

# TravelSurance Plus

## Policy Booklet

# Your Policy

## Important Notice

This policy is issued to You based on the information You provided Us when You applied for the insurance. You should note that You must disclose to Us fully and faithfully the facts You know or ought to know that are relevant to Your insurance application. If You had failed to disclose the relevant facts to Us, the Policy issued to You may be void and You may not receive any benefit from it.

This Policy, inclusive of the Policy Schedule, any Memorandum and Endorsement, is an important document. It explains the insurance cover We provide You, the rights the Policy gives You, the conditions You are to comply with and situations where We will

not pay under the Policy. Please read this Policy carefully and ensure that it meets Your requirements. If the Policy does not meet Your requirements or You find any error in the Policy, kindly return it to Us and contact Us immediately for correction.

Any information received or held by HSBC Insurance may be used, stored and transferred (whether within or outside Singapore) to or with any member of the HSBC Group or third party service providers for purposes associated with the provision of our services to you including in relation to data processing and simple underwriting.

### What You Must Know

- At the time of Your application of this Insurance, You must be medically fit to travel and must not be aware of any circumstance which can lead to cancellation or disruption of the Trip, otherwise no payment will be made under this Insurance.
- Even after application of this Insurance, You must not commence travel against any Travel Warning issued prior to Your Trip. If You do so (regardless whether You had actual notice of the Travel Advice), You may not be covered for any direct or indirect losses or claims arising out of or resulting from such events referred to in the Travel Warning.
- If You have purchased a "Family" plan (as reflected under "Plan Category" in the Policy Schedule), all persons named in the Policy Schedule as the "Insured Person" must satisfy the relationship definition of "Family" stated herein.
- If You have purchased a "Parent & Children" plan (as reflected under "Plan Category" in the Policy Schedule), all persons named in the Policy Schedule as the "Insured Person" must relate to each other as a parent and child.
- If You have purchased a "Family" or "Parent & Children" plan under a "Single Trip" cover (as reflected under "Plan Category" and "Cover Type" respectively in the Policy Schedule), all persons named in the Policy Schedule as the "Insured Person" must travel together on the Same Trip. If You have purchased a "Family" or "Parent & Children" plan under an "Annual" cover (as reflected under "Plan Category" and "Cover Type" respectively in the Policy Schedule), any Child insured must be accompanied by an Adult named in the Policy Schedule on and throughout each Trip.
- If You have purchased "Couple" plan under a "Single Trip" cover (as reflected under "Plan Category" and "Cover Type" respectively in the Policy Schedule), the two persons named in the Policy Schedule as the "Insured Person" must travel together on the Same Trip.

- Regardless of the plan or cover You have purchased, the duration of each Trip shall not exceed ninety (90) days. If the actual duration of Your Trip exceeds ninety (90) days, unless pre-agreed by Us and noted by Endorsement, Your Trip is deemed to have terminated on the ninetyth (90th) day after the commencement of Your Trip.
- In the case of an "Annual" cover, no Trip shall commence before the Period of Insurance. If Your Trip commences during but ends after the Period of Insurance, You will not be covered after the end date of the Period of Insurance. To ensure that You are covered for the duration of such Trip, You should ensure that You renew Your Insurance before the start of the Trip.
- This Policy may cover "One-way Trip" provided it is expressly agreed by Us and You have purchased this Insurance in Singapore and the original point of departure is Singapore.

### Definitions

Some words and phrases in this Policy have special meanings. These words and phrases have the following meanings wherever they appear in the Policy.

Accident	An unexpected, unintended and unforeseen event.
Adult	Person who is at least eighteen (18) years of age and who does not fall within the definition of "Child".
Applicable Limit/Benefit	This is the maximum amount We will pay under each respective cover and/or Section of the Policy within the Selected Plan as shown in the Table of Benefits.
Carrier	This means aircraft, coach, ship or train duly licensed for regular transportation of fare-paying passengers and operating on scheduled routes and timetables.

Child	<p>A person who is:</p> <ul style="list-style-type: none"> <li>• under eighteen (18) years of age; or</li> <li>• between eighteen (18) and twenty-three (23) years of age, not married and is still studying full-time in a recognized institution of higher learning.</li> </ul> <p>But for the purpose of Section 4 (Child Guard), "Child" means a person who is under the age of eighteen (18) years only.</p>	<p>or surgical service other than You or someone related to You.</p>
Commercial Document	Any deed, bond, negotiable instrument, bill of exchange, promissory note, title deed, manuscript, securities and other similar document.	Natural Disaster A calamitous natural event such as typhoon, windstorm, tsunami, earthquake, volcanic eruption and the like.
Deposit	Any sum required to be pre-paid to a tour operator, a Carrier operator or the operator of any accommodation which You are unable to recover or obtain a refund by reason of Trip Cancellation or Postponement.	One-way Trip A Trip undertaken by You where You do not intend to return to Singapore within ninety (90) days from Your date of departure from Singapore.
Family	This, in the context of "Plan Category" in the Policy Schedule, means the spouse and/or Child of the person named as the "Insured" in the Policy Schedule.	Period of Insurance The period shown in the Policy Schedule.
Hospital	An institution, other than an institution for the aged, chronically ill or convalescent rest or nursing home, operated pursuant to law of the place where treatment was sought, for the care and treatment of injured or sick person with organised facilities for diagnosis and surgery and having twenty-four (24)-hour nursing service and medical supervision.	Personal Money This means cash, bank notes, cheques, travellers' cheques and money orders.
Immediate Family Member	This refers to spouse, parent, parent-in-law, grandparent, child, sibling, fiancée or fiancé.	Policy Anniversary This applies to "Annual" cover and is the same day and month of the following year from the Effective Date stated in the Policy Schedule.
Injury	Bodily injury, including death, caused solely and directly by violent, accidental, visible and external means and which does not result from any illness, sickness or disease.	Pre-existing Medical Condition Any illness, disease or medical condition which presented any signs or symptoms of which You were aware or ought reasonably to have been aware or for which medical advice or treatment was recommended by any Medical Practitioner within twelve (12) months prior to Your application for this Policy or Your Trip booked, whichever is later. For "Annual" cover, any illness, disease or medical condition for which You had made a claim on a previous Trip or where treatment was sought within twelve (12) months prior to Your subsequent Trip shall be considered a Pre-existing Medical Condition for the purpose of the subsequent Trip.
ISOS	Our medical assistance service provider, International SOS Pte Ltd.	Same Trip This means a Trip that has the same destination, departure date and return date.
Medical Expenses	Expenses paid to a Medical Practitioner or expenses in respect of medical or surgical treatment, hospital charges and/or ambulance service and cost of medical supplies. This does not include the cost of dental treatment unless such treatment is rendered necessary as a result of an Accident. For the purposes of Section 1 and Section 6, Medical Expenses include expenses in respect of treatment by Traditional Chinese Medicine ("TCM") practitioner who is so legally permitted to practise and who is not You or someone related to You. However, Our payment in respect of TCM treatment is subject to separate Applicable Limits as shown in the Table of Benefits.	Selected Plan The plan You chose at the time You applied for this Insurance and shown in the Policy Schedule.
Medical Practitioner	A registered practicing member of the medical profession who is legally permitted to practise or render medical	Seriously Injured or Ill Injury or illness, as the case maybe, which is certified by a Medical Practitioner as life threatening and requires immediate medical or surgical treatment.
		Territory The area covered by this Policy as chosen by You and reflected in the Policy Schedule.
		Travelling Companion A person with whom You travel or plan to travel with and without whom You cannot make or continue Your Trip.
		Travel Documents This refers to passport, visa, international driving permit, pre-paid travel tickets or passes. For the avoidance of doubt, the National Registration Identity Card (NRIC) or any other similar identification card issued by a government authority for use within the jurisdiction of that authority is not a Travel Document.

Travel Warning	An immediate and operative travel advice, warning or alert announced, published, distributed or otherwise communicated by the Singapore Government and/or the government of any country or territory whether relating to actual or threatened riots, strike or civil commotion, war or warlike situation, outbreak of disease or unsafe health conditions, impending natural disasters or events of similar nature in relation to any country or territory of Your destination.
Trip	<p>A journey undertaken by You and commencing in Singapore when You leave Your place of residence or office for the place of embarkation, but not more than three (3) hours prior to the scheduled departure time, and ceasing upon the following, whichever is the earliest:</p> <ul style="list-style-type: none"> <li>• the expiry of the Period of Insurance stated in the Policy Schedule;</li> <li>• Your return to Your permanent place of residence;</li> <li>• three (3) hours upon Your arrival in Singapore.</li> </ul> <p>If Your Trip is a "One-way Trip," the term "Trip" shall mean a journey undertaken by You and commencing in Singapore when You leave Your place of residence or office for the place of embarkation, but not more than three (3) hours prior to the scheduled departure time, and ceasing upon the following, whichever is the earliest:</p> <ul style="list-style-type: none"> <li>• the expiry of the Period of Insurance stated in the Policy Schedule;</li> <li>• Your arriving at Your place of residence overseas;</li> <li>• twenty-four (24) hours upon Your arrival at the final destination.</li> </ul>
Unattended	Where You are not in full view of or in a position to prevent unauthorised taking of Your property other than a situation where the property is in a locked room, safe or kept out of view in a locked boot or luggage space of a locked vehicle.
We, Our, Us	HSBC Insurance (Singapore) Pte. Limited.
You, Your, Yours	The person(s) travelling on a Trip whose name(s) appears in the Policy Schedule under "Insured Person(s)". If more than one (1) person is named, We will treat a statement, act, omission or claim by any one as a statement, act, omission or claim by all persons.

#### **24-hour Emergency & Assistance Hotline**

If You need any help while You are travelling, please speak to one of the trained multi-lingual staff on the hotline serviced by ISOS. The reverse charge hotline number is provided in the Policy Schedule or on the card sent with the Policy. However, please take note that We are not liable to reimburse You any administrative charge levied by hotels or any telecommunication company for connecting Your telephone call.

#### **Your Insurance Cover**

Upon Your paying the agreed premium, We, HSBC Insurance (Singapore) Pte. Limited, agree to insure You in accordance with the covers under the Selected Plan as described in this document for a Trip within the Territory and undertaken during the Period of Insurance subject to the exclusions, terms and conditions of this Policy.

Save for Section 9 (Trip Cancellation or Postponement), all covers provided herein start from the commencement of Your Trip. The cover provided under Section 9 starts from the date of acceptance of Your application for this Insurance, but not earlier than thirty (30) days before the commencement of Your Trip.

#### **Applicable Limits**

The most We will pay on each claim under any cover You have chosen in Your Selected Plan is indicated in the corresponding Applicable Limits column of the Table of Benefits.

#### **Section 1: Overseas Medical and Related Expenses**

If You are injured in an Accident or fall ill during Your Trip, We will pay for the following:

- Medical Expenses for treatment outside Singapore including any ambulance service or its equivalent to take You to a Hospital;
- additional charges reasonably incurred outside Singapore for accommodation of a similar standard to the accommodation You had originally booked for Your Trip if You have to stay beyond the date You were scheduled to leave the overseas destination because of the Injury or illness;
- additional travel expenses You have to pay to return to Singapore if You cannot use Your pre-paid return ticket because of the Injury or illness.

Notwithstanding the General Exclusions, if Your illness is pregnancy related, We will pay for Medical Expenses for treatment outside Singapore only and will not pay for any other additional expenses for accommodation and travel. Payment for pregnancy related illness applies only in relation to Section 1 and does not qualify You for claim under Section 2, Section 3 and/or Section 4.

#### **Section 2: Hospital Confinement**

If You are injured in an Accident or fall ill during Your Trip and were treated as an in-patient in a Hospital outside Singapore, We will pay You the applicable daily Hospital Confinement Benefit stated in the Table of Benefits, for every twenty-four (24)-hour period You are required to stay in the Hospital.

#### **What We do not cover under Sections 1 and 2**

We do not pay for any claim for a medical condition that You were planning to seek medical treatment for during Your Trip.

#### **Section 3: Compassionate Overseas Visit**

If You are hospitalised outside Singapore for more than seven (7) days during Your Trip and:

- Your medical condition prevents Your return or evacuation back to Singapore;
- no Adult member of Your family is with You during the Trip; and
- the costs of hospitalisation You incur are payable under Section 1 of this Policy,

We will pay the hotel and travelling expenses reasonably incurred by one (1) Adult member of Your family to travel to and stay with You until Your return to Singapore.

#### Section 4: Child Guard

If You are hospitalised outside Singapore during Your Trip and no Adult is accompanying any Child travelling with You and insured under this Policy, We will pay the hotel and travelling expenses reasonably incurred for an Adult member of Your family to travel to, stay with and accompany the Child back to Singapore within a reasonable period of time from Your hospitalisation.

#### Section 5: Overseas Medical Evacuation or Repatriation

If You are injured in an Accident or fall ill during Your Trip and ISOS agrees with Your attending Medical Practitioner that it is medically necessary and appropriate to move You to another location for medical treatment and/or for You to return to Singapore, ISOS shall arrange for that medical evacuation and/or repatriation.

The means of evacuation and/or repatriation arranged by ISOS may include air ambulance, surface ambulance, regular air, rail or any other appropriate means of transportation. All decisions as to its means of transportation and the final destination will be made by ISOS and will be based solely upon medical necessity. We will pay the costs of medical evacuation and/or repatriation so incurred including costs for the transportation, medical services and medical supplies.

#### What We do not cover under Section 5

We do not pay for:

- any service not provided or arranged by ISOS or its authorised representative. However, We may waive this exclusion if We are satisfied that for reasons beyond Your or Your Travelling Companion's control, ISOS cannot be notified during the emergency medical situation;
- any expense that You would normally have incurred during Your travel and/or does not fall within the events insured under the terms of this Policy.

#### Section 6: Post-Trip Medical Expenses

Where You require follow-up medical treatment in Singapore after Your return from the Trip in respect of an Injury or illness suffered during the Trip and You are eligible for payment of Your Medical Expenses incurred outside Singapore under Section 1 of this Policy, We will pay for the follow-up medical treatment provided such treatment is sought within thirty-one (31) days from the date of Your return to Singapore.

Alternatively, if You had not sought medical treatment during Your Trip for an Injury or illness suffered during the Trip and You require medical treatment in Singapore for that Injury or illness after Your return, We will pay for Medical Expenses for medical treatment provided such treatment is sought within five (5) days from the date of Your return to Singapore. We will only pay for such medical treatment up to thirty-one (31) days from the date of Your return to Singapore.

#### Section 7: Personal Accident

We will pay the death or disability benefits in accordance with the Scale of Benefits if You suffer an Injury in an Accident during Your Trip that leads directly to death or the disability described in the table below. The amount payable under this Section for each Trip shall not exceed one hundred percent (100%) of the Applicable Limit.

#### Scale of Benefits

#### Benefit payable in percentage terms of the Applicable Limit

- |                                |      |
|--------------------------------|------|
| • Death                        | 100% |
| • Permanent Total Disability   | 100% |
| • Loss of Both Eyes            | 100% |
| • Loss of Two Limbs            | 100% |
| • Loss of One Eye and One Limb | 100% |
| • Loss of Speech and Hearing   | 100% |
| • Loss of One Eye or One Limb  | 50%  |

However, if You are insured under the "Superior" plan and death results from an Accident while You were travelling as a fare-paying passenger in any public conveyance, the death benefit payable shall be two hundred percent (200%) of the Applicable Limit instead of one hundred percent (100%) of the Applicable Limit.

For the purpose of this Section, the following words or phrase shall have special meanings:

"Permanent Total Disability" means disability which commences within thirty (30) days from the date of an Accident which, in the opinion of a Medical Practitioner, entirely prevents You from attending to any business, occupation of any and every kind or, if You have no business or occupation, from attending to Your usual duties for the remainder of Your life.

"Loss" means total functional disability or loss by complete and permanent physical severance that is beyond remedy by surgical or other medical treatments.

"Limb" means hand at or above the wrist or foot at or above the ankle.

#### What We do not cover under Section 7

We do not pay for:

- death occurring after twelve (12) months from the date of the Accident;
- Loss of Limb or eye where such loss exists before the commencement of Your Trip.

#### Section 8: Repatriation of Mortal Remains or Funeral Expenses

If You die during Your Trip, We will pay for:

- Your overseas funeral expenses or costs of cremation incurred at the place of death; or
- the cost of returning Your remains to Singapore or Your country of origin.

#### Section 9: Trip Cancellation or Postponement

If Your scheduled Trip is cancelled due to any of the following events before the scheduled date of departure, We will pay You the Deposits You have paid:

- You, Your Immediate Family Member, Travelling Companion, business partner or co-director dies or becomes Seriously Injured or Ill;
- You are required to attend jury duty or appear before a court in response to a subpoena or are compulsorily quarantined;
- Your residence in Singapore is substantially damaged by fire, flood or Natural Disaster within one (1) week from Your scheduled departure date;
- Your Trip is rendered impossible or unsafe due to a Natural Disaster at Your destination.

If You are able to reschedule Your Trip instead of cancelling it as a result of the aforementioned events, We will cover the reasonable administrative charges You incur for rescheduling Your Trip.

**What We do not cover under Section 9**

We do not pay if the cancellation of Your Trip is due to:

- Your disinclination to travel, which shall be presumed if You have more than one (1) Travelling Companion;
- Your failure to notify the travel operator or provider of transport or accommodation immediately when it is found necessary for You to cancel Your Trip;
- anything that You are aware or ought to have known at the time of Your application of this Insurance that renders the cancellation of Your Trip highly possible (such as Your Immediate Family Member receiving in-patient treatment in Hospital or having received a terminal prognosis at the time of Your application of this Insurance).

For the purpose of this Section, the cover shall become effective upon:

- the approval of Your insurance application in respect of "Single Trip" cover; or
- the commencement of the Period of Insurance as specified in the Policy Schedule in respect of "Annual" cover.

**Section 10: Trip Curtailment**

If You unavoidably have to abandon Your Trip after departing from Singapore due to any of the following events, We will pay the Deposits You have paid and any additional cost for accommodation and/or travel of the same or equivalent class You incur to return to Singapore early:

- You, Your Immediate Family Member, Travelling Companion, business partner or co-director dies or becomes Seriously Injured or Ill;
- Your Trip is rendered impossible or unsafe due to a Natural Disaster at Your destination.

**What We do not cover under Section 10**

We do not pay if the abandonment of Your Trip is due to:

- Your disinclination to travel, which shall be presumed if You have more than one (1) Travelling Companion;
- anything that You are aware or ought to have known at the time of Your application of this Insurance that renders the abandonment of Your Trip highly possible (such as Your Immediate Family Member receiving in-patient treatment in Hospital or having received a terminal prognosis at the time of Your application of this Insurance).

**Section 11: Overseas Travel Delay**

If the departure of the Carrier in which You are booked to travel while You are outside of Singapore is delayed for at least eight (8) hours from the scheduled time of departure stated in Your travel itinerary due to strike, industrial action, adverse weather conditions, mechanical breakdown of the Carrier, We will pay You the amount per full eight (8) hours' delay stated in the Table of Benefits.

**What We do not cover under Section 11**

We do not pay:

- if You fail to check in with the Carrier operator (or its handling agents) according to the itinerary supplied to You or if You fail to obtain written confirmation from the Carrier operator (or its handling agents) of the actual number of hours of delay and the reason for such delay;
- if the delay is caused by strike or industrial action which already existed on the date of Your application of this Insurance;
- for delay on Your outbound travel from Singapore.

**Section 12: Missed Travel Connection**

If, while You are overseas, You fail to arrive at the departure point in time to board a connecting Carrier in which You are booked to travel in due to the delay of any public conveyance to that overseas connecting point, We will pay You the cash benefit stated in the Table of Benefits subject to the following conditions:

- You have received a confirmed reservation on the connecting Carrier;
- You must allow sufficient time for and do everything You can to get to the overseas connecting point for the time specified on Your ticket or itinerary;
- You must obtain a written confirmation from the Carrier operator (or its handling agents) confirming Your missed connection.

**Section 13: Overbooked Flight**

Where You had received a confirmed reservation from Your travel operator or airline for a flight but are denied from boarding the aircraft due to flight overbooking, We will pay You the cash benefit stated in the Table of Benefits.

To make a claim for the cash benefit, You must obtain a written confirmation from the airline or its handling agent to evidence Your being denied boarding due to flight overbooking.

**Section 14: Overseas Baggage Delay**

If, while You are overseas, Your baggage is temporarily lost (misdirected, misplaced or delayed) during Your Trip and You are without it for at least eight (8) consecutive hours after You arrive at Your destination, We will pay You the amount stated in the Table of Benefits for every full eight (8) hours' delay.

To make a claim under this Section, You must obtain a baggage or property irregularity report from the Carrier operator certifying the total time of Your baggage delay.

**What We do not cover under Section 14**

We do not pay:

- if Your baggage is delayed due to detention or confiscation by customs or other authorities;
- if the baggage is delayed on Your return trip to Singapore or, in the case of a One-way Trip if the baggage is delayed at Your scheduled final destination.

**Section 15: Loss of Baggage and Personal Belongings**

We will cover You for loss, theft or accidental damage to Your baggage or personal belongings during Your Trip provided:

- You take reasonable care to keep Your baggage and personal belongings safe. If Your baggage or personal belongings is/are lost or stolen, You must take all reasonable steps to recover them;
- if Your baggage or personal belongings is/are lost or damaged by any public authority, Carrier operator or hotel operator, You must report the details of the loss or damage to them in writing and in return obtain their written acknowledgement;
- if Your baggage or personal belongings is/are lost or damaged by a Carrier operator, You must file a written notice of the claim to the Carrier operator immediately, obtain a baggage or property irregularity report and retain all travel tickets, boarding passes and tags for Your claim under this Section;
- You must be able to prove that You were responsible for the lost, stolen or damaged item and how much they are worth, otherwise it may affect Your claim.

We may settle Your claim under this Section by payment, repair or replacement of the lost, stolen or damaged item at Our option. We will pay based on the value of Your baggage or personal belongings at the time of loss or damage. If We opt to replace the relevant item, We will replace it with an equivalent item of similar make and model. We will not pay the cost of replacing the relevant item with a new item, and We will not pay more than the original purchase price of any lost or damaged item.

If You have also made a claim under Section 14 – Overseas Baggage Delay, the amount paid or payable under Section 14 will be deducted from the amount claimed under this Section.

#### **What We do not cover under Section 15**

We do not pay for:

- loss or theft which You do not report to and obtain a written report from the police within twenty-four (24) hours of discovery. Where it is not possible to obtain a police report, You must provide other independent proof of loss such as a letter from the Carrier or hotel operator, where applicable;
- baggage or personal belongings detained or confiscated by customs or other authorities;
- loss of baggage or personal belongings whilst they are in the custody of the Carrier operator unless such loss is reported to the Carrier immediately upon discovery and a baggage or property irregularity report is obtained;
- loss or theft of baggage or personal belongings which You have left Unattended;
- mere disappearance or unexplained loss of baggage or personal belongings;
- loss of Personal Money, Travel Documents or Commercial Documents;
- items used in connection with Your employment which are not owned by You;
- damage to household appliances or equipment, musical instruments or sculptures unless occasioned by an Accident involving the Carrier in which the baggage is being conveyed;
- loss of or damage to sports equipment while in use;
- damage, including the scratching, cracking or breaking of, to glass (other than fixed lenses of cameras, binoculars or telescopes), china or similar fragile items;
- loss of or damage to spectacles, contact lenses and medical or dental fittings;
- wear and tear, gradual deterioration, mechanical or electrical breakdown, or loss of value and damage caused by moths, vermin or any process of cleaning, repairing or restoring;
- loss of or damage to perishable goods;
- loss of or damage to baggage or personal belongings as a result of Your deliberate or reckless act.

#### **Section 16: Loss of Personal Money and Travel Documents**

We will pay You up to the Applicable Limit for loss or theft of Your Travel Documents or Personal Money during Your Trip. This payment will include the direct cost of replacing Your lost Travel Documents. For pre-paid tickets and passes, the basis of payment shall be the direct replacement cost or the proportionate share of the unused portion of the tickets or passes whichever is less.

#### **What We do not cover under Section 16**

We do not pay for:

- loss or theft of Your Travel Documents or Personal

Money if You do not report it to and obtain a written report from the police within twenty-four (24) hours of discovery;

- loss or theft of Your Travel Documents or Personal Money which You have left Unattended;
- mere disappearance or unexplained loss of Your Travel Documents or Personal Money;
- loss due to error or omission, exchange loss or depreciation in value;
- loss of travellers' cheques not reported to the local branch or agent of the issuer immediately upon discovery.

#### **Section 17: Hijack**

We will pay You the amount stated in the Table of Benefits for each full twenty-four (24)-hour period the public conveyance in which You are travelling on is hijacked. For the purpose of this Section public conveyance shall mean bus, tram, coach, taxi, hotel or airport transfer, ferry, hovercraft, hydrofoil, ship, train or aircraft duly licensed for the regular transportation of fare-paying passengers.

#### **Section 18: Personal Liability**

We will cover You for any compensation that You are legally liable to pay to a third party arising from an Accident that occurred during Your Trip which results in death or bodily injury to the third party and/or loss of or damage to any property belonging to that third party. We will also pay for:

- costs and expenses that are recoverable from You by the third party; and
- costs and expenses that You incur with Our prior consent in defending any claim commenced by the third party.

The most We will pay under this Section is the Applicable Limit regardless of the claims brought against You.

#### **What We do not cover under Section 18**

We do not pay:

- if You admit liability or enter into any settlement or compromise with the third party or his insurer without Our prior consent;
- any sum awarded in a judgment which is not delivered or obtained at first instance from a court of competent jurisdiction within the country where the Accident took place;
- for any fines or exemplary damages You have to pay;
- for liability arising from Your wilful or unlawful act;
- for liability arising from anything done or omitted to be done pursuant to Your trade, business or profession;
- for liability arising from death or injury of any person who is Your employee or an employee of a company of which You are a director or any member of Your family or from loss of or damage to the property belonging to any of them or in their possession, custody or control;
- for liability arising out of contract;
- for liability arising out of the ownership or occupation of any real property other than the occupation of any temporary accommodation;
- for liability arising from the ownership, possession or use of any vehicle, aircraft or watercraft;
- for liability arising from the ownership of any animal or animal in Your care, control or custody;
- for liability arising from Your taking part in any winter sport, race, rally or activity involving the use of firearms.

#### **Section 19: Rental Vehicle Excess**

We will cover You for any excess or deductible that You are liable to bear in respect of accidental loss or damage caused to any vehicle You rented from a licensed car rental

agency during the Trip. The cover under this Section is subject to the following conditions:

- As part of the hiring arrangement, You must take up a comprehensive motor insurance against loss of or damage to the rental vehicle throughout the rental period;
- You must not be in breach of any term in the agreement between You and the rental company for the vehicle hire, of the policy for motor insurance mentioned above or of the traffic laws of the country in which You are travelling.

#### **What We do not cover under Section 19**

We do not pay for the excess or deductible if the loss of or damage to the vehicle:

- occurred beyond the limits of any public road;
- arose out of wear and tear, gradual deterioration, inherent vice or latent defect.

#### **General Exclusions (applicable to the whole Policy)**

We do not cover or pay for loss, damage, injury, illness or liability arising directly or indirectly from:

- Pre-existing Medical Condition;
- stress, travel exhaustion, physical discomfort or pain caused by transport or normal activities, deep vein thrombosis, effects of alcohol or drugs;
- venereal or other sexually transmitted diseases;
- Acquired Immuno-Deficiency Syndrome ("AIDS") or any injury or illness commencing in the presence of a sero-positive test for Human Immuno-deficiency Virus ("HIV") and related disease;
- pregnancy or childbirth, and any injury, illness or complications associated with pregnancy or childbirth except when provided for under Section 1 (Overseas Medical and Related Expenses);
- motorcycling, including riding as a pillion;
- participation in, including training for, sports of any kind in a professional capacity;
- suicide, attempted suicide or intentional self-injury;
- flying in an aircraft other than as a fare-paying passenger;
- Your engaging in any activities as personnel in armed forces, police, fire fighting or civil defence services;
- Your engaging in offshore or mining operations; handling of explosives, firearms, dangerous or contaminable substances, bacteria or viruses; manual work, woodworking or diving operations; Your operating or testing of any kind of conveyance; Your working in tanks, tunnels or underground spaces; Your working at heights on scaffolds or staging; Your working as a timber camp personnel or involving the use of heavy machinery;
- hitchhiking;
- high risk activities including but not limited to mountaineering, potholing, canyoning, rock climbing, abseiling, parachuting, parasailing, paragliding, hang-gliding, ballooning, bungee jumping and similar activities, scuba diving, skiing, tobogganing, sledging, ice skating, ice hockey and any other snow or ice sports, hunting, racing of any kind other than on foot;
- Your act that is illegal or unlawful or in breach of any government regulation including any attempted violation of the law or resistance to arrest;
- Your failure to take reasonable precautions to avoid a claim under this Policy following the Travel Warning of any intended strike, riot or civil commotion or by general mass media or travel advisory issued by government authority;
- act of war (whether declared or not), act of foreign enemy, civil war, invasion, revolution, insurrection, use of military power or usurpation of government or military power. For the purpose of this exclusion, "war"

means any warlike activities including the use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends;

- use, existence or escape of nuclear weapon material or ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
- Your travelling to a country or territory or any specific area of any country or territory which is the subject of an immediate and operative travel advice, warning or alert announced, published, distributed or otherwise communicated by any national authority whether relating to actual or threatened riots, strike or civil commotion, war or warlike situation, outbreak of disease or unsafe health conditions, impending natural disasters or events of similar nature.

In addition, this Policy does not cover:

- any indirect or consequential loss unless expressly provided otherwise;
- any interest payment.

#### **General Conditions (applicable to the whole Policy)**

##### **1. Interpretation and Changes**

Your application form, this Policy and its Endorsement and amendments, if any, shall be read together as one (1) contract. No Endorsement or amendment is valid unless approved by Us in writing.

##### **2. Complying with Policy Conditions**

We are only liable to pay a claim on this Policy if:

- You have observed and fulfilled the terms of this Policy;
- the statements and answers in any application or proposal form and of any evidence required from You in connection with this Policy are true; and
- You and any person insured under this Policy have exercised reasonable care to prevent Accidents, Injury, illness, loss or damage.

You should note that if any false statement is made in Your application for coverage under this Policy or in relation to any claim, We will not pay the claim and any coverage under the Policy will end.

##### **3. Applicable Law**

This Policy is governed by Singapore law.

##### **4. Notice of Claim**

You must tell Us as soon as possible after any Injury, illness or Accident or if You discover any loss or damage that may lead to a claim under this Policy.

You must also tell Us immediately when You are aware of any writ, summons, prosecution or claim made against You. You must send Us every communication relating to a claim immediately.

In any case, written notice of claim in Our prescribed form must be filed with Us no later than thirty (30) days after the occurrence of any event likely to give rise to a claim under this Policy. Written notice given by You or on Your behalf shall be deemed notice to Us if the furnished information is sufficient for Us to identify You and Your Policy. Delay in the filing of Your written notice will invalidate Your claim unless We are satisfied that You had provided notice as soon as reasonably practicable and the delay did not prejudice Our claims investigation and verification.

## 5. Proof of Loss

When You file a claim, You must provide Us with this Policy and the certificate of insurance. You must also provide Us with all documents evidencing Your loss including original receipts, invoices, bills, medical reports and all other documents that We may request from You. You must also provide Us with information relevant to Your claim on Our request. If You do not provide the documentation and information referred to, We will not pay the claim.

## 6. Other Insurance

You must, when making a claim under this Policy, disclose to Us any other insurance You have covering the claim. If You have any other insurance covering the claim You made under this Policy, We will pay only the excess amount which You are unable to recover from such other insurance subject to the relevant Applicable Limits. This condition does not apply to Section 7 (Personal Accident).

## 7. Subrogation

If We make any payment under this Policy (other than a payment under Section 7), We shall be subrogated to all Your rights of recovery against any person. As such, You must execute and deliver instruments and papers and do whatever else is necessary for Us to secure and enforce Our rights. You must not do anything that may prejudice such rights. We may also commence proceedings at Our own expense and for Our own benefit, but in Your name, to recover any payment We have made under this Policy to anyone or take over an action in Your name. You shall also not take any action or conduct in a manner that may prejudice such rights.

## 8. Disappearance

Where:

- a Carrier had disappeared, had sunk or was wrecked;
- a person insured under this Policy was travelling on that Carrier; and
- the body of that person has not been recovered or is not found within twelve (12) months of the date of disappearance, sinking or wrecking of the Carrier, the person is deemed to have died as a result of an Accident but We will pay on a claim brought as a result of this only if the personal representatives of the relevant "Insured Person named in the Policy Schedule" provides Us a signed undertaking that the amounts paid will be repaid to Us if it is discovered subsequently that that person is alive.

## 9. Physical Examination and Autopsy

We shall have the right and opportunity to examine You at Our own expense when and as often as We may reasonably require whilst a claim under Section 7 of this Policy is pending and/or to make an autopsy in the case of death where this is not forbidden by law.

## 10. To Whom Payments will be Made

In the case of death of a person insured under this Policy, any payment under this Policy will be made to the estate of the deceased person. All other payments under this Policy, except for payments under Section 1 (Overseas Medical and Related Expenses) and Section 5 (Overseas Medical Evacuation or Repatriation) will be made to the person named as the "Insured" in the Policy Schedule. Insofar as Medical Expenses under Section 1 and/or Section 5 of this Policy are guaranteed to the provider of healthcare services by Us, ISOS or anyone authorised by Us or ISOS, payments will be made directly to the provider of the healthcare services.

## 11. Right of Recovery

In the event payments for medical treatment authorised or guaranteed by Us, ISOS or anyone authorised by Us or ISOS are subsequently discovered to be or considered not payable under the Policy, We, ISOS or that authorised representative reserve the right to recover from You the full sum which We, ISOS and/or the authorised representative are liable to pay to the relevant service provider.

## 12. Automatic Extension of Period of Insurance

During a "Single Trip", if Your return to Singapore is delayed beyond the original Period of Insurance due to an event outside of Your control and not excluded under this Policy, We will extend the Period of Insurance, without charge, by the duration of the delay, but not exceeding ten (10) days from the last date of the Period of Insurance.

## 13. Payment before Cover Warranty

You must pay the premium when it is due in full upon Our acceptance of Your application. If You do not do so before You commence Your scheduled Trip, We will not make any payment under this Policy.

Where You choose to pay premium through Your nominated card or bank account, "payment" is deemed received by Us upon Our successful charge to the account on the first or second attempt.

## 14. Contracts (Rights of Third Parties) Act (Cap. 53B)

A person who is not a party to this Policy shall have no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of the terms of this Policy.

## 15. Policy Owners' Protection Scheme

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for 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 HSBC Insurance (Singapore) Pte. Limited or visit the GIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

## Special Conditions (applicable to "Annual" cover only)

Your Policy will be automatically renewed at each Policy Anniversary if You pay the premium on or before Policy Anniversary. The annual premium is stated in the Policy Schedule and Your payment is considered made as long as We are able to successfully charge this to Your nominated card or bank account in the month of Your Policy Anniversary. In the event that a new card account is issued to You (in addition to/as replacement of/in lieu of your nominated card account) or You wish to change Your nomination of card or bank account, You must notify Us immediately. No renewal document or payment receipt will be issued and the existing Policy is the evidence of valid cover unless otherwise notified.

For the avoidance of doubt, a "One-way Trip" under "Annual" cover would cease upon the following, whichever is the earliest:

- the expiry of the Period of Insurance stated in the Policy Schedule;
- Your arriving at Your place of residence overseas;
- twenty-four (24) hours upon Your arrival at the final destination.

## Cancellation

For "Single Trip" cover, cover commences upon Our acceptance of Your application. If You cancel the Policy before You commence Your Trip on the scheduled commencement date, We will refund the premium less an administrative charge of S\$25.00 provided no claims have arisen.

For "Annual" cover, in the event You are not satisfied with the Policy for any reason, You may return it to Us for cancellation within fourteen (14) days after Your receipt of the Policy. If this Policy is delivered by post, it is considered received by You seven (7) business days after posting. If any premium was billed to Your nominated card or bank account, We will refund this premium without interest by crediting the relevant sum to Your nominated account. When We do so, this Policy is deemed to be void from the date of Your application and We shall not be liable for any claim.

We may cancel this Policy under "Annual" cover at any time by written notice delivered to You or mailed to Your address shown in Our records stating when this cancellation is effective. We will return the pro-rated unearned portion of any premium You have paid.

You may cancel this Policy at any time before Your commencement of a Trip by written notice delivered to Us stating when such cancellation will be effective. In You doing so, We will compute the earned portion of any premium You have paid based on Our short period rate or S\$25.00, whichever is higher, and return the unearned portion to You. Your cancellation of the Policy does not affect any claim made before the cancellation date.

<b>Actual period of cover up to cancellation effective date</b>	<b>Short period rate as a percentage of Annual Premium paid</b>
1 month	35%
2 months	65%
3 months	85%
4 months or more	100%

For the avoidance of doubt, "Single Trip" cover is not subject to cancellation once You commence Your Trip and We will not refund any premium if Your Trip is ultimately abandoned.

## Optional Covers (available to "Annual" cover only)

For "Annual" cover, You may add the following optional cover by paying to Us an additional premium. The Optional Covers will only apply when specifically endorsed on and specified in the Policy Schedule:

### 1. Home Contents Cover

We will indemnify You (at Our option either by paying You the amount stated in the Table of Benefits or by reinstatement or repair) for physical loss of or damage to the contents in Your permanent residence in Singapore caused by fire whilst Your residence was left vacant during Your Trip. For the purpose of this Section, Home Contents means household furniture and furnishing, clothing, personal effects and valuables belonging to You or members of Your family or domestic servants permanently residing with You, but excluding all landlord's fixtures and fittings.

### 2. What We do not cover under Home Contents Cover

We do not pay for:

- consequential loss or damage of any kind;

- Personal Money and Commercial Documents;
- any motor vehicle, boat, livestock, bicycle and any equipment or accessories relating thereto;
- loss or damage occasioned through Your wilful act;
- loss or damage insured under any other insurance policy or which is reimbursable by any other party.

### 3. Pet Care Cover

If You place Your cat or dog in a pet hotel or similar private institution for the duration of Your Trip and You are unable to collect it on the scheduled collection date due to Your late return to Singapore as a result of a delay of Your Carrier, We will pay for the additional expenses You are liable to pay to the pet hotel or any commercial boarding place for the late collection of Your cat or dog.

We will also pay for accidental death of Your cat or dog arising from fire at the pet hotel or any commercial boarding place.

### 4. What We do not cover under Pet Care Cover

We do not pay:

- if You fail to check in with the Carrier (or its handling agents) according to the itinerary supplied to You or if You fail to obtain written confirmation from the Carrier operator (or its handling agents) of the actual number of hours of delay and the reason for such delay;
- if the delay is caused by strike or industrial action which already existed on the date of Your application of this Insurance;
- if You fail to obtain written confirmation from the operator of the pet hotel or similar private institution of the scheduled date of collection, the actual date You collected Your cat or dog and the additional expenses charged for the late collection.

### 5. Golf Equipment Cover

We will pay or at Our option indemnify You by way of reinstatement or repair, for loss of or damage to Your golf equipment brought with You on Your Trip.

### 6. What We do not cover under Golf Equipment Cover

We do not pay:

- for loss or theft which You do not report to and obtain a written report from the police within twenty-four (24) hours of discovery (where it is not possible to obtain a police report, You must provide other independent proof of loss such as a letter from the transport company or hotel where applicable);
- where Your golf equipment is detained or confiscated by customs or other authorities;
- where Your golf equipment is in the custody of a Carrier operator, unless You report the loss of Your golf equipment to the Carrier operator immediately upon discovery and a baggage or property irregularity report is obtained;
- where Your golf equipment which You have left Unattended is lost or stolen;
- mere disappearance or unexplained loss;
- for damage where this is caused by wear and tear or by any process of cleaning, repairing or restoring;
- for loss or damage of Your golf equipment sustained while in use;
- for loss or damage of Your golf equipment caused by Your wilful act;
- for loss or damage of Your golf equipment if this is covered under Section 15 of this Policy.

**Table of Benefits**

	Maximum Applicable Limits	
	Classic	Superior
<b>Medical &amp; Related Expenses Benefits</b>		
Section 1:		
(a) Overseas Medical & Related Expenses		
- Adult (70 years old or below)	S\$250,000	S\$500,000
- Adult (above 70 years old)	S\$100,000	S\$250,000
- Child	S\$200,000	S\$250,000
(b) Pregnancy-Related Illness	S\$10,000	S\$10,000
(c) TCM Treatment	S\$100	S\$300
Section 2: Hospital Confinement	S\$100 per day Up to S\$10,000	S\$200 per day Up to S\$30,000
Section 3: Compassionate Overseas Visit	S\$3,000	S\$5,000
Section 4: Child Guard	S\$3,000	S\$5,000
Section 5: Overseas Medical Evacuation or Repatriation	Actual Cost	Actual Cost
Section 6: Post-Trip Medical Expenses		
- Adult (70 years old or below)	S\$12,500	S\$25,000
- Adult (above 70 years old)	S\$10,000	S\$10,000
- Child	S\$10,000	S\$10,000
<b>Personal Accident Benefits</b>		
Section 7:		
(a) Personal Accident		
- Adult (70 years old or below)	S\$150,000	S\$250,000
- Adult (above 70 years old)	S\$50,000	S\$125,000
- Child	S\$30,000	S\$50,000
(b) Double Indemnity for Public Conveyance		
- Adult (70 years old or below)	-	S\$500,000
- Adult (above 70 years old)	-	S\$250,000
- Child	-	S\$100,000
Section 8:		
(a) Repatriation of Mortal Remains; or	S\$30,000	Actual Cost
(b) Funeral Expenses	S\$30,000	S\$30,000
<b>Travel Inconvenience Benefits</b>		
Section 9:		
(a) Trip Cancellation	S\$5,000	S\$10,000
(b) Trip Postponement	S\$500	S\$1,000
Section 10: Trip Curtailment	S\$5,000	S\$10,000
Section 11: Overseas Travel Delay	S\$100 per 8-hour delay Up to S\$1,000	S\$100 per 8-hour delay Up to S\$1,000
Section 12: Missed Travel Connection	S\$200	S\$200
Section 13: Overbooked Flight	S\$200	S\$200
Section 14: Overseas Baggage Delay	S\$200 per 8-hour delay Up to S\$1,000	S\$200 per 8-hour delay Up to S\$1,000
Section 15: Loss of Baggage & Personal Belongings	S\$3,000 with limits of S\$1,000 for laptop and S\$500 per other article	S\$5,000 with limits of S\$1,000 for laptop and S\$500 per other article
Section 16: Loss of Personal Money & Travel Documents	S\$3,000 with S\$300 limit for Personal Money	S\$5,000 with S\$300 limit for Personal Money
Section 17: Hijack	S\$250 for each full 24 hours Up to S\$3,000	S\$250 for each full 24 hours Up to S\$5,000
Section 18: Personal Liability	S\$500,000 per policy	S\$1,000,000 per policy
Section 19: Rental Vehicle Excess	S\$250	S\$500
<b>Optional Cover (available to "Annual" cover only)</b>		
Home Contents Cover	S\$5,000	S\$7,500
Pet Care Cover	S\$250	S\$250
Golf Equipment Cover	S\$500	S\$500

**HSBC Insurance (Singapore) Pte. Limited.** (Reg. No. 195400150N)  
 21 Collyer Quay #02-01 Singapore 049320, Monday to Friday 9.30am to 5pm. [www.insurance.hsbc.com.sg](http://www.insurance.hsbc.com.sg)  
 Customer Care Hotline: (65) 6225 6111 Fax: (65) 6221 2188  
 Mailing Address: Robinson Road Post Office P.O. BOX 1538 Singapore 903038

**General Information**

Please note the information below do not form part of the above Policy.

**Data Protection and Customer Privacy**

In the course of Your relationship with HSBC Insurance (Singapore) Pte. Limited, We will use, store and transfer (whether within or outside Singapore) and/or exchange information to or with all such persons as We may consider necessary. This includes, but is not limited to, any member of the HSBC Group for any and all purposes in connection with such service and/or for the purpose of promoting, improving and furthering the provision of other financial services by Us and any member of the HSBC Group to You generally, and/or any other purposes and to such persons as may be in accordance with Our general policy on disclosure of information as set out in statements, circulars, notices, letters or other terms and conditions made available by Us to You from time to time.

Without prejudice to the above, where We consider it necessary and appropriate, We may transfer any such data, details or information to any service provider (whether situated in or outside Singapore), under conditions of confidentiality imposed on such service providers (including third party service providers, sales and telemarketing agencies) for the purpose of data processing or providing any service on behalf of Us to You.

Further, please note that overseas service providers may be required by law to disclose information received from Us to third parties. Such circumstances include the service providers being compelled to disclose information pursuant to a court order, police investigations and criminal prosecutions for tax evasion or other offences.

**Service Commitment**

We are committed to process your claim promptly and fairly. Where complete documentation of your claim is received and no further investigation or assessment is required by us, it is our commitment to pay you by way of direct credit into your card or bank account within two (2) working days from the date we receive all your claim documents.

In the event that further investigation or assessment is required by us, we will endeavour to let you know within twenty-four (24) hours from the time we receive your claim. We may however make a good faith payment to you of 10% of the estimated claim amount (which we will assess at our discretion), subject to a maximum amount of S\$5,000 within two (2) working days from the time we receive your claim. This good faith payment is made on the condition that, if your claim is ultimately found not to be covered by this Policy, you will return the sum paid to us in full.

There may be circumstances beyond our control that render fulfillment of our commitment not possible (e.g. a major loss event resulting in a sudden influx of claims). Under such circumstances, we apologise if we cannot meet, and reserve the right to suspend, our service commitment.