclusions to Section 16

We will not be liable in respect of:

1. wear, tear, Depreciation, the process of cleaning, dyeing, repairing or restoring any article, the action of light or atmospheric

- conditions, moth, insects, vermin or any other gradual operating cause
2. any loss or damage occasioned through Your willful act or with Your connivance
  3. loss (whether temporary or permanent) of Your property or any part thereof by reason of confiscation, requisition, detention or legal or illegal occupation of such property or of any premises, vehicle or thing containing the same by any government authorities
  4. electrical or mechanical breakdown or derangement
  5. consequential loss or damage of any kind
  6. business or professional use in respect of photographic and sporting equipment and accessories and musical instruments
  7. motor vehicles, boats, livestock, bicycles and any equipment or accessories relating thereto
  8. claims arising from Theft by any person legally allowed in Your Overseas residence
  9. defective materials or craftsmanship; and
  10. any process of alteration, cleaning or restoration
  11. Loss or damage to the following property:
    - a) cash, bank or currency notes, cash cards, credit cards, debit cards, stored value cards, coupons or checks of any kind
    - b) jewellery, gem stones or watches
    - c) contact or corneal lenses
    - d) manuscripts and documents of any description, medals, coins, bonds, securities, travelers' samples
    - e) antiques, curios or musical instruments
    - f) any glassware, fragile or brittle items
    - g) sporting equipment such as diving

apparatus, skiing apparatus, camping equipment

- h) crockery and china
- i) data recorded on tapes, discs, computers, hand held computers (including software and accessories) or other storage devices
- j) motor vehicles including their accessories, motorcycles, bicycles and their accessories, boats, motors or any other mode of conveyance
- k) animals, livestock
- l) consumables, fruits or other perishables
- m) items that were sent in advance, mailed or shipped prior to Your arrival at Your Overseas residence

## Liability

### Personal Liability

17

We will indemnify You for all sums which You may be legally liable arising during Your stay Overseas as a result of:

1. Accidental death or Injury to a third party; or
2. Accidental loss or damage to property of any third party

We will also indemnify You in respect of any claims to which the indemnity under this section applies:

1. all costs and expenses recoverable from You by third parties
2. all costs and expenses incurred with Our written consent

Our liability for all compensation payable in respect of any one occurrence and in the aggregate shall not exceed the Benefit Limit stated in the Policy Schedule.



### Exclusions to Section 17

We are not liable in respect of legal liability arising from:

1. the death of or Injury to You or Your Immediate Family Members
  2. loss or damage to any property that is owned or controlled by You or Your Immediate Family Members
  3. failure to perform Your duty under a contract
  4. accepting liability without Our agreement
  5. Your own unlawful, malicious, deliberate or intentional acts
  6. judgments which are not delivered by or obtained from a Court of competent jurisdiction within Singapore
  7. legal costs resulting from any criminal proceedings
  8. punitive, aggravated or exemplary damages
  9. the ownership, possession or use of vehicles, aircraft, watercraft, firearms or animals
  10. Your participation in any motor rallies, or car, motorcycle, boat or aerial racing
  11. aerial devices or aircraft landing areas
  12. the vibration, removal or weakening of the support of any land or building
  13. the transmission of any disease; and
  14. the Workmen's Compensation Act
2. As part of the hiring arrangement You must take up comprehensive motor insurance against loss of or damage to the rental vehicle
  3. You comply with all requirements of the rental organization under the hiring agreement and the insurer of the rental vehicle as well as the laws, rules and regulations of the country
  4. The rental vehicle is driven by You, provided You are permitted in accordance with the licensing or other laws or regulations to drive the rental vehicle and You are not disqualified by order of the Court of Law or by reason of any enactment or regulation from driving the rental vehicle; and
  5. You produce documentary evidence of the excess or deductible that You have borne in respect of the Accident or Theft

### Exclusions to Section 18

Any rental or lease period in excess of 1 month is not covered.

## Rental Vehicle Excess Cover 18

If You become legally liable to pay, in respect of loss or damage to a rental vehicle, arising from an Accident or theft during the rental period whilst Overseas, We will cover the excess or deductible during the Period of Insurance subject to the Benefit Limit stated in the Policy Schedule.

### Conditions to Section 18

1. The rental vehicle is rented from a licensed rental agency

## Student Assistance

### Study Interruption 19

If during the Period of Insurance You are hospitalized continuously for more than 1 month as a result of an Injury or Illness or You suffer a Terminal Illness or due to the death of an Immediate Family Member, preventing You to continue studies for the remaining part of the semester, We will reimburse You the Tuition fees which has already been paid in advance to Your Educational Institution subject to the Benefit Limit stated in the Policy Schedule.

If You are entitled to a refund of all or part of the fees from Your Educational Institution, We will only pay the balance not refunded subject to the Benefit Limit stated in the Policy Schedule.

This Policy will only pay for a claim under Section 19 or Section 21, but not both.

## Study Loan Repayment

20

In the event of Your Accidental Death during the Period of Insurance, We will pay any outstanding Study Loan You are liable to pay subject to the Benefit Limit stated in the Policy Schedule.

## Sponsor Protection

21

If during the Period of Insurance, Your sponsor suffers Permanent Disablement (defined under Section 1 – Personal Accident) or death within 90 days following an Accident, We will cover You for any unpaid tuition fees which Your sponsor is liable for, subject to the Benefit Limit stated in the Policy Schedule.

Sponsor must be an Immediate Family Member.

This Policy will only pay for a claim under Section 19 or Section 21, but not both.

## Optional Benefits

### Medical Expenses (following Accident or Illness)

22

During the Period of Insurance, if You incur medical expenses due to an Injury sustained or Illness contracted whilst Overseas, We will reimburse You up to the Benefit Limits specified in the Policy Schedule.

The following expenses will be covered:

- 1. Hospital & Surgical Expenses**
  - a) Room & Board charges**

Room and board accommodation inclusive of meals and general nursing services for each day of confinement as a patient in the Hospital
  - b) Intensive Care Unit (ICU)**

Payable when necessitated by an intensive care phase of Terminal Illness or Injury
  - c) Hospital Miscellaneous Services**

Hospital charges for operating room, x-ray examinations, medicines, dressings, ordinary splints and plaster casts, electrocardiograms, basal metabolism tests, laboratory tests, intravenous infusions, blood transfusions, physiotherapy and other customary services rendered or supplied during the confinement period, including anaesthetist fees
  - d) Surgical Fee**

Fees actually charged for the operation by the surgeon (including day surgery).

**e) Pre-Hospitalization Treatment**  
Charges for specialist's opinion or advice or for diagnostic x-rays and laboratory examinations or tests which are recommended by a licensed Medical Practitioner because of an Illness or Injury incurred within 90 days prior to hospital confinement or surgical operation. Payment will not be made for such consultations or examinations if You are not subsequently hospitalized or surgically treated.

**f) Post-Hospitalization Treatment**  
Expenses for follow-up Treatment by the same Medical Practitioner up to a period of 90 days immediately following discharge from Hospital or Day Surgery. Cover is restricted to follow-up Treatments of the specific Conditions for which You received inpatient Treatment or day surgery covered by the Policy.

## **2. Hospital & Surgical Expenses Incurred Upon Return to Singapore**

This section also covers medical expenses incurred if You are Hospitalised in Singapore for Injury sustained or Illness contracted whilst Overseas within 5 days from the date of Your return to Singapore where initial Treatment was not sought Overseas, and follow-up Treatment up to a maximum of 15 days from the date of Your first Treatment in Singapore.

In no event will the total medical expenses incurred Overseas and in Singapore exceed the Benefit Limit stated in the Policy Schedule.

We will not pay for any Treatment sought in Your Home Country other than in Singapore.

## **3. Medical Expenses Incurred For Outpatient Treatment Due To Illness**

During the Period of Insurance, if You incur medical expenses for outpatient Treatment due to an Illness contracted whilst Overseas, We will reimburse You up to the Benefit Limit specified in the Policy Schedule or up to 90 days from the date of Your first visit, subject to an excess of S\$100.00 per visit.

The maximum amount payable for Treatment by a Chinese Physician, Physiotherapy or Chiropractor is S\$500.00 per Insured per Illness, subject to an excess of S\$100.00 per visit.

This section also covers medical expenses incurred for outpatient Treatment in Singapore arising from an Illness contracted by You whilst Overseas up to the Benefit Limit specified in the Policy Schedule, subject to an excess of S\$100.00 per visit for:

- a)** follow up Treatment within 15 days from the date of Your return; or
- b)** Treatment sought within 3 days from the date of Your return to Singapore where initial Treatment was not sought Overseas, and follow-up Treatment up to a maximum of 15 days from the date of Your first Treatment in Singapore

We will not pay for any Treatment sought in Your Home Country other than in Singapore.

In no event will the total medical expenses incurred Overseas and in Singapore exceed the Benefit Limit stated in the Policy Schedule.

## **Exclusions to Section 22**

We will not pay any expenses attributable to or resulting from:

- 1.** routine medical examination (including vaccinations, the issue of medical certificates and attestations), routine eye and ear

examinations, refractive errors of the eyes, cosmetic or plastic surgery and the provision of appliances including spectacles, special braces, hearing aids, lenses, wheelchairs and any prosthetic devices

2. services or treatment of any institution that is mainly long term care facility like convalescent and nursing homes, nature cure clinics, spa, hydro-clinic or sanatorium and establishments that provides only incidental or limited hospital services
3. dental care and treatment (including oral surgeries) except for emergency treatment to sound natural teeth damaged during an accident as covered under Section 3
4. Treatments relating to birth defects, congenital abnormalities and hereditary conditions
5. charges for private nursing, consultation with a general practitioner, routine health checks, precautionary services, acupuncture and inoculation and charges for telephone, television, newspapers and other ineligible non-medical items whilst as an in-patient
6. Treatments arising from any geriatric, psycho-geriatric or psychiatric conditions
7. Treatment that is not scientifically/ medically recognized
8. Treatment for obesity, weight reduction and weight improvement
9. infectious Disease declared by the World Health Organization (WHO)
10. dental crowns, implants, bridges and cosmetic dental Treatments; or
11. any of the excluded matters listed under General Exclusions

## Extensions

### Terrorism Extension

Notwithstanding any provision to the contrary within this Policy or endorsement thereto, it is hereby noted and agreed that this policy is extended to cover death or bodily injury, loss, damage, cost or expenses as a result of or in connection with Terrorism including the use of Nuclear, Chemical and/or Biological weapons.

#### Definitions:

“Terrorism” means an act, or acts, or any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public in fear. Terrorism can include, but not be limited to, the actual use of force or violence and/or the threat of such use. Furthermore the perpetrators of Terrorism can either be acting alone, or on behalf of, or in connection with any organization(s) or government(s).

“Nuclear, Chemical, Biological Terrorism” which is also covered hereunder shall mean the use of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous Chemical agent and/or Biological agent during the period of his reinsurance by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious or ideological purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

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

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

This extension does not apply to Sections 10, 15 and 17.

## General Exclusions

The following general exclusions are applicable to all Sections of the Policy.

This Policy will not cover any loss, Injury, Illness, damage or legal liability arising directly or indirectly from:

1. Your illegal or unlawful intentional act or confiscation, detention, destruction by customs or other authorities or any breach of government regulation
2. Your failure to take reasonable efforts or Your carelessness, negligence or recklessness in safeguarding Your property or avoiding Injury or minimize any loss under the Policy
3. Your participating in any professional sports or any sporting activities where You would or could earn or receive remuneration, donation, sponsorship, award, certificate or financial rewards of any kind
4. Your participating in Extreme Sports/ Activities including but not limited to:
  - a) Expeditions, trekking/hiking above 3,000 meters
  - b) mountaineering or climbing necessitating the use of climbing equipment, guides or ropes
  - c) off-piste skiing
  - d) outdoor rock climbing or abseiling
  - e) bungee jumping
  - f) caving
  - g) potholing or ocean yachting
  - h) canoeing/kayaking/white water rafting grade 4 or above
  - i) hunting
  - j) deep sea diving utilizing hard helmet with air hose attachments
  - k) scuba diving unless:
    - i) You hold a PADI (or similar recognized qualification) and diving up to the depth as specified under Your PADI certificate but no deeper than 30 meters and not alone; or
    - ii) You are diving with a qualified scuba diving instructor no deeper than 30 meters
  - l) motor rallies, any kind of speed contest, trials or racing other than on foot; and
  - m) motor-cycling unless You hold a motorcycle license recognized by the country You are travelling in and provided that You wear a helmet at all times whilst motorcycling and abide by all applicable road laws of that country, but always excluding motor-cycle racing
5. You flying and taking part in aerial activities as an aircrew or cabin crew or for the purpose of any trade or technical operation in or on the aircraft except as a fare-paying passenger in a properly licensed aircraft operated by a licensed commercial airline or recognized charter company
6. intentional self-Injury, suicide or attempted suicide while sane or insane, willful exposure to danger (other than in an attempt to save human life)
7. the use of alcohol or drugs not prescribed by a Medical Practitioner
8. any Pre-Existing Conditions suffered by You

9. pregnancy or childbirth, and/or any Injury or Illness associated with pregnancy or childbirth
10. sexually transmitted diseases, HIV (Human Immunodeficiency Virus) or any HIV related Illness including AIDS (Acquired Immune Deficiency Syndrome) or any mutant derivative or variations or their complications
11. Treatment arising from stress, anxiety, depression, nervous, emotional, psychiatric and mental Conditions or disorder
12. any expenses in respect of Treatment or surgery undertaken as a preventive measure e.g. vaccination, circumcision, inoculations and the like
13. You not being fit to travel or are travelling against the advice of a Medical Practitioner
14. You traveling to obtain medical care, Treatment or advice of any kind whether this is the sole purpose or not of Your trip
15. any event including strike, riot or civil commotion, health threatening situations, Natural Disasters that were publicized by mass media or through travel advisory issued by any authority unless the Policy was taken up prior to the date of publication or advisory
16. travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan, Syria and Lebanon
17. Your engagement or involvement in naval, military or air force service or operations
18. Your engaging in the following activities related to:
  - a) manual or hazardous work of any nature
  - b) testing or repair of any kind of conveyance
  - c) offshore activities like commercial diving, oil-rigging, drilling or work on board vessel
  - d) mining
  - e) operation of heavy equipment
  - f) aerial photography
  - g) handling of explosives, ammunition or firearms
19. any of Your physical impairments or deformities
20. radioactivity or the use, existence or escape of any nuclear fuel, nuclear material, nuclear weapon or nuclear waste
21. any unexplained loss or mysterious disappearance
22. any prohibition or regulations of any government
23. declared or undeclared war, invasion, act of foreign enemy, hostilities or war-like operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, or Theft of property as a result of any of these; unless provisioned for under Section-1 Passive War Extension of this Policy
24. any claim/s in any way caused or contributed to by Terrorism involving the use or release or the threat of any nuclear weapon or device or chemical or biological agent – applicable only to sections 10, 15 & 17; and
25. consequential loss of any kind including loss of enjoyment or any financial loss not specifically covered by this Policy

# General Conditions

The following conditions are applicable to all Sections of the Policy.

## 1. Family Plan

The Insured persons in a Family Plan shall comprise of:

- a) maximum 2 adults who are the Insured student and his/her legal spouse; &/or
- b) up to 3 of their legal Child/Children

who accompanies the Insured student on the Overseas study trip.

The Insured Child/Children making an Overseas trip must be accompanied by at least one of the adult insured in the Family Plan.

Both legal spouse and Child/Children insured under the Policy must not be employed during the Period of Insurance.

## 2. Duty of Disclosure

You have a duty under the Insurance Act [Cap.142 (or any subsequent amendments thereof)] to disclose to Us every matter known or could be reasonably expected to be known, relevant to our decision whether to accept the risk of the insurance and, if so, on what terms. Including but not limited to matters relating to Your health and the nature and extent of the insurance cover provided.

## 3. The Contract

This Policy is evidence of the contract between You, the Policyholder and Us, Liberty Insurance Pte Ltd from the day the Policy commences. We will provide the insurance to You according to the terms set out in this Policy, provided You pay the premium when due and We agree to accept

it. The general conditions which appear in this Policy or in any endorsement form part of the contract and must be complied with. It is important that You read the whole Policy to make sure that You understand the protection You have bought and are aware of the limits on the amounts We will pay You.

## 4. Policy Interpretation

This Policy, the Schedule any memorandum or endorsement hereon and the Table of Benefits shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this Policy or Schedule or memorandum or endorsement or Table of Benefits as stated in the Policy Schedule shall bear such specific meaning wherever it may appear.

## 5. Observance of Terms

The due observance and fulfillment of the terms of this policy insofar as they relate to anything to be done or not to be done by You and the truth of the statement and answers in the Proposal shall be condition precedent to our liability to make any payment under this Policy.

## 6. Claims

Notice of any loss in respect of which a claim is to be made shall be given to Us as soon as practicable but in any case within 30 days after the occurrence of any event giving rise to such a claim.

All certificates, information and evidence required by Us shall be furnished at Your expense and shall be in such form and of such nature as We may prescribe.

You will also, wherever reasonably required to do so, arrange to submit to medical examination by Medical Practitioners appointed by Us.

We shall in case of Your death, where it is not forbidden by law, be entitled to have a post-mortem examination at Our own expense and notice will, where practicable, be given to Us before internment or cremation, stating the name and place of any inquest appointed.

In the event of any conflict of opinion between Our Medical Practitioner and Your Medical Practitioner, the opinion of Our Medical Practitioner will prevail and be binding on You or Your estate as the case may be.

We may refuse to pay Your claim if:

- a) You fail to advise Us of anything that is expected under Your Duty of Disclosure
- b) You make any untruthful statement intentionally
- c) You commit fraud
- d) You do not take reasonable precautions to protect Your property
- e) You fail to make available to Us the documents and information We need to help Us decide on any amount We may pay You; or
- f) You make any offer of settlement or payment, or in any other way admit liability without Our agreement

#### **7. Subrogation**

We are entitled to take over and conduct the defense or settlement of any third party claims at Our discretion. We are also entitled to use Your name to enforce rights against any other person after cover has been effected and a claim has been made.

#### **8. Fraud**

If any claim under this Policy shall be in any respect fraudulent or if any fraudulent means or devices are used by You or on Your behalf to obtain any benefit under this Policy, all benefits shall be forfeited.

#### **9. Exaggerated and/or Inflated Claims**

We will have no liability to pay any benefits under this Policy if You make any claim that is fraudulent or exaggerated or make any false declaration or statement in support of a claim. We reserve the right to recover from You any amounts that may have already been paid out.

#### **10. Payment**

Payment under any Section of this Policy is subject to the definitions, exclusions and all other terms and conditions of this Policy. Please be aware that:

- a) payment in the event of Your death shall be to Your legal personal representatives, while all other benefits are payable to You and Your receipt or that of Your personal representative's shall be a valid discharge to Us
- b) there are limits on the amounts We will pay You in the event of a claim and these limits are specified in the Policy Schedule
- c) We will not pay for claims which arise out of or in connection with items which are listed under Exclusions; and
- d) if You are insured under more than one travel insurance Policy, with the exception of BizTraveler insurance, underwritten by Us for the same period, We will only be liable for the policy which provides the highest benefit level. It is further noted that Our maximum liability for Accidental death or Permanent Disablement shall not



exceed S\$1 million per life regardless of the number of travel policies insured with Us including BizTraveler

#### 11. Notice of Trust or Assignment

We will not accept or be affected by notice of any trust assignment or the like which relates to this Policy.

#### 12. Changes in Circumstances

You shall give Us notice of any change/s to Your name or residence immediately after such change. This Policy shall become void if You are found not to be meeting the eligibility criteria at any time during the Period of Insurance or claim/s.

#### 13. Policy Renewal

Before renewing this Policy You shall give Us written notice of any material fact(s) affecting this insurance which has come to Your notice during the preceding Period of Insurance including notice of any Illness, physical or mental defect or infirmity affecting You.

The Policy may be renewed with Our consent from term to term by payment of the premium in advance at Our premium rate in force at time of renewal. Premiums payable for this coverage are not guaranteed and may be revised at Policy renewal at Our full discretion.

#### 14. Break and Review Clause

In the event that there is an agreement to issue this Policy for a period greater than 12 months, coverage shall be continuous subject to the premium payable in accordance with the premium warranty.

We reserve the right to review and amend the Policy terms and conditions at each 12 month anniversary date in the event of the following:

- a) Any material change in Your activities or exposures
- b) Any new or amended legislation or law that may have a material effect on the exposures and/or coverage that are covered and/or granted under this Policy; or
- c) The Incurred Loss Ratio exceeding 50% at the 12 month anniversary date

**Incurred Loss Ratio** refers to Incurred Losses at the 12 months anniversary date divided by the Premium at the 12 month anniversary date.

Incurred losses shall mean the sum of the following:

1. All losses
2. Reserves for unpaid losses as estimated by the Company; and
3. Expenses incurred for loss adjustments
4. Any change in Our reinsurance programme

Where We amend the Policy terms and conditions, such amendments shall only take effect 30 days after the date of notification to You.

#### 5. Cancellation

We may cancel this Policy by giving seven days' notice by registered letter to You at Your last known address and will return to You the premium paid less the pro-rata portion thereof for the period the Policy has been in force which amount You have become liable to pay.

You may cancel this Policy by giving seven days' notice to Us and You will be entitled to a return of the premium paid less the premium computed at Our Short Period Rates for the period the Policy has been in force which amount You have become liable to pay. Provided always that in each event no claim has arisen prior to the cancellation and You shall pay the premium due promptly.

If the Period of Insurance is less than 6 months, no refund shall be applicable.

If the Period of Insurance is 12 months or more, premium shall be refunded in accordance to the Short Period Rates based on each 12-month block. If the 12-month block is totally unutilized at point of cancelation, a full refund will be allowed subject to an administration charge of S\$30.00.

**6. Our Short Period Rates:**

These rates are applicable for Policies with Period of Insurance more than 6 months.

Cancelation of Policy	Refund
Within 1 to 6 months	50%
Between 7 to 9 months	15%
After 9 months	0%

**7. Arbitration**

If any difference shall arise as to the amount to be paid under this policy (liability being otherwise admitted) such difference shall be referred to an arbitrator to be appointed by the parties in accordance with the statutory provisions for the time being in force. An award given in arbitration shall be a condition precedent to any right of action against Us. Unless any such action or suit be commenced within 6 months of the making of an award, We shall not be liable to make any payment in excess of the amount of the award.

**8. Premium Payment Warranty**

**a)** Notwithstanding anything herein contained to the contrary and subject only and without prejudice to Clause 3 hereinafter set out it is hereby declared and agreed that it is a condition precedent to liability under this Policy, Renewal Certificate, Endorsement or Cover Note that any premium due must

be paid and actually received in full by Us, the registered broker or registered agent through whom this policy was effected.

When the Period of Insurance is 60 days or more, within 60 days from the:

- i)** Policy Commencement Date of the coverage under the Policy, Renewal Certificate or Cover Note; or
- ii)** effective date of the coverage stated on each endorsement, if any, issued under the Policy, Renewal Certificate or Cover Note when the effective date of coverage stated on the endorsement is on or after the issuance date of the endorsement; or
- iii)** issuance date of each endorsement, if any, issued under the Policy, renewal certificate or cover note where the effective date of coverage under the endorsement is before the issuance date

or

When the Period of Insurance is less than 60 days, within the Period of Insurance specified in the Policy, endorsement, renewal certificate or cover note.

- b)** In the event any of the abovementioned premium is not paid in full to Us, registered broker or registered agent as described above in the manner and within the time stipulated above (the “premium warranty period”), the cover under the Policy, renewal certificate, endorsement or cover note shall be deemed to have terminated from the expiry of the premium warranty period and We shall be discharged from all liability therefrom but without prejudice

to any liability incurred before that date and We will be entitled to a pro-rata time on risk premium subject to a minimum of S\$25 plus GST.

**9. Breach of Premium Warranty**

It is a condition precedent that this insurance Policy is issued on the basis that You have never had any insurance (for the risk insured) canceled due solely or in part to a breach of Premium Payment Warranty in the last 12 months.

**10. Other Insurance**

This Policy does not cover loss or damage which is insured under any other policy of insurance or any claim which but for the existence of this insurance would be recoverable under any other insurance policy, except for the excess of the amount recoverable from such other source.

This condition does not apply to Section 1 – Personal Accident of this Policy.

**11. Interest**

No indemnity from Us will carry any interest.

**12. Right to Review, Reinstate or Cancel Policy**

We reserve the right to reduce the limits, increase premium or eliminate coverage and decline renewal of this Policy with 30 days' prior written notice, mailed or delivered to Your last known address. We will deem changes made to this Policy as accepted by You if no correspondence is received by Us within this notice period.

**13. Contracts (Rights of Third Parties) Act 2001**

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

**14. Jurisdiction**

This Policy shall be interpreted in accordance with the laws of Singapore and subject to the jurisdiction of the courts of this country in the event of any dispute.