## Malaysia, Bintan and Batam Islands of Indonesia (MBB)

### SUMMARY OF BENEFITS

<table>
<thead>
<tr>
<th>SECTION</th>
<th>SUMMARY OF COVERAGE</th>
<th>PRINCIPAL SUM INSURED (S$)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Accidental Death and Permanent Disablement</td>
<td>$50,000 $15,000</td>
</tr>
<tr>
<td></td>
<td>- Insured Person under age 70 years</td>
<td></td>
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<tr>
<td></td>
<td>- Insured Person age 70 years or older</td>
<td></td>
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<tr>
<td>2</td>
<td>Medical &amp; Accident Dental Expenses Incurred Overseas</td>
<td>$20,000 $10,000</td>
</tr>
<tr>
<td></td>
<td>- Insured Person under age 70 years</td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Insured Person age 70 years or older</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Medical Expenses Incurred in Singapore including Traditional Chinese Medical Practitioner</td>
<td>$250</td>
</tr>
<tr>
<td>4</td>
<td>Emergency Medical Evacuation</td>
<td>$20,000</td>
</tr>
<tr>
<td>5</td>
<td>Repatriation</td>
<td>$5,000</td>
</tr>
<tr>
<td>6</td>
<td>Travel Delay (S$100 every 6 consecutive hours)</td>
<td>$400</td>
</tr>
<tr>
<td>7</td>
<td>Baggage Delay (S$100 every 6 consecutive hours)</td>
<td>$400</td>
</tr>
<tr>
<td>8</td>
<td>Baggage Loss (per article $100)</td>
<td>$500</td>
</tr>
<tr>
<td>9</td>
<td>Loss of Travel documents (max. of $200 for loss of cash)</td>
<td>$500</td>
</tr>
<tr>
<td>10</td>
<td>Personal Liability</td>
<td>$250,000</td>
</tr>
</tbody>
</table>

Note: Please refer to Policy for specific terms, conditions and exclusions. All amounts shown in Singapore dollars.
This Policy sets out the terms and conditions of a contract of insurance between AIG Asia Pacific Insurance Pte. Ltd. and You. We have written the policy in plain English so that You may better understand it. Please read the Policy carefully as this is a legal document.

In consideration of the payment of premium to Us specified in the Policy Schedule, and subject to the definitions, limitations, exclusions, terms, conditions and general provisions 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 still in force. The period of insurance is stated in the Policy Schedule.

Our maximum liability under Part II - Section 1 shall be limited to a maximum sum of S$400,000 per Trip per Conveyance where a claim is made by two or more Insured Persons travelling in that Conveyance. In the event Our aggregate liability per Conveyance for any one Trip is more than S$400,000, We shall not be liable to any one such Insured Person for a greater proportion of such Insured Person’s indemnity afforded by the Policy under Part II - Section 1 than the said aggregate limit of indemnity of S$400,000 bears to the total indemnities afforded to all such Insured Persons.

PART I – POLICY DEFINITIONS

Accident shall mean a sudden unforeseen and fortuitous event that results in an Insured Person suffering death, Disablement or Injury.

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

Conveyance shall mean any mode of transport by land, water or air that is provided and operated under a valid license for the transportation of passengers for hire and which operate to fixed, established and regular schedules and routes.

Disablement shall mean bodily Injury of a Permanent nature which results solely and directly from an Accident and is independent of any other causes.

Hospital shall mean a place (other than an institution for the aged, chronically ill or for convalescent rest or a nursing home) that holds a valid license and operates pursuant to applicable laws for the care and treatment of injured or sick persons with organised facilities for diagnosis and surgery and has 24-hour nursing services by registered professional nurses and medical supervision by Qualified Medical Practitioners.

Injury shall mean bodily injury sustained by an Insured Person and is caused by an Accident, solely, directly and independently of any other causes.

Insured Person(s) shall mean the person(s) named in the Policy Schedule and its attachment as the Insured(s);

Loss of Limb shall mean 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.

Loss of Sight shall mean irrecoverable loss of sight.

Loss of Speech shall mean 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.
Loss of Hearing shall mean 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) is above 80 dB

Medical Expenses shall mean expenses incurred overseas within 90 days of sustaining Injury or Sickness and paid by the Insured Person to a legally Qualified Medical Practitioner, Hospital and/or ambulance service provider for medical, surgical, X-ray, Hospital or nursing treatment including the cost of medical supplies and ambulance hire and the cost of dental treatment where such treatment is necessarily incurred to restore sound and natural teeth and is caused by an Accident. All treatment must be prescribed by a Qualified Medical Practitioner in order for expenses to be reimbursed under this Policy and shall not exceed the usual level of charges for similar treatment, medical services or supplies in the location where the expenses were incurred had this insurance not existed.

Permanent shall mean lasting 365 days from the date of Accident and at the expiry of that period beyond hope of improvement.

Physician means a registered herbalist, chiropractor, acupuncturist, bone setter or osteopath all licensed under any applicable laws including a traditional Chinese medical practitioner registered with the Traditional Chinese Medicine Practitioners Board. You should not be the attending Physician nor Your spouse or Your business partner or Your employer or employee or Your agent or a person booked to accompany You on the Trip or a person who is related to You in any way.

Qualified Medical Practitioner means a licensed, registered and properly qualified medical practitioner licensed under any applicable laws and acting within the scope of his/her license and training. The attending Medical Practitioner cannot be You, Your spouse, Your business partner, Your employer, Your employee, Your agent, a person booked to accompany You on the Trip or a person who is related to You in any way by blood, marriage or adoption.

Sickness shall mean any noticeable change in the physical health of an Insured Person due to a medical condition contracted, commencing or manifesting whilst overseas during the period of the Trip in which the Insured Person seeks the care of a Qualified Medical Practitioner acting within the scope of his/her licenses to treat the sickness for which the claim is made provided that the sickness is not pre-existing and the nature of the sickness is not excluded from this Policy.

Total Disablement shall mean bodily Injury of a Permanent nature which solely and directly totally disables and prevents an Insured Person from attending to any business, occupation or duties for which he/she is reasonably qualified by reason of his/her education, training or experience.

Trip shall mean the journey undertaken by the Insured Person commencing when the Insured Person(s) leaves Singapore from the place of embarkation in Singapore as the original point of departure and ceases upon return to Singapore, subject to whichever of the following occurs first:
   a) the expiry of the period specified in the Policy;
   b) the expiry of 5 consecutive days from the commencement of the trip, however if Your return trip is on the 5th day before 2359hrs this Policy will continue to provide coverage until 6th day before 2359 hrs or earlier.

We or Our or Us shall mean AIG Asia Pacific Insurance Pte. Ltd.

You or Your shall mean the Insured Person.
PART II – COVERAGE

SECTION 1 - ACCIDENTAL DEATH & PERMANENT DISABLEMENT
If You suffer Injury or death as a result of an Accident within 90 days of the date of the Accident, We will pay compensation for the specific loss suffered in accordance with the Schedule of Compensation below.

Schedule of Compensation

<table>
<thead>
<tr>
<th>Loss</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Death</td>
<td>100%</td>
</tr>
<tr>
<td>2. Permanent Total Disablement</td>
<td>100%</td>
</tr>
<tr>
<td>3. Permanent and Incurable Paralysis of all Limbs</td>
<td>100%</td>
</tr>
<tr>
<td>4. Permanent Total Loss of Sight of both Eyes</td>
<td>100%</td>
</tr>
<tr>
<td>5. Permanent Total Loss of use of both Limbs</td>
<td>100%</td>
</tr>
<tr>
<td>6. Permanent Total Loss of Speech and Hearing</td>
<td>100%</td>
</tr>
<tr>
<td>7. Permanent Total Loss of Hearing in</td>
<td></td>
</tr>
<tr>
<td>(a) both Ears</td>
<td>75%</td>
</tr>
<tr>
<td>(b) one Ear</td>
<td>15%</td>
</tr>
<tr>
<td>8. Permanent Total Loss of Sight of one Eye</td>
<td>50%</td>
</tr>
<tr>
<td>9. Loss of or the Permanent Total Loss of use of one Limb</td>
<td>50%</td>
</tr>
</tbody>
</table>

Compensation

The total compensation payable under Section 1 for all losses arising from the same Injury shall not exceed 100% of the Principal Sum Insured.

SECTION 2 - MEDICAL & ACCIDENT DENTAL EXPENSES INCURRED OVERSEAS
We will reimburse the You up to the Principal Sum Insured specified under Section 2, the Medical Expenses necessarily incurred whilst overseas for Injury or Sickness suffered by You solely and independently of any other causes.

In no event shall the total of the Medical Expenses incurred overseas exceed the limit specified under Section 2.

If You are entitled to a refund of all or part of the Medical Expenses from any person or any other source, We will only pay the balance amount of the Medical Expenses that is not refunded subject to the applicable limits.

SECTION 3 - MEDICAL EXPENSES INCURRED IN SINGAPORE INCLUDING TREATMENT BY PHYSICIAN
We will reimburse You up to the Principal Sum Insured specified under Section 3, the Medical Expenses necessarily incurred in Singapore for medical treatment or follow-up medical treatment in Singapore for Injury or Sickness which You had sustained whilst overseas. The time limit for seeking such medical treatment is as follows:

a) if prior medical treatment has not been sought overseas, You must seek medical treatment in Singapore within 3 days from the date of return to Singapore. From the date of the first medical treatment in Singapore, You have up to a maximum of 30 days to continue medical treatment in Singapore up to the limit specified under Section 3; or

b) if medical treatment had already been sought overseas, You have up to a maximum of 30 days from the date of return to Singapore to continue medical treatment in Singapore up to the limit specified under Section 3.

In no event shall the total of the Medical Expenses incurred in Singapore exceed the limit specified under Section 3.

If You are entitled to a refund of all or part of the Medical Expenses from any person or any other source, We will only pay the balance amount of the Medical Expenses that is not refunded subject to the applicable limits.

SECTION 4 - EMERGENCY MEDICAL EVACUATION
When as a result of Injury or Sickness commencing while You are overseas and if in the opinion of Travel Guard, or an authorized representative of Travel Guard, it is judged medically appropriate to move You to another location or to return You to Singapore for medical treatment, Travel Guard, or its authorized representative, shall arrange for the evacuation utilizing the means best suited to do so, based on the medical severity of Your condition. We shall pay directly to Travel Guard the covered expenses for such evacuation up to the Principal Sum Insured specified under Section 4.
The means of evacuation arranged by Travel Guard, or an authorized representative of Travel Guard, may include air ambulance, surface ambulance, regular air transportation, railroad or any other appropriate means. All decisions as to the means of transportation and the final destination will be made by Travel Guard, or the authorized representative, and will be based solely upon medical necessity.

Covered expenses are expenses for services provided and/or arranged by Travel Guard for the transportation, medical services and medical supplies necessarily incurred as a result of an emergency medical evacuation of an Insured Person as described herein.

4.1 Exclusions
We will not pay for:
1. Any expenses incurred for services provided by another party for which You are not liable to pay, or any expenses already included in the cost of a scheduled Trip; and
2. Any expenses for a service not approved and arranged by Travel Guard, or an authorized representative of Travel Guard, except that We reserve the right to waive this exclusion in the event the Insured Person or his/her travelling companions cannot for reasons beyond their control notify Travel Guard during an emergency medical situation. In any event, We reserve the right to reimburse You only for those expenses incurred for service which Travel Guard would have provided under the same circumstances and up to S$20,000.

SECTION 5 - REPATRIATION
When as a result of Injury or Sickness commencing while You are overseas, You suffer death within 30 days from the date of the Injury or commencement of Sickness, Travel Guard or an authorized representative of Travel Guard shall make the necessary arrangements for the return of Your mortal remains to Singapore. We shall pay directly to Travel Guard the covered expenses for such repatriation, up to the Principal Sum Insured specified under Section 5.

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

5.1 Exclusions
We will not pay for:
1. Any expenses incurred for services provided by another party for which You are not liable to pay, or any expenses already included in the cost of a scheduled Trip; and
2. Any expenses incurred for the transportation of the Your remains not approved and arranged by Travel Guard, or an authorized representative of Travel Guard.

SECTION 6 – TRAVEL DELAY
In the event that the Conveyance in which You had arranged to travel is delayed for at least 6 consecutive hours from the time specified in the itinerary supplied to You due to strike/industrial action, adverse weather condition, mechanical breakdown/derangement and structural defect of the Conveyance, We will pay S$100 for every full 6 consecutive hours of delay up to a maximum of S$400 during the Policy period.

6.1 Exclusions
We will not pay for any loss:
1. arising from Your failure to check in according to the itinerary supplied to You, or if You fail to obtain written confirmation from the carriers or their handling agents of the number of hours delayed and the reason for such delay; and
2. arising from strike or industrial action existing on the date the Trip is arranged.

SECTION 7 – BAGGAGE DELAY
If the checked-in baggage accompanying You has been delayed, misdirected or temporarily misplaced by the carrier, We will pay S$100 for every full 6 consecutive hours of delay after Your arrival at the baggage pick-up point in the scheduled destination overseas up to a maximum of S$400 during the Policy period.

N.B. This Policy will only pay for any claim under any one of the Sections 7 or 8 for the same event but not for more than one of the Sections.
SECTION 8 – BAGGAGE LOSS
We will pay You for loss due to robbery, burglary, theft or damage arising from an Accident sustained on the Trip to baggage taken (including clothing and personal effects worn or carried on You, in trunks, suitcases and like receptacles) during the Trip, up to the Principal Sum Insured specified under Section 8.

If as a result of Accident occurring overseas during the Trip, any article is proven to be beyond economical repair, a claim will be dealt with under this Policy as if the article had been lost provided that:

a) We shall not be liable for more than S$100 in respect of any one article or pair or set of articles;
b) We may make payment or at Our sole option and discretion restate or repair the damaged article subject to due allowance for wear and tear and depreciation in respect of articles more than one year old;
c) the loss must be reported to the police or relevant authority such as hotel and/or airline management having jurisdiction over the place of the loss within 24 hours from the incident. Any claim must be accompanied by written documentation from such authorities; and
d) You must take every possible step to ensure that Your baggage or personal effects are not left unattended.

8.1 Exclusions
We will not be liable for:

1) the following classes of property which are excluded from coverage: animals, motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances, snow skis, boards or toboggans, fruits, perishables and consumables, household effects, antiques, artifacts, paintings, objects of art, computers (including handheld computers, software and accessories with the exception of Laptop Computers as provided herein above), manuscripts, jewellery, gem stones, watches, contact or corneal lenses, securities, musical instruments, bridges for tooth or teeth, dentures;
2) loss caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or while actually being worked upon resulting in such loss;
3) loss to hired or leased equipment and loss of 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;
4) loss to property insured under any other insurance policy, or reimbursed by any other carrier, hotel or any other party;
5) loss to Your baggage sent in advance, mailed or shipped separately;
6) loss to Your baggage left unattended in any public place;
7) loss resulting from Your failure to take due care and precaution for the safeguard and security of such property;
8) loss of resulting from Your wilful act, omission, negligence or carelessness;
9) loss of arising from confiscation or retention by customs or other officials;
10) loss of business goods or samples or equipment of any kind;
11) loss to data recorded on tapes, cards, discs or otherwise;
12) loss of cash and bank notes, cash card, Ez Link Card, bonds, coupons, stamps, negotiable instruments, title deeds, manuscripts, securities of any kind, loss of credit cards or replacement of credit cards, Identity Cards (IC) and driving licenses, travel documents except as provided for in Section 9;
13) loss of derangement or breakage of fragile or brittle articles; and
14) loss resulting from mysterious disappearance of such property.

N.B. This Policy will only pay for any claim under any one of the Sections 7 or 8 for the same event but not for more than one of the Sections.

SECTION 9 - LOSS OF TRAVEL DOCUMENTS
We will pay You the cost of obtaining replacement passports, travel tickets and other relevant travel documents lost as well as additional travel expenses and hotel accommodation incurred to replace the lost travel documents where such loss arises out of robbery, burglary or theft occurring whilst You are overseas, up to the Principal Sum Insured specified under Section 9.

Whilst overseas, should You experience a loss of cash, travellers checks or banknotes belonging to You where such loss arises out of robbery, burglary or theft, provided that such cash, travellers checks and banknotes were in Your care, custody or control at the time of the incident, We will pay for Your actual loss up to a maximum of S$200 during the Policy period. Such loss must be reported to the police having jurisdiction over the place of the loss within 24
hours after the incident and any claim must be accompanied by written documentation from the police, otherwise a claim will not be payable under this Section.

9.1 Exclusions
We will not pay for:
1. shortage due to currency exchange rates difference or depreciation in value and for loss of travellers’ checks not immediately reported to the local branch or agent of the issuing authority; and
2. any loss not reported to the police within 24 hours of the incident and no report being obtained.

SECTION 10 - PERSONAL LIABILITY
We will indemnify You for legal liability to a third party arising whilst overseas during the Trip, up to the Principal Sum Insured specified under Section 10, where such liability is as a result of:

a. death or Injury to any third party; and/or
b. accidental loss of or damage to property of any third party.

10.1 Exclusions
We will not pay for liability arising directly or indirectly from, in respect of, or due to:

i) employer’s liability, contractual liability or liability to a member of Your family;
ii) acts of animals or property belonging to You, or in Your care, custody or control;
iii) any wilful, malicious or unlawful act;
iv) pursuit of trade, business or profession;
v) ownership or occupation of land or buildings (other than occupation only of any temporary residence);
vi) ownership, possession or use of vehicles, aircraft or water craft;
vii) legal costs resulting from any criminal proceedings;
viii) Your participation in any motor rallies;
ix) judgments which are not in the first instance delivered by or obtained from a Court of competent jurisdiction within Singapore; and
x) golfing – either in the course of play or practice.

Part III – GENERAL EXCLUSIONS
WE WILL NOT PAY UNDER ANY SECTION OF THIS POLICY FOR LOSS, INJURY, DAMAGE OR LEGAL LIABILITY ARISING DIRECTLY OR INDIRECTLY FROM:

1) Any act of war, act of a foreign enemy, civil war, invasion, revolution, and insurrection, use of military power or usurpation of government or military power. War shall mean war, whether declared or not, any warlike activities including the use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

2) 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;
   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;

3) Any illegal or unlawful intentional act by the Insured Person or confiscation, detention, destruction by customs or other authorities;

4) Any breach of government regulation or any failure by the Insured Person 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;

5) Any prohibition or regulations by any government;

6) The Insured Person not taking all reasonable efforts to avoid Injury or minimize any claim under the Policy;

7) Pregnancy or childbirth, and any Injury or sickness associated with pregnancy or childbirth;
8) Suicide or attempted suicide or intentional self-inflicted injury, while sane or insane, provoked assault or intoxication or drugs;

9) Any pre-existing medical conditions or related infections;

10) Mental and nervous or sleep disorders, including but not limited to insanity;

11) Mysterious disappearance;

12) When the Insured Person(s) is/are not fit to travel or is/are travelling against the medical advice of a Qualified Medical Practitioner; and

13) When the purpose of the Trip is to obtain medical care or treatment of any kind.

**PART IV – GENERAL CONDITIONS**

1) **FITNESS FOR TRAVEL:** At the time of effecting this insurance You must be medically fit to travel and not be aware of any circumstances which could lead to cancellation, disruption of the Trip or to any other claim under this Policy, otherwise no claim will be payable.

2) **AWARENESS OF CIRCUMSTANCES:** At the time of effecting this insurance You must not be aware of any circumstances, facts or risks related to Your place of destination which are known or ought to be known by You and which may give rise to a claim under this Policy. In such a case, no claim will be payable.

3) **TRAVEL GUARD NOTIFICATION REQUIREMENTS:** If You require hospitalisation or emergency transportation services or need to return to Singapore early for any reason, You must contact Travel Guard and obtain approval before arrangements are made. You must follow the advice and instruction of Travel Guard failing which Your claim may not be payable.

4) **OFFSET CLAUSE:** We will not cover You for loss or an event or liability to the extent that it is covered by any other insurance policy, medical or health scheme or Act of Parliament or any benefit which We are legally prohibited to pay by law. We will however pay the difference between what is payable under that other insurance policy, medical or health scheme or the relevant Act of Parliament and what You would have been entitled to recover under this Policy to the extent permitted by law.

5) **PURCHASE OF TRAVEL INSURANCE:** You must purchase the insurance before departing Singapore.

6) **DUPLICATION OF COVER:** In the event You are covered under more than one travel insurance policy with the exception of corporate travel insurance, underwritten by Us for the same Trip, We will consider You insured only under the policy which provides the highest benefit level.

7) **EXTENSION OF POLICY:** No Extension of Policy is permitted once Policy is effective.

8) **CURRENCY:** All amounts shown are in Singapore dollars.

9) **DETERMINATION OF AGE:** In any claim, Your age will be determined as at the date of the Injury or Sickness with reference to the birth date.

10) **COMPLIANCE WITH POLICY PROVISIONS:** Failure to comply with any of the provisions contained in this Policy will invalidate all claims herein.

11) **LENGTH OF TRIP:** In no event will a Trip per Policy exceed 5 consecutive days.

12) **TIME OF NOTICE OF CLAIM:** As soon as practicable and in any case within 30 days after the occurrence of any event which may give rise to a claim, You will give written notice to Us. Notice given to Us by You or on Your behalf with information sufficient to identify You will be deemed to be notice to Us. However, if You visit or are admitted into a Hospital for medical treatment whilst overseas and You are likely to be in Hospital for more than 24 hours, someone must contact Us immediately and notify Us of such an event. This notice shall then be followed
up with the written notice stated in this condition. In any event and irrespective if notice has been given, all claims must be submitted no later than 30 days after the occurrence of any event giving rise to the claim.

13) NOTIFY AUTHORITIES: If the property insured under Sections 8 and 9 of this Policy is lost or damaged, You will take all reasonable measures to protect, save, and recover it, and will also promptly notify the police, hotel, transportation company or transportation terminal authorities. You must also get a property irregularity report (PIR) and any other official written report from the airline or transport company or other service provider or a report from the police or any relevant authority as the case may be. If You fail to notify the airline or transport company or other service provider within 24 hours of the event or the police (and hotel management company if this applies) within 24 hours of the event, We reserve the right not to pay Your claim.

14) SUBROGATION: In the event of any payment under any one or more Sections of this Policy, We will be subrogated to all Your rights of recovery against any person or organisation and You will execute and deliver instruments and documents and do whatever else is necessary to secure Our such rights. You will take no action after the loss to prejudice such rights.

15) FORMS FOR PROOF OF LOSS: Upon receipt of a notice of claim, We will furnish You with such claim forms as are usually furnished by Us for filing proof of loss. You must return such claim forms with full particulars within 15 days after the receipt of such claim forms. You will also at the same time when returning the completed claim form within the said 15 days provide Us written proof of the occurrence, the circumstances and the extent of the loss for which the claim is made. You will also at any time at Our request submit whatever documents required by Us in support of the claim as soon as possible and in any event within 60 days after the receipt of notice of such requirement. Any reimbursement of the Medical Expenses or claim arising from Injury or Sickness suffered under this Policy shall only be upon production of a medical certificate, report or note from the treating Qualified Medical Practitioner or Physician or Hospital or clinic detailing the Injury or Sickness You suffered for which treatment was given and any bills You have paid.

16) MEDICAL EXAMINATION AND TREATMENT: You will at Your expense furnish Us with all such certificates, information and evidence as We may require. You will also, whenever reasonably required to do so, arrange to submit to medical examination by Qualified Medical Practitioners appointed by Us. In the event of Your death, where it is not forbidden by law, We will 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 Qualified Medical Practitioner and Your Qualified Medical Practitioner, the opinion of Our Qualified Medical Practitioner will prevail and be binding on You or Your estate as the case may be.

17) ARBITRATION:
   a) Any dispute, difference or question arising at any time hereafter between Us and You or Your legal personal representatives in relation to the true construction of the Policy or the rights or liabilities of the parties hereto will be referred to arbitration in Singapore and Singapore laws will apply thereto.
   b) The arbitration will be heard by a single arbitrator to be agreed by the parties hereto 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 the 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 for the time being in force.

18) TO WHOM INDEMNITIES PAYABLE: Indemnity for Your loss of life is payable to Your estate. All other indemnities of this Policy are payable to You, except under Sections 4 and 5. Under Sections 2 and 3, in the event funds for emergency medical treatment are guaranteed to the provider of healthcare by Travel Guard or their authorised representative, indemnities will be payable directly to the provider of healthcare. Indemnity for expenses under Sections 2 and 3 which You incur directly will be payable to You. Under Sections 4 and 5 the benefits will be paid directly to the provider of service as indicated in each section. Any reimbursements or indemnities under this Policy shall be made in accordance with the prevailing laws, rules and regulations of Singapore.

19) CLAIMS PAYABLE: We will not pay any claim if and where the laws of Your Country of Origin/Home Country prevent Us from making such payments or We will make payments of Your claim in Singapore if We, in Our sole discretion, deem fit and We are legally able to do so.
20) CANCELLATION: We may cancel this Policy at any time by written notice delivered to You or mailed to Your last address shown in Our records stating when such cancellation will be effective. In the event of such cancellation, We will return promptly the pro rata unearned portion of any premium actually paid by You. Such cancellation will be without prejudice to any claim originating prior thereto.

21) RIGHT OF RECOVERY: In the event authorisation for payment and/or payment is made by Us or Travel Guard or an authorised representative of Travel Guard for a medical claim for which Policy liability is not engaged, We or Travel Guard or an authorised representative of Travel Guard reserve the right to recover against You for the full sum which We or Travel Guard or an authorized representative of Travel Guard is liable to the medical institution to which You were admitted.
22) **ENTIRE CONTRACT:** The Policy, Schedule, Endorsements, Application Form, Declaration and attached papers together with other statement in writing will be read together as one contract. Any word or expression to which a specific meaning has been ascribed in any part of the Schedule attached will bear specific meaning wherever it may appear. In the event of a conflict, the terms, conditions or provisions of the Schedule attached will prevail. No agent has the authority to change or waive any provisions of the Policy. No change of provisions will be valid unless approved by Our executive officer and such approval has been endorsed into the Policy.

23) **REINSTATEMENT OF POLICY:** If You default in paying the agreed premium for this Policy, the subsequent acceptance of premium by Us will reinstate this Policy, but only to cover Injury or Sickness sustained after such acceptance of premium.

24) **INTEREST:** No indemnity from Us will carry any interest.

25) **GOVERNING LAW:** This Policy will be governed by and interpreted in accordance with Singapore laws.

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

27) **PAYMENT BEFORE COVER WARRANTY:** Notwithstanding anything contained in this Policy but subject to sub-clause below:
   a) You agree and declare that the total premium due must be paid and actually received in full by Us (or the intermediary through whom this Policy was effected) on or before the Effective Date of the coverage under the Policy; and
   b) in the event that the total premium due is not paid and actually received in full by Us (or the intermediary through whom this Policy was effected) on or before the Effective date, then the Policy will be deemed to be cancelled immediately and no benefits whatsoever will be payable by Us as cover never attached on the Policy or renewal. Any payment received thereafter will be of no effect on the cancellation of the Policy.

28) **DATA PRIVACY:** The Insured Person(s) has/have agreed and consented that We may collect, use and process the Insured Person(s)’s personal information (whether obtained in the application form or otherwise obtained) and disclose such information to the following, whether in or outside of Singapore: (i) Our group companies; (ii) Our (or Our group companies’) service providers, reinsurers, agents, distributors, business partners; (iii) brokers, the Insured Person(s)’s authorised agents or representatives, legal process participants and their advisors, other financial institutions; (iv) governmental / regulatory authorities, industry associations, courts, other alternative dispute resolution forums, for the purposes stated in Our Data Privacy Policy which include:
   a) Processing, underwriting, administering and managing the Insured Person(s)’s relationship with Us;
   b) Audit, compliance, investigation and inspection purposes and handling regulatory / governmental enquiries;
   c) Compliance with legal or regulatory obligations, risk management procedures and Our internal policies;
   d) Managing Our infrastructure and business operations; and
   e) Carrying out market research and analysis and satisfaction surveys.

Note: Please refer to the full version of Our Data Privacy Policy found at http://www.aig.com.sg/sg-privacy_1030_237853.html.

If the Insured Person has not opted out, the Insured Person has also consented to Us, Our group companies, service providers and business partners using, processing and disclosing the Insured Person’s personal information to:
   a) enrol the Insured Person in contests, prize draws and similar promotions; and
   b) contact the Insured Person to market other insurance, and/or Our, Our group companies’ and/or Our business partners’ financial products and/or services.

If you have any questions about Our collection, use and disclosure of personal information you may contact Our Data Protection Officer at singaporedataprotectionofficer@aig.com.

29) **INSURANCE ACT (CHAPTER 142):** The Policy is issued in Singapore and is subject to the Insurance Act (Cap 142) (the “Act”) and all rules, regulations, subsidiary legislation and government orders enacted thereunder. For this
Policy to be treated as a Singapore policy, You should be ordinarily resident in Singapore at the date of Your application for this Policy. The Act provides that You are treated as being 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.

If You do not satisfy any one of the aforesaid definitions of being “ordinarily resident in Singapore”, You must notify Us immediately.

30) POLICY OWNER’S PROTECTION SCHEME: This Policy is protected under the Policy Owners’ Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact AIG Asia Pacific Insurance Pte. Ltd. or visit the AIG, GIA or SDIC web-sites (www.AIG.com.sg or www.gia.org.sg or www.sdic.org.sg).

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