

Endorsement

CHUBB®

Please note that this **Endorsement** will attach to and form part of the Overseas Student Protect Policy Wording for policies purchased from 16 October 2020.

All terms defined and references construed in the Policy shall have the same meaning and construction in this Endorsement.

As part of this endorsement, the following clause has been added to the General Exclusions section of the Overseas Student Protect Policy Wording:

Travel Advisory Exclusion

Part 3 – General Exclusions, section 1, sub-paragraph (s) shall not apply in respect of travel advice based solely on the Coronavirus Disease 2019 (COVID-19) (or any mutation or variation thereof or any related strain) and/or its outbreak. To the extent that this endorsement may be inconsistent with the Covid-19 Exclusion, the Covid-19 Exclusion shall prevail.

SIGNED for and on behalf of Chubb Insurance Singapore Limited.



16 October 2020

Scott L. Simpson

Date

Endorsement

CHUBB®

Please note that this **Endorsement** will attach to and form part of the Overseas Student Protect Policy Wording for policies purchased from 19 March 2020.

All terms defined and references construed in the Policy shall have the same meaning and construction in this Endorsement.

As part of this endorsement, the following clause has been added to the General Exclusions section of the Overseas Student Protect Policy Wording:

COVID-19 Exclusion

This Policy does not cover and We will not (under any sections) pay for claims of any kind directly or indirectly arising from, relating to or in any way connected with the Coronavirus Disease 2019 (COVID-19) (or any mutation or variation thereof or any related strain) and/or its outbreak.

To the extent that any term or condition in the Policy may be inconsistent with this exclusion, this exclusion shall prevail.

Except as provided above, all other terms and conditions of the Policy shall remain unchanged and continue to be binding on the Policyholder.

**SIGNED for and on behalf of Chubb
Insurance Singapore Limited.**



Scott L. Simpson

16 March 2020

Date

Benefit Schedule

Benefits	Maximum Sum Insured (\$\$)	
	Standard	Deluxe
Personal Accident & Medical Related Benefits		
Section 1 - Accidental Death and Disablement		
- For Adult Insured Student (aged 18 years old to 55 years old)	\$100,000	\$200,000
- For Child Insured Student (aged 15 years old to 17 years old)		
Accidental Death	\$50,000	\$50,000
Disablement	\$100,000	\$100,000
Section 2 - Felonious Assault	\$50,000	\$100,000
Section 3 - Accidental Medical Expenses	\$10,000	\$20,000
- Sub-limit for Traditional Chinese Medicine Expenses per Accident (per visit limit: \$500)	\$2,000	\$2,000
- Sub-limit for Continuation of Overseas Medical Treatment after Return to Singapore	\$5,000	\$5,000
- Sub-limit for Medical Treatment after Return to Singapore	\$2,500	\$2,500
Section 4 - Overseas Medical Expenses for Sickness	Not Covered	\$20,000
- Sub-limit for Traditional Chinese Medicine Expenses per Sickness (per visit limit: \$500)		\$2,000
- Sub-limit for Overseas Outpatient Medical Expenses (Excess per claim: \$100)		\$1,500
Section 5 - Continuation of Overseas Medical Treatment for Sickness after Return to Singapore	Not Covered	\$5,000
- Sub-limit for Medical Treatment for Sickness after Return to Singapore		\$2,500
Section 6 - Overseas Hospital Visit	\$5,000	\$10,000
Section 7 - Overseas Hospital Confinement Benefit	\$200 per day Max \$1,000	\$200 per day Max \$2,000
Overseas Assist Benefits		
Section 8 - Chubb Assistance Emergency Medical Evacuation	Unlimited	Unlimited
Section 9 - Medical & Travel Assistance Services	Available	Available
- Provided on referral and/or arrangement basis		
Section 10 - Repatriation of Mortal Remains	\$100,000	Unlimited
Section 11 - Compassionate Visit	\$5,000	\$10,000
Section 12 - Study Interruption	\$10,000	\$20,000
Travel Inconvenience Benefits		
Section 13 - Personal Liability	\$200,000	\$450,000
Section 14 - Loss of or Damage to Personal Baggage (whilst travelling on Public Conveyance)	\$1,000	\$2,000
- Sub-limit per article	\$500	\$500
Section 15 - Loss of or Damage to Portable Computer and Mobile Device	\$1,000	\$1,000
- Sub-limit for Mobile Device	\$200	\$200
- Sub-limit for Portable Computer	\$1,000	\$1,000
Section 16 - Loss of or Damage to Travel Documents	\$500	\$1,000

Section 17 - Delayed Baggage	\$100 per 6hrs Max \$500	\$100 per 6hrs Max \$1,000
- Max limit for Baggage Delay in Singapore	\$100 (min. 6 hrs of delay)	\$100 (min. 6 hrs of delay)
Section 18 - Travel Delay	\$100 per 6hrs Max \$500	\$100 per 6hrs Max \$1,000
- Max limit for Travel Delay in Singapore	\$100 (min. 6 hrs of delay)	\$100 (min. 6 hrs of delay)
Section 19 - Alternative Accommodation	\$3,000	\$5,000
Section 20 - Overseas Home Contents	\$1,500	\$3,000
- Sub-limit for Mobile Device	\$200	\$200
- Sub-limit for Portable Computer	\$1,000	\$1,000
- Sub-limit per article	\$500	\$500
Additional Benefits		
Section 21 - Sponsor Protection	Not Covered	\$15,000
Section 22 - Study Loan Repayment	Not Covered	\$5,000
Section 23 - Trauma Counselling	\$1,000	\$2,000
Section 24 - Adventurous Activities Cover	Covered	Covered
Section 25 - Terrorism Extension	Covered	Covered
Section 26 - Passive War Extension	Covered	Covered

Overseas Student Protect

Chubb Insurance Singapore Limited (hereinafter called the Company) hereby insures the Insured Person(s) named in the Certificate of Insurance, subject to the terms, conditions and exclusions contained herein.

This Policy shall commence on the Effective Date.

Overseas Student Protect

Part 1 Interpretation

Section 1 - Definitions

In this Policy, unless otherwise defined or the context otherwise requires:

Accident means a sudden, unforeseen and fortuitous event, external to the body and Accidental shall have a corresponding meaning.

Accidental Injury means a bodily injury resulting from an Accident which is not a Sickness and which:

- (a) occurs at an identifiable time and place during the Period of Insurance; and
- (b) may include a bodily injury caused by You being directly and unavoidably exposed to the elements as a result of an Accident.

Act of Terrorism means any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or commission of an act dangerous to human life or property, against any individual, property or government, which the stated or non-stated 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 recognised by the (relevant) government as an Act of Terrorism.

Adult Insured Student means an Insured Person going on a Journey covered under this Policy and is:

- (a) at least eighteen (18) years of age; and
- (b) up to and including fifty-five (55) years of age.

Benefit means the respective benefit, as stated in the Policy, payable by Us under the terms and conditions of this Policy in respect of each event or loss covered by this Policy.

Benefit Schedule means the document We send You which contains details of the cover provided to You by Us and which is incorporated and forms part of this Policy.

Biological Agent means any pathogenic (disease producing) microorganism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins) which cause illness and/or death in humans, animals or plants.

Certificate of Insurance means the document We send You which evidences the cover provided to You by Us and which is incorporated and forms part of this Policy.

Chemical Agent means any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property.

Child Insured Student means an Insured Person going on a Journey covered under this Policy and is:

- (a) at least fifteen (15) years of age; and
- (b) below eighteen (18) years of age.

Chinese Doctor means a legally licensed practitioner of traditional Chinese medicine (including an acupuncturist or bonesetter) duly registered and practising within the scope of his licence pursuant to the laws of the country in which such practice is maintained. Chinese Doctor shall not include You or any of Your relatives unless otherwise approved by Us.

Chubb Assistance means our appointed service provider which can be contacted at +65 6322 2132.

Civil Commotion means a disturbance, commotion or disorder created by civilians usually against a governing body or the policies thereof.

Confined or Confinement means confinement in a Hospital for at least a day as a Resident In-Patient (other than for day surgery) upon the advice of and under the regular care and attendance of a Doctor. For this purpose, a **Day of Confinement** shall mean a period for which the Hospital charges for room and board.

Dental Expenses mean reasonable and necessary charges incurred as a result of Accidental Injury to natural tooth/teeth for dental treatment, carried out by a Dentist, medically necessary to treat Your condition that has manifested whilst Overseas, including charges for medical supplies or services, not exceeding the usual level of charges for similar treatment, supplies or medical services in the locality where the expense is incurred and does not include charges that would not have been made if no insurance existed.

Dentist means a legally licensed Dentist or dental surgeon duly registered and practising within the scope of his or her licence pursuant to the laws of the country in which such practice is maintained. Dentist shall not include You or any of Your relatives unless otherwise approved by Us.

Doctor means a legally licensed doctor or surgeon duly registered and practising within the scope of his or her licence pursuant to the laws of the country in which such practice is maintained. Doctor shall not include You or any of Your relatives unless otherwise approved by Us.

Effective Date means the commencement date of the Period of Insurance.

Extreme Sports and Sporting Activities mean any sports or sporting activities that present a high level of inherent danger (i.e. Involves a high level of expertise, exceptional physical exertion, highly specialised gear or stunts) including but not limited to big wave surfing, canoeing down rapids, cliff jumping, horse jumping, ultra-marathons, biathlons, triathlons and stunt riding. It does not mean usual tourist activities that are accessible to the general public without restriction (other than height or general health or fitness warnings) and which are provided by a recognised local tour operator but always providing that You are acting under the guidance and supervision of qualified guides and/or instructors of the tour operators when carrying out such tourist activities.

Family Member means Your Partner, biological child(ren), legally adopted child(ren), parent, parent-in-law, grandparent, grandparent-in-law, great grandparent, great grandparent-in-law, grandchild(ren), brother, sister, brother-in-law, sister-in-law, niece, nephew.

Felonious Assault means the threat or attempt to inflict immediate offensive physical contact or bodily harm onto You that puts You in fear of such harm or contact or battery involving a wilful or reckless use of force upon You without Your consent which results in bodily harm to You; provided that such acts amount to a crime, illegal or unlawful act, felony or misdemeanour in the jurisdiction in which it occurs. For the purpose of this Policy, Felonious Assault shall be regarded as an Accident.

Home Contents mean movable furniture and furnishing, kitchen utensils, domestic appliances, audio and video equipment, clothing and other movable personal belongings owned by You at Your Overseas Residence.

Home Country means any country or territory of which You are a citizen or a permanent resident and excludes Singapore.

Hospital means a legally constituted establishment operated pursuant to the laws of the country in which it is based, which holds a licence as a hospital (if licensing is required in the state or government jurisdiction) and meets the following requirements:

- (a) operates primarily for the reception, medical care and treatment of sick, ailing or injured persons as in-patients;
- (b) provides full-time nursing service by and under the supervision of a staff of nurses;
- (c) has a staff of one or more Doctors available at all times; and
- (d) maintains organised facilities for the medical diagnosis and treatment of such persons, and provides (where appropriate) facilities for major surgery within the confines of the establishment or in facilities controlled by the establishment.

Hospital shall not include the following:

- (a) a mental institution; an institution used primarily for the treatment of psychiatric disease including sub-normality; the psychiatric department of a hospital;
- (b) a health hydro or nature cure clinic;
- (c) a place for or a special unit of a hospital used primarily as a place for drug addicts or alcoholics; or
- (d) a clinic, nursing, rest, rehabilitative, convalescent home, extended-care facility or similar establishment.

Immediate Family Member means Your Partner, parent, child(ren) or sibling.

Insured Person means a Child Insured Student or an Adult Insured Student named in the Certificate of Insurance who satisfy the eligibility requirements and with respect to premium that has been paid or agreed to be paid.

Journey means a Study Trip made during the Period of Insurance by You commencing from Singapore and which shall be deemed to commence:

- (a) at the time You leave Your place of residence in Singapore to go directly to the departure point; or
- (b) three (3) hours before the scheduled departure time of the carrier in which You have arranged to travel, whichever is later;

and shall be deemed to cease:

- (a) at the time You return to Your place of residence in Singapore;
- (b) three (3) hours after the scheduled arrival time of the carrier in which You travel; or
- (c) the date on which the Policy is terminated, whichever is the earliest.

Any leisure trip undertaken by You from Your Overseas Residence during your Journey shall qualify as a Journey under this Policy.

Loss of Hearing means total and irrecoverable loss of hearing which is beyond remedy by surgical or other treatment.

Loss of Limb means total functional disablement or loss by complete and permanent physical severance of a hand at or above the wrist or a foot at or above the ankle.

Loss of Sight means the entire and permanent loss of all sight in any eye rendering You absolutely blind in that eye and beyond remedy by surgical or other treatment.

Loss of Speech means total and irrecoverable loss of speech which is beyond remedy by surgical or other treatment.

Manual Work means work which involves You undertaking physical labour or manual operations or active personal participation in any of the following:

- (a) underground work, mining work, military duties (other than for reservist training under the Section 14 of the Enlistment Act, Chapter 93 of Singapore), offshore work, construction work, or outside building or installation exceeding three (3) meters in height;
- (b) work that involves heavy machinery, explosives or hazardous material;
- (c) work as a diver, life guard, taxi driver, bus driver, or other commercial vehicle or heavy vehicle driver, dispatch rider or delivery person;
- (d) work of a manual nature that involves specialist equipment and training, or work that presents risk or serious injury including but not limited to oil riggers, fishermen, crane operators or welders;
- (e) work involved as a staff member in a bar, restaurant or hotel;
- (f) working as a musician or singer;
- (g) working as a fruit picker if the fruit picking involves operating machinery;
- (h) working as a volunteer for a charitable organisation where You are being remunerated for the work done.

Medical Expenses mean usual, reasonable and customary Doctor's fees, hospitalisation fees, medical supplies and medications all of which have been necessary and reasonably incurred in the medical or surgical treatment of Accidental Injury or Sickness as the case may be.

Mobile Devices mean handheld devices like mobile phones, tablets, netbooks, and the like equipment, excluding Portable Computers.

Mountaineering means the ascent or descent of a mountain ordinarily necessitating the use of specified equipment including but not limited to crampons, pickaxes, anchors, bolts, carabineers and lead-rope or top-rope anchoring equipment.

Natural Disasters mean extreme weather conditions (including but not limited to typhoons, hurricanes, cyclones or tornadoes), naturally occurring wildfires, floods, tsunamis, volcanic eruptions, earthquakes, landslides or other convulsion of nature or by consequences of any of the occurrences mentioned above.

Nominated Account means the credit card account or designated DBS/POSB bank account, which is not a Medisave account, to which premiums are to be charged.

Nuclear, Chemical or Biological Terrorism means the use of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous Chemical Agent and/or Biological Agent during the Period of Insurance by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious or ideological purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Overseas mean anywhere outside Singapore, but excluding Cuba.

Overseas Residence means Your permanent place of residence whilst You are studying at the Overseas Studying Institution during the Period of Insurance.

Overseas Studying Institution means an accredited educational institution located Overseas in which an Insured Person is registered as a student.

Partner means Your spouse or de-facto partner with whom You have been living permanently with, for at least three (3) months or more prior to the Effective Date of Your Policy.

Period of Insurance means the period during which the coverage under this Policy is effective, as stated in the Certificate of Insurance.

Permanent Disablement means disablement that results solely, directly and independently of all other causes from Accidental Injury and which occurs within three hundred and sixty-five (365) consecutive days of the Accident in which such Accidental Injury was sustained, and:

- (a) falls into one of the categories listed in the Table of Compensation under Section 1 of Part 5; or
- (b) is a disablement which, having lasted for a continuous and uninterrupted period of at least twelve (12) consecutive months, is at the expiry of that period, irrecoverable.

Permanent Total Disablement means disablement that results solely, directly or independently of all other causes from Accidental Injury and which occurs within three hundred and sixty-five (365) days of the Accident in which such Accidental Injury was sustained, which, having lasted for a continuous and uninterrupted period of at least twelve (12) consecutive months will in all probability, entirely prevent You from engaging in gainful employment of any and every kind for the remainder of Your life and which is irrecoverable.

Policy means Your Policy Wording, Benefit Schedule and Certificate of Insurance describing the insurance contract between You and Us.

Policy Wording means this document.

Portable Computers mean the complete laptop computers including accessories or attachments that come as standard equipment with the laptop. Any handheld computers, tablets (including but not limited to iPads and Samsung Galaxy tablets) or similar devices are excluded from this category.

Pre-existing Condition means any condition which:

- (a) You received medical treatment, diagnosis, consultation or prescribed drugs or which symptoms or manifestations have existed whether treatment was actually received within twelve (12) months period, preceding the commencement of a Journey;
- (b) medical advice or treatment was recommended by a Doctor within twelve (12) months period preceding the commencement of a Journey;
- (c) You should reasonably be aware of within twelve (12) months period preceding the commencement of a Journey.

Public Conveyance means any land, sea or air conveyance operated under a licence for the transportation of fare paying passengers, and which has fixed and established routes only.

Resident In-Patient means You who are Confined as a resident bed patient in a Hospital.

Riot means the act of any person taking part together with others in any disturbance of the public peace (whether or not in connection with a Strike or lock-out) or the action of any lawfully constituted governmental authority in suppressing or attempting to suppress any such disturbance or in minimising the consequences of such disturbance.

Scheduled Departure Date means the date when You are scheduled to depart on a Journey as set out in Your travel ticket.

Sickness means an illness or a disease contracted or manifested whilst Overseas during the Journey which requires immediate treatment by a Doctor and which is not an Accidental Injury.

Singapore Resident means a Singapore citizen or Singapore Permanent Resident or valid Work Permit holder or valid Employment Pass holder or valid Dependant's Pass holder or valid Long-Term Visit Pass holder or valid Student Pass holder on the Effective Date.

Sponsor means an individual who is responsible for paying Your Tuition Fees for Your full-time study at an Overseas Studying Institution.

Strike means organised industrial action or any temporary stoppage of work by the concerted action of the Public Conveyance's employees as a result of an industrial or labour dispute.

Study Loan means the money borrowed from a registered financial institution to finance Your education or related expenses at the Overseas Studying Institution.

Study Trip means a trip You make Overseas for one (1) month, three (3) months, six (6) months or twelve (12) months as the case may be, for the following purpose(s):

- (a) studying at an Overseas Studying Institution as a registered full-time student;
- (b) participating in a student exchange program or internship with an Overseas establishment.

Terminal Illness means a medical condition that is irrecoverable and will lead to death within the next twelve (12) months, as deemed by a certified Doctor.

Traditional Chinese Medicine Expenses mean the usual, reasonable and customary Chinese Doctor's fees which have been necessary and reasonably incurred for treatment of the Accidental Injury or Sickness as the case may be.

Tuition Fees mean a sum charged for induction at the Overseas Studying Institution for the courses which You have been enrolled (including any applicable laboratory fee and any cost for the use of facilities for attending said courses, but excluding any costs of textbooks, room and board).

We, Our, Us means Chubb Insurance Singapore Limited.

You, Your means the Insured Person(s) named in the Certificate of Insurance.

Part 2 Eligibility

1. Age Limit

To be eligible for cover under this Policy, the Insured Person must be a Singapore Resident of at least fifteen (15) years of age and up to and including fifty-five (55) years of age from the time of commencement of the Journey.

If the Insured Person attains fifty-six (56) years of age during the Journey, We will still provide cover throughout the duration of this Policy up to the end of the respective Period of Insurance.

2. Limits of Coverage

Your Policy shall terminate on the earliest of the following events:

- (a) upon the expiry of Period of Insurance;
- (b) when You cease to satisfy any of the eligibility requirements; or
- (c) upon Your death.

Part 3 General Exclusions

1. We will not (under any sections) pay for claims arising directly or indirectly from:
 - (a) Declared or undeclared war or any act of war, invasion, foreign enemy, civil war, rebellion, revolution, insurrection, military or usurped power.
 - (b) Any nuclear reaction or contamination, ionising rays or radioactivity.
 - (c) Any Nuclear, Chemical or Biological Terrorism.
 - (d) Any wilful or intentional acts by You whether sane or insane, mental and nervous disorders, self-inflicted injury, suicide pacts or agreements or any attempts thereat, provoked homicide or assault.
 - (e) You acting as a law enforcement officer, emergency medical or fire service personnel, civil defence personnel or military personnel of any country or international authority, whether full-time service or as a volunteer, other than for reservist training under Section 14 of the Enlistment Act, Chapter 93 of Singapore.
 - (f) You participating in:
 - (i) Extreme Sports and Sporting Activities;
 - (ii) any professional competitions or sports in which You receive remunerations, sponsorships or any forms of financial rewards;
 - (iii) racing, other than on foot but this does not include ultra-marathons, biathlons and triathlons;
 - (iv) off-piste skiing;
 - (v) white water rafting grade 4 and above;
 - (vi) Mountaineering;
 - (vii) trekking (including mountain trekking) above three thousand (3,000) meters; or
 - (viii) scuba diving unless You hold a PADI certification (or similar recognised qualification) or when diving with a qualified instructor. In these situations, the maximum depth that this Policy covers is specified under Your PADI certification (or similar recognised qualification) but no deeper than thirty (30) meters and You must not be diving alone.
 - (g) Any condition that results from or is a complication of infection with Human Immunodeficiency Virus ('HIV'), any variance including Acquired Immune Deficiency Syndrome ('AIDS'), and AIDS Related Complications ('ARC'), or any opportunistic infections and/or malignant neoplasm (tumour) found in the presence of HIV, AIDS or ARC.
 - (h) Any condition that results from or is a complication of pregnancy, childbirth, miscarriage (except miscarriage due to Accidental Injury).
 - (i) Intoxication by alcohol or drugs not prescribed by a Doctor.
 - (j) Illegal acts (or omissions) of You or Your executors, administrators, legal heirs or personal representatives, loss resulting directly or indirectly from action taken by the Government Authorities including confiscation, seizure, destruction and restriction.
 - (k) Air travel other than as a fare-paying passenger on a fully licensed passenger carrying aircraft operated by an airline or an air charter company for the regular transportation of passengers.
 - (l) Travel booked or undertaken against the advice of any Doctor or for the purpose of seeking medical attention.
 - (m) Any Pre-existing Condition.
 - (n) Any government prohibition, regulation or intervention.
 - (o) Any loss or expenses with respect to Cuba.
 - (p) You not taking all reasonable efforts or Your carelessness, negligence or recklessness in safeguarding Your property or avoiding any injury or minimising any claim under the Policy.

- (q) You engaging in naval, military or air force service or operation or testing of any kind of conveyance or being engaged in Manual Work or whilst engaging in offshore activities including but not limited to diving, oil-rigging, mining or aerial photography or handling of explosive or loss of or damage to hired or leased equipment.
- (r) Any condition which results from or is a complication of venereal disease.
- (s) Any loss or expenses which arises in connection with or is contributed by You undertaking any Journey against travel advice (including non-essential travel) by the Ministry of Foreign Affairs of Singapore, the Ministry of Health of Singapore, or the comparable ministry(ies) of Your Overseas Residence, in relation to the country of Your destination, unless the Journey had already commenced prior to the issuance of such travel advice.

2. **Sanction Exclusions Applicable to this Policy**

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit Us from providing insurance, including, but not limited to, the payment of claims. All other terms and conditions of the Policy remain unchanged.

Chubb Insurance Singapore Limited is a subsidiary/branch of a US company and Chubb Limited, a NYSE listed company. Consequently, Chubb Insurance Singapore Limited is subject to certain US laws and regulations in addition to EU, UN and Singapore sanctions restrictions which may prohibit it from providing cover or paying claims to certain individuals or entities or insuring certain types of activities related to certain countries such as Cuba.

Part 4 General Conditions

1. **Payment Before Cover Warranty**

The total premium due must be paid and actually received in full by Us (or the intermediary through whom this Policy was purchased) on or before the Effective Date of the Policy or renewal certificate. Otherwise, there will be no cover under this Policy and no Benefits shall be payable by Us.

2. **Entire Contract, Changes**

This Policy, the Certificate of Insurance and any amendments or endorsements shall constitute the entire contract of insurance. No change to the terms and conditions of this Policy shall be valid unless approved in writing by Our authorised representative and such approval shall be endorsed hereon or attached hereto. No broker or agent has the authority to amend or to waive any of the terms and conditions of this Policy.

3. **Duty of Disclosure**

Before You enter into Your Policy with Us, You must disclose fully and faithfully all the facts which You know or ought to know, otherwise the Policy issued may be void.

The insurance cover under this Policy is based on the information submitted by You to Us in the application form. If You provided Us with any information that is incorrect, please notify Us immediately, otherwise You may receive no benefit in the event of a valid claim.

If the information which You subsequently provide Us differs materially from the information set out in the application form, We may offer cover on different terms or decline it altogether.

If we do not hear from You within fourteen (14) days from the date of issue of this Policy, We will take it that the information is complete and correct.

Please be reminded that You must fully and faithfully declare to Us the facts as You know or ought to know, otherwise You may receive no benefit from the Policy.

4. **Legal Action**

No action shall be brought to recover on this Policy prior to the expiration of sixty (60) days after written proof of claim has been filed in accordance with the provisions of this Policy.

5. **Misrepresentation**

This Policy shall be void in the event of any misrepresentation, mis-description, non-disclosure or concealment of any circumstances by You which is material to or connected with:

- (a) Your risk experience and claim history; and/or
- (b) Your insurance record, including previous refusals to grant insurance coverage.

6. Consequences of Breach of Duty, Fraud or Misrepresentation

We may refuse to pay a claim either in whole or in part, if You:

- (a) breach the duty of utmost good faith;
- (b) make a misrepresentation to Us before or at the time Your Policy was entered into;
- (c) breach a provision of Your Policy;
- (d) make a fraudulent claim under any Policy of insurance; and/or
- (e) engage in any act or omission which under Your Policy You are required to notify Us of, but You did not notify Us.

7. Due Diligence

You will exercise due diligence and precaution in doing all things to avoid or reduce any loss under this Policy.

8. Claims Procedure

Written notice shall be given to Our Claims Department at 138 Market Street #11-01 CapitaGreen Singapore 048946. Alternatively, You can either email it to dbs.travelclaims.sg@chubb.com or submit Your claim online at www.chubbclaims-dbs.com.sg.

If You, or Your legal representative wants to make a claim, You or they must:

- (a) complete a claim form (claim forms are available from Us), and attach to the claim form:
 - (i) original receipts for any expenses incurred that are being claimed;
 - (ii) all reports that have been made with or obtained from the police, a carrier or other authorities about the Accident, loss or damage; and
 - (iii) any other documentary evidence required by Us under Your Policy.
- (b) provide Us with the completed claim form and accompanying documents as soon as practicable, in any event within thirty (30) days of the incident taking place which gives rise to the claim; and
- (c) provide any documents or evidence required by Us to verify the claim at Your expense. Any medical examination required by Us (including post-mortem examinations where it is not prohibited by law) to verify the claim will be at Our expense.

Failure to notify Us within the time limit prescribed shall not invalidate the claim if it can be shown, to Our satisfaction, that it was not reasonably possible to give such proof within the prescribed time limit for an otherwise legitimate claim.

9. Payment of Claims

Any Benefits payable under this Policy shall be paid to You or Your estate in the event of Your death except under Part 5, Section 8 - Chubb Assistance Emergency Medical Evacuation or Section 10 - Repatriation of Mortal Remains.

The receipt of any Benefit payable under this Policy by You or Your estate in the event of Your death, shall in all cases be deemed final and complete discharge of all Our liability in respect of such Benefit. Payment of claims will be paid to Your Nominated Account unless otherwise approved by Us.

10. Termination for Non-Payment of Premium

This Policy shall be deemed void from the intended Effective Date if the premium is not paid.

11. Right of Recovery

In the event a fraudulent claim is made by You or otherwise, and authorisation of payment and/or payment is made by Us or Chubb Assistance or an authorised representative of Chubb Assistance for a claim where there is no cover under this Policy due to fraud or otherwise, We or Chubb Assistance or an authorised representative of Chubb Assistance reserves the right to recover from You or Your estate the full sum which We or Chubb Assistance or an authorised representative of Chubb Assistance had paid or had committed to on Your behalf.

12. No Multiple Policies

You can only be covered under one (1) travel insurance Policy underwritten by Us for the same Journey.

13. Compliance with Policy Provisions

Failure to comply with any of the provisions contained in this Policy shall invalidate all claims hereunder.

14. Other Insurances and Refund or Reimbursement from Any Other Source

Except as otherwise provided in this Policy, if You have or should have any other insurance providing cover for the same loss, damage or liability, We shall not be liable to pay except for any excess beyond the amount which has been payable under the Policy or policies had this insurance not been effected.

For the avoidance of doubt, in the event You become entitled to a refund of or reimbursement of all or part of Your loss from any other source for the events covered under this Policy, We will only be liable for the amount that is not recoverable from such other source.

15. Subrogation

In the event of any payment made by Us under one or more sections of this Policy, We will be subrogated to all Your rights of recovery against any person or organisation. You shall provide Us with reasonable assistance including but not limited to, executing and delivering any instruments and/or documents. You shall take no actions which may prejudice Our subrogation rights.

16. Notice of Trust or Assignment and Third Party Rights

We shall not be bounded or be affected by any notice of any trust, charge, lien, assignment or other dealing with or in relation to this Policy.

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

17. Arbitration

If any dispute or disagreement arises regarding any matter pertaining to or concerning this Policy, the dispute or disagreement must be referred to arbitration in accordance with the provisions of the Arbitration Act (Cap. 10) and any statutory modification or re-enactment thereof then in force, such arbitration to be commenced within three (3) months from the day such parties are unable to settle the dispute or difference. If You fail to commence arbitration in accordance with this clause, it is agreed that any cause of action and any right to make a claim that You have or may have against Us shall be extinguished completely. Where there is a dispute or disagreement, the issuance of a valid arbitration award shall also be a condition precedent to Our liability under this Policy. In no case shall You seek to recover on this Policy before the expiration of sixty (60) days after written proof of claim has been submitted to Us in accordance with the provisions of this Policy.

18. Governing Law

This Policy shall be governed by and interpreted in accordance with Singapore law and subject to the exclusive jurisdiction of the Singapore Courts.

19. Interest

No amounts payable by Us under this Policy shall carry interest.

20. Currency

Premiums and Benefits payable under this Policy shall be in Singapore dollars.

21. Clerical Error

A clerical error by Us shall not invalidate insurance otherwise validly in force, nor continue insurance otherwise not validly in force.

22. Personal Data Protection Consent

You are deemed to give consent and authorisation to Us to collect, use, disclose, and/or process Your personal data or information supplied to Us without further notification to You confidentially with Our affiliated companies, third party service providers, business partners and/or other parties, which may be sited outside Singapore, for administering policies taken out with Us, handling claims and customer services. A copy of Our Personal Data Protection Policy can be found at www.chubb.com/sg-privacy and You are deemed to have read the same.

If You have consented for Us to contact You in order to perform marketing related activities, please be advised that You can withdraw Your consent by writing to Us to notify Us of Your instruction. Upon Your written request, We shall, without charge, cease to use Your personal information for purposes other than those directly related to Your Policy.

You may write to Our Data Protection Officer at 138 Market Street #11-01 CapitaGreen Singapore 048946 for any request to withdraw Your consent, access to and/or correction of any information supplied to Us and We may reserve the right

to charge a reasonable fee to offset the administrative costs in complying with access requests.

23. 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 Us or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

24. Modification

We reserve the right to modify the terms and conditions of Your Policy within the Period of Insurance by giving You prior notice of at least thirty (30) days, and such modification shall be applicable from the Effective Date as stated in Our written notice to Your address or email address on file.

No modification of Your Policy shall be valid unless approved in writing by Our authorised representative, and such approval shall be evidenced by way of an endorsement to Your Policy issued by Us. No broker or agent has the authority to modify or to waive any of the terms and conditions of Your Policy.

25. Cancellation

For a Policy that is issued for less than twelve (12) months, the premium payable shall apply to the entire Journey. We will not refund the premium once the Certificate of Insurance is issued.

For a twelve (12) month Policy, We may cancel the Policy at any time by giving seven (7) days' notice in writing delivered to You or mailed to Your last address or email address as shown in Our records stating when thereafter such cancellation shall 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 shall be without prejudice to any claim originating prior thereto.

You may cancel this Policy at any time by giving notice to Us provided no claim has arisen during the current Period of Insurance. In the event of such cancellation, We will apply a short rate refund as follows:

Cancellation of Policy	Refund %
Within 2 Months	60%
Within 3 Months	50%
Within 4 Months	40%
Within 5 Months	30%
Within 6 Months	25%
Over 6 Months	0%

Note:

There will be no refund if a claim has been made during the Period of Insurance.

26. Renewal (Applicable to twelve (12) months Policy only)

At Our sole discretion, We will send the renewal notification to You forty-five (45) days prior to the Policy expiry date and renew Your Policy for another one (1) year upon receiving Your confirmation to renew and payment of premium.

Unless We receive confirmation of Your intention to renew, and premium payment is received in full by Us before the expiry date, this Policy shall lapse automatically from the expiry date.

If We have received Your premium payment in full and You wish to cancel the Policy prior to the start of the renewal Period of Insurance, We will refund Your premium in full. Once Your premium has been refunded, Your Policy will lapse from the expiry date. We will not be liable for any claims made by You after the Policy expires.

We reserve the right to amend the premium, terms and conditions of Your Policy by giving You thirty (30) days' written notice of any change(s) to Your address or email address on file.

27. Notification Requirement

If You are admitted to Hospital, You must advise Chubb Assistance as soon as practically possible.

Part 5 Benefits

Section 1 - Accidental Death and Disablement

If during the Period of Insurance, while You are on a Journey, You sustain Accidental Injury which results in Accidental Death or Permanent Disablement within three hundred and sixty-five (365) days from the date of the Accident, We will pay You or Your estate the compensation according to the scale stated in the Table of Compensation below, up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

Table of Compensation		% of the Sum Insured
1	Death	100%
2	Permanent Total Disablement	100%
3	Total and irrecoverable Loss of Speech and Hearing	100%
4	Total and irrecoverable Loss of Sight in:	
	(i) Both eyes	100%
	(ii) One eye	50%
5	Loss of Limb(s):	
	(i) Two or more limbs	100%
	(ii) One limb	50%
6	Total and irrecoverable Loss of Speech	50%
7	Total and irrecoverable Loss of Hearing in:	
	(i) Both ears	50%
	(ii) One ear	15%

Note:

If the Insured Person suffers Accidental Injury that results in more than one of the outcomes described in item 1 to 7 above, the maximum We will pay is 100% of the sum insured in this section.

The occurrence of any specific loss for which indemnity is payable under this section shall at once terminate all insurance under the Policy, but such termination shall be without prejudice to any other claim originating from the Accident causing such loss.

No payment will be made for any loss caused by or resulting from Sickness under this section.

Section 2 - Felonious Assault

If during the Period of Insurance, while You are on a Journey, You suffer Accidental Death or Permanent Disablement as a result of Felonious Assault inflicted by persons other than fellow students, staff members of the institution or a Family Member, or an individual who resides with You on a permanent basis at Your Overseas Residence or any other similar building premises, We will pay You or Your estate up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

ADDITIONAL EXCLUSION

In addition to Part 3 - General Exclusions, We will not pay for any loss, fatal or non-fatal, caused by or resulting from or involving the use of a moving vehicle where such use of the vehicle is prohibited under the laws of the applicable country or state motor vehicle laws.

Section 3 - Accidental Medical Expenses

If during the Period of Insurance, while You are on a Journey, You incur Medical Expenses, Traditional Chinese Medicine Expenses or Dental Expenses as a direct result of Accidental Injury, We will reimburse You in respect of such expenses up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

If during the Period of Insurance, while You are on a Journey, You sustain Accidental Injury and:

- (a) if You have been treated by a Doctor, Chinese Doctor or Dentist Overseas, or You are immediately Confined in a Hospital upon returning to Singapore, You may continue to seek medical treatment from a Doctor, Chinese Doctor or Dentist in Singapore up to thirty (30) consecutive days from the date of Your return to Singapore and We will reimburse You the Medical Expenses, Traditional Chinese Medicine Expenses or Dental Expenses necessarily incurred up to the maximum sum insured under the Continuation of Overseas Medical Treatment after Return to Singapore Benefit specified in the Benefit Schedule, subject to the terms and conditions of this Policy;
- (b) if You have not been treated by a Doctor, Chinese Doctor or a Dentist Overseas, You may seek medical treatment from a Doctor, Chinese Doctor or Dentist in Singapore within seventy-two (72) consecutive hours from the time of Your return to Singapore, and We will reimburse You for the Medical Expenses, Traditional Chinese Medicine Expenses or Dental Expenses necessarily incurred within thirty (30) consecutive days from the date of Your return to Singapore, up to the maximum sum insured specified under the Medical Treatment after Return to Singapore Benefit specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

ADDITIONAL EXCLUSIONS

In addition to Part 3 - General Exclusions, We will not pay under Section 3 - Accidental Medical Expenses for any of the following:

- (a) Any further expenses incurred by You if We wish to return You to Singapore but You refuse (where in the opinion of the treating Doctor and Chubb Assistance, You are fit to travel);
- (b) Any expenses relating to any treatment for Accidental Injury where such treatment was first sought more than thirty (30) days from the time the Accidental Injury was first sustained;
- (c) Any expenses incurred for prostheses, contact lenses, spectacles, hearing aids, dentures or medical equipment unless prescribed by a Doctor for the treatment of Accidental Injury; or
- (d) Any expenses relating to any specialist treatment not prescribed or referred by a Doctor in general practice.

Section 4 - Overseas Medical Expenses for Sickness (Applicable to Deluxe Plan only)

If during the Period of Insurance, while You are on a Journey, You incur Medical Expenses or Traditional Chinese Medicine Expenses as a direct result of Sickness, We will reimburse You in respect of such expenses up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

ADDITIONAL EXCLUSIONS

In addition to Part 3 - General Exclusions, We will not pay under Section 4 - Overseas Medical Expenses for Sickness for any of the following:

- (a) Any further expenses incurred by You if We wish to return You to Singapore but You refuse (where in the opinion of the treating Doctor and Chubb Assistance, You are fit to travel);
- (b) Any expenses relating to any treatment for Sickness where such treatment was first sought more than thirty (30) days from the time the Sickness was first sustained;
- (c) Any expenses incurred for prostheses, contact lenses, spectacles, hearing aids, dentures or medical equipment unless prescribed by a Doctor for the treatment of Sickness; or
- (d) Any expenses relating to any specialist treatment not prescribed or referred by a Doctor in general practice.

Section 5 - Continuation of Overseas Medical Treatment for Sickness after Return to Singapore (Applicable to Deluxe Plan only)

If during the Period of Insurance, while You are on a Journey, You sustain Sickness and:

- (a) if You have been treated by a Doctor or Chinese Doctor Overseas, or You are immediately Confined in a Hospital upon returning to Singapore, You may continue to seek medical treatment from a Doctor or Chinese Doctor in Singapore

up to thirty (30) consecutive days from the date of Your return to Singapore and We will reimburse You the Medical Expenses or Traditional Chinese Medicine Expenses necessarily incurred up to the maximum sum insured under the Continuation of Overseas Medical Treatment for Sickness after Return to Singapore Benefit specified in the Benefit Schedule, subject to the terms and conditions of this Policy;

- (b) if You have not been treated by a Doctor or Chinese Doctor Overseas, You may seek medical treatment from a Doctor or Chinese Doctor in Singapore within seventy-two (72) consecutive hours from the time of Your return to Singapore and We will reimburse You for the Medical Expenses or Traditional Chinese Medicine Expenses necessarily incurred within thirty (30) consecutive days from the date of Your return to Singapore, up to the maximum sum insured under the Medical Treatment for Sickness after Return to Singapore Benefit specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

ADDITIONAL EXCLUSIONS

In addition to Part 3 - General Exclusions, We will not pay under Section 5 - Continuation of Overseas Medical Treatment for Sickness after Return to Singapore for any of the following:

- (a) Any expenses relating to any treatment for Sickness where such treatment was first sought more than thirty (30) days from the time the Sickness was first sustained;
- (b) Any expenses incurred for prostheses, contact lenses, spectacles, hearing aids, dentures or medical equipment unless prescribed by a Doctor for the treatment of Sickness; or
- (c) Any expenses relating to any specialist treatment not prescribed or referred by a Doctor in general practice.

Section 6 - Overseas Hospital Visit

If during the Period of Insurance, while You are on a Journey, You are Confined in a Hospital Overseas as a result of Accidental Injury or Sickness for more than five (5) consecutive days and Your medical condition forbids evacuation and no Immediate Family Member is with You, We will reimburse You for hotel accommodation and travel (economy return air travel) expenses necessarily incurred for one (1) Family Member, relative, or friend, who on written advice of a Doctor, is required to visit and stay with You until You are medically fit to be discharged, up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy;

and/or

If during the Period of Insurance, a Family Member sustains serious Accidental Injury or suffers from serious Sickness in Singapore and is Confined in a Hospital for more than five (5) consecutive days, We will reimburse You for the cost of one (1) economy return air travel to Singapore for visiting the Family Member, up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

Section 7 - Overseas Hospital Confinement Benefit

If during the Period of Insurance, while You are on a Journey, You are necessarily Confined in a Hospital Overseas as a result of Accidental Injury or Sickness, We will pay You the relevant Benefit up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

The daily benefit amount shall be paid for each Day of Confinement from the first day of Confinement and up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

For this purpose, each Day of Confinement shall be counted towards the total number of days of Confinement, notwithstanding that such days do not run consecutively.

Provided further that this Benefit shall be payable only if the following conditions are met:

- (a) Confinement must occur within thirty (30) days of the Sickness or Accident causing the relevant Accidental Injury; and
- (b) Confinement must be considered medically necessary by a Doctor in his professional capacity.

Section 8 - Chubb Assistance Emergency Medical Evacuation

If during the Period of Insurance and while on a Journey, You:

- (a) suffer an Accidental Injury or Sickness as diagnosed by a Doctor designated by Chubb Assistance; and
- (b) the necessary medical treatment is not available, either at the nearest Hospital where You were transported to or in the immediate vicinity thereof, after suffering the Accidental Injury or Sickness,

We may, based on the advice of a Doctor that You are medically fit to be evacuated, determine in Our sole discretion, that You should be evacuated to another location for the necessary medical treatment.

Chubb Assistance or its authorised representative shall arrange for the evacuation within a reasonable timeframe and utilise the best suited means based on the medical severity of Your condition, including but not limited to, 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 Chubb Assistance, or its authorised representative, and will be based solely upon medical necessity. You may in appropriate circumstances be returned to Singapore.

We shall pay directly to Chubb Assistance the Covered Expenses, up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

If due to reasons beyond Your control, You are unable to notify Chubb Assistance to make the necessary evacuation arrangements, We shall, if satisfied that the evacuation was due to the necessary medical treatment not being available, either at the nearest Hospital where You were transported to or in the immediate vicinity thereof, reimburse You for expenses incurred in relation to the evacuation, up to the amount which Chubb Assistance would have incurred for services provided under the same circumstances, subject to the terms and conditions of this Policy.

ADDITIONAL DEFINITION

Covered Expenses mean expenses for services provided and/or arranged by Chubb Assistance for the transportation, medical services and medical supplies necessarily incurred as a result of Your evacuation.

ADDITIONAL EXCLUSIONS

In addition to Part 3 - General Exclusions, We will not pay under Section 8 - Chubb Assistance Emergency Medical Evacuation for any of the following:

- (a) 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;
- (b) Any expenses incurred for services not approved and arranged by Chubb Assistance or its authorised representative, except as otherwise mentioned in Section 8;
- (c) Any treatment performed or ordered by a person who is not a Doctor; or
- (d) Any expenses incurred in relation to treatment that can be reasonably delayed until You return to Singapore.

Section 9 - Medical & Travel Assistance Services

The services provided under Section 9 are by way of referral and arrangement only, and all expenses including telecommunication charges incurred are to be borne by You:

1. Medical Assistance Services
 - (a) Telephone Medical Advice
 - (b) Medical Service Provider Referral
 - (c) Arrangement of Hospital Admission
 - (d) Monitoring of Medical Condition during hospitalisation
2. Travel Assistance Services
 - (a) Embassy/Interpreter Referral
 - (b) Lost Baggage Assistance
 - (c) Lost Passport Assistance
 - (d) Legal Referral
 - (e) Loss Reporting Assistance
 - (f) Emergency Reservation for Airline and Hotel

Refer to Part 6 - Chubb Assistance for the full scope of services provided.

Section 10 - Repatriation of Mortal Remains

If during the Period of Insurance, while You are on a Journey, You suffer death as a result of an Accidental Injury or Sickness, Chubb Assistance, or its authorised representative shall make the necessary arrangements for the return of Your mortal remains to Singapore or Your Home Country. We shall pay directly to Chubb Assistance the Covered Expenses for such repatriation and We shall reimburse to Your estate the expenses actually incurred Overseas for services and supplies by a mortician or undertaker, including the cost of embalming and cremation if so elected, subject to the terms and conditions of this Policy. All payments made by Us shall not exceed the maximum sum insured specified in the Benefit Schedule.

ADDITIONAL DEFINITION

Covered Expenses mean expenses for services provided and/or arranged by Chubb Assistance for the transportation, medical services and medical supplies necessarily incurred as a result of the repatriation of Your mortal remains.

ADDITIONAL EXCLUSIONS

In addition to Part 3 - General Exclusions, We will not pay under Section 10 - Repatriation of Mortal Remains for any of the following:

- (a) 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 the Journey; and/or
- (b) Any expenses incurred for the transportation of Your remains not approved and arranged by Chubb Assistance or its authorised representative.

Section 11 - Compassionate Visit

If during the Period of Insurance, while You are on a Journey, and pass away as a result of Accidental Injury or Sickness and no Immediate Family Member is with You, We will pay for the hotel accommodation and travel (economy return air travel) expenses necessarily incurred for one (1) Family Member, relative, or friend to fly to Your location to assist in the final arrangements following Your death, up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy;

and/or

If during the Period of Insurance, Your Family Member passes away, We will reimburse You for the cost of one (1) economy air travel to return to Singapore, up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

Section 12 - Study Interruption

If during the Period of Insurance, while You are on a Journey, You are unable to continue Your education at the Overseas Studying Institution as a direct result of the following:

- (a) Hospital Confinement as a direct result of a serious Accidental Injury or serious Sickness and the Confinement is for a period of more than thirty (30) consecutive days;
- (b) You contracted a Terminal Illness; or
- (c) the death of Your Family Member and the cause of death must not be due to any Pre-existing Condition,

We will pay up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy for either:

- (i) re-attending courses if he/she is required to pay Tuition Fees in order to re-attend his/her missing courses after his/her recovery; or
- (ii) the portion of forfeited Tuition Fees of the interrupted semester provided there is a submission of a Doctor's certification of his/her permanent medical condition and unable to continue the Journey following any of scenarios (a) - (c) above.

ADDITIONAL EXCLUSION

In addition to Part 3 - General Exclusions, We will not pay under Section 12 - Study Interruption for any Tuition Fees refundable or recoverable from any other source.

We will only pay for a claim either under Section 12 - Study Interruption or Section 21 - Sponsor Protection and not for both sections.

Section 13 - Personal Liability

If during the Period of Insurance, while You are on a Journey, You commit an act of negligence which results in You becoming legally liable to pay compensation for:

- (a) Death or Accidental Injury to any third party; or
- (b) Accidental Property Damage to any third party.

We will pay up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

ADDITIONAL DEFINITION

Property Damage means any physical damage to, destruction of, or loss of use of tangible property.

ADDITIONAL EXCLUSIONS

In addition to Part 3 - General Exclusions, We will not pay under Section 13 - Personal Liability for any of the following:

- (a) Any Property Damage to the property of or Accidental Injury to any person who is Your relative or employee or deemed by law to be Your employee;
- (b) Property Damage to property belonging to or held in trust by You, or while in Your custody or control;
- (c) Any liability assumed under contract;
- (d) Liability arising out of any wilful, malicious or unlawful act or omission on Your part;
- (e) Liability arising from the negligent supervision or vicarious liability for the acts of a minor in connection with the ownership, possession or use of vehicles, aircraft, firearms or animals;
- (f) Liability arising out of past or present business, trade or professional activities, including the rendering of or failure to render business, trade or professional services;
- (g) Any criminal proceedings taken against You whether You are actually convicted or not;
- (h) Liability arising out of the transmission of communicable disease by You;
- (i) The possession or use of any controlled substance/drugs unless prescribed by a Doctor;
- (j) Sexual molestation, corporal punishment, physical or mental abuse; or
- (k) Pollution which includes the alleged or potential introduction of substance which makes the environment impure or harmful.

Section 14 - Loss of or Damage to Personal Baggage (whilst travelling on Public Conveyance)

If during the Period of Insurance, while You are on a Journey, You sustain Accidental physical loss of or damage to Personal Baggage whilst on Public Conveyance, We will pay You in respect of such loss or damage up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

ADDITIONAL CONDITIONS

- (a) We will only pay up to the maximum sum insured specified in the Benefit Schedule for any one article, a pair or a set of articles.
- (b) The loss or damage of each article must be accompanied by proof of purchase such as but not limited to receipts, bank statements or credit card statements. If no proof of purchase is provided, We may decline the claim or accept it at a reduced value.
- (c) We may make payment subject to due allowance of wear and tear and depreciation or at Our option replace or repair such articles.
- (d) The loss or damage must be reported to the police or relevant authority having jurisdiction where the loss or damage occurred within twenty-four (24) hours from the incident. Any claim for indemnity under this section must be accompanied by a copy of a police report or a report issued by the relevant authority evidencing such loss.
- (e) We will only pay up to the maximum of one (1) Mobile Device and one (1) Portable Computer per Insured Person.
- (f) We will only pay for loss or damage of Your checked-in baggage that is tagged under Your name by the airline or service

provider. Any claims that result from You losing Your baggage or it being damaged while being held by an airline or service provider should be made to the airline or service provider first. Any claim made under Section 14 - Loss of or Damage to Personal Baggage (whilst travelling on Public Conveyance) must be accompanied by proof of compensation received from the airline or service provider or where such compensation is denied, proof of such denial.

ADDITIONAL DEFINITIONS

Personal Baggage means personal goods belonging to You which are taken on the Journey or acquired by You, hand-carried or check-in as accompanied baggage with the carrier during the Journey.

Public Place means any place the public has access to.

Section 15 - Loss of or Damage to Portable Computer and Mobile Device

If during the Period of Insurance, while You are on a Journey, You sustain Accidental physical loss of or damage to Your Portable Computer and Mobile Device occurring at Your Overseas Residence or hotel accommodation due to theft or burglary, We will pay You in respect of such loss or damage up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

ADDITIONAL CONDITIONS

- (a) We will pay up to the maximum sum insured specified in the Benefit Schedule for the Accidental physical loss of or damage to Portable Computer or Mobile Device occurring at the Overseas Residence or hotel accommodation due to theft or burglary.
- (b) The loss or damage of each article must be accompanied by proof of purchase such as but not limited to receipts, bank statements or credit card statements. If no proof of purchase is provided, We may decline the claim or accept it at a reduced value.
- (c) We may make payment subject to due allowance of wear and tear and depreciation or at Our option replace or repair such articles.
- (d) The loss must be reported to the police or relevant authority having jurisdiction where the loss or damage occurred within twenty-four (24) hours from the incident. Any claim for indemnity under this section must be accompanied by a copy of a police report or a report issued by the relevant authority evidencing such loss.
- (e) We will only pay up to the maximum of one (1) Mobile Device and one (1) Portable Computer per Insured Person.

We will only pay for a claim either under Section 15 - Loss of or Damage to Portable Computer and Mobile Device or Section 20 - Overseas Home Contents and not for both sections.

ADDITIONAL EXCLUSIONS

In addition to Part 3 - General Exclusions, We will not pay under Section 14 - Loss of or Damage to Personal Baggage (whilst travelling on a Public Conveyance) and Section 15 - Loss of or Damage to Portable Computer and Mobile Device for any of the following:

- (a) loss of or damage to Personal Baggage, Portable Computer and Mobile Device caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process or while actually being worked upon or resulting therefrom;
- (b) loss of or damage to Personal Baggage caused by mechanical or electrical breakdown or derangement or damage sustained due to any process initiated by You to repair, clean or alter any baggage;
- (c) loss of or damage to Personal Baggage 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;
- (d) loss of or damage to Personal Baggage, Portable Computer(s) and Mobile Device(s) from confiscation or retention by customs or other officials;
- (e) loss or damage to Personal Baggage, Portable Computer(s) and Mobile Device(s) as a result of Your failure to take due and reasonable care and precautions to safeguard and secure such property;
- (f) loss of data recorded on tapes, cards, discs, or otherwise, including the cost of reproducing the data;

- (g) damage or breakages of fragile or brittle articles;
- (h) loss or damage not reported to either the police or relevant authority having jurisdiction where the loss or damage occurred within twenty-four (24) hours of the discovery of such loss or damage;
- (i) loss of or damage to Personal Baggage whilst in the custody of an airline or other carrier, unless reported immediately on discovery and, in the case of an airline, a property irregularity report is obtained;
- (j) loss of or damage to Personal Baggage, Portable Computer and Mobile Device left unattended in a Public Place; or
- (k) loss of or damage to Personal Baggage, Portable Computer and Mobile Device left unattended in any motor vehicle (unless stored in the locked boot or compartment).

PERSONAL BAGGAGE NOT COVERED

We will not pay under Section 14 - Loss of or Damage to Personal Baggage (whilst travelling on a Public Conveyance) and Section 15 - Loss of or Damage to Portable Computer and Mobile Device for any of the following:

- (a) animals;
- (b) motor vehicles, aircraft, and other conveyances or equipment or parts pertaining to such conveyance;
- (c) artificial limbs, false teeth, any type of eyeglasses, contact lenses or corneal lenses;
- (d) tickets, except for administrative fees required to reissue tickets;
- (e) coupons, negotiable instruments, title deeds, manuscripts, money, stamps, stocks and bonds, postal or money orders, securities of any kind;
- (f) property shipped as freight, or shipped prior to the Scheduled Departure Date;
- (g) cards; including but not limited to credit card(s), cash card, identity card, EZ-Link card, driving licence;
- (h) contraband;
- (i) business goods or samples/prototypes or equipment of any kind or any products/components meant for trade;
- (j) hired or leased equipment;
- (k) any consumable and/or any perishable item(s);
- (l) computers (including software and accessories) other than Portable Computers;
- (m) cash or cash equivalents, bank note(s), casino chip(s), voucher(s);
- (n) musical instrument, household effect(s) antique(s), artefact(s), painting(s), object(s) of art, gem, stone(s); or
- (o) derangement or breakage of fragile or brittle articles.

Section 16 - Loss of or Damage to Travel Documents

If during the Period of Insurance, while You are on a Journey, You sustain loss of or damage to Your Travel Documents due to robbery, theft or burglary or any attempt thereof, We will reimburse You in respect of such loss, up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

ADDITIONAL CONDITIONS

- (a) The loss must be reported to the police or relevant authority having jurisdiction where the loss occurred, within twenty-four (24) hours after the incident. Any claim must be accompanied by a copy of a police report or a report issued by the relevant authority evidencing such loss.
- (b) You must take every possible safeguard to ensure the security of Your Travel Documents.

ADDITIONAL DEFINITION

Travel Documents mean documents or identification required for Your Journey including but not limited to passport, visas or travel tickets.

ADDITIONAL EXCLUSION

In addition to Part 3 - General Exclusions, We will not pay under Section 16 - Loss of Travel Documents for loss due to confiscation or detention by customs or any other authority.

Section 17 - Delayed Baggage

If during the Period of Insurance, while You are on a Journey, all Your checked-in baggage is delayed by a Public Conveyance operator and is not delivered to You within six (6) hours of Your arrival at the scheduled destination Overseas, We will pay You the relevant Benefit for every full six (6) consecutive hours of delay up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

In the event the checked-in baggage is delayed after six (6) consecutive hours upon returning to Singapore, We will pay You the relevant Benefit for the baggage delay, up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

The delay must be verified in writing by the operator(s) of the Public Conveyance or their handling agent(s) as well as the number of hours delayed and the reason for the delay.

ADDITIONAL CONDITIONS

We will pay for one (1) piece of delayed baggage per Insured Person.

If the baggage is later proved to be permanently lost, We shall review the claim under Section 14 - Loss of or Damage to Personal Baggage (whilst travelling on Public Conveyance), and recover the paid amount under Section 17 - Delayed Baggage.

Section 18 - Travel Delay

If during the Period of Insurance, while You are on a Journey, the departure of the Public Conveyance in which You had arranged to travel is delayed for at least six (6) consecutive hours at any single location Overseas due to:

- (a) Riot, Strike or other industrial action;
- (b) Civil Commotion not assuming the proportions of or amounting to an uprising, military or usurped power;
- (c) Natural Disasters or adverse weather conditions;
- (d) grounding of the Public Conveyance as a result of mechanical or structural defect; or
- (e) any event leading to airspace restriction or airport closure.

We will pay You the relevant Benefit for every full six (6) consecutive hours of delay (the delay being calculated from actual departure time of the Public Conveyance and the scheduled departure time specified in the travel itinerary), up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

In the event after You have checked-in in Singapore, the delay is in Singapore for the same reasons listed above, and where this Policy was purchased before You become aware of any circumstance which could lead to disruption of Your Journey, We will pay You the relevant Benefit after six (6) consecutive hours of departure delay, up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

The delay must be verified in writing by the operator(s) of the Public Conveyance or their handling agent(s) as well as the number of hours delayed and the reason for the delay.

ADDITIONAL CONDITION

This Policy must be purchased before You become aware of any circumstance which could lead to disruption of Your Journey.

ADDITIONAL EXCLUSIONS

In addition to Part 3 - General Exclusions, We will not pay under Section 18 - Travel Delay for any of the following:

- (a) Your failure to check-in according to the itinerary supplied to You.
- (b) Strike or industrial action existing on the date You applied for cover under this Policy.
- (c) Your late arrival at the airport or port after check-in or boarding time (except if the late arrival is due to Strike or industrial action).

Section 19 - Alternative Accommodation

If during the Period of Insurance, while You are on a Journey, Your Overseas Residence is damaged by fire or Natural Disasters so as to be rendered uninhabitable, We will pay for the reasonable additional expenses for alternative hotel accommodation actually incurred by You while Your Overseas Residence remains uninhabitable due to the damage up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

We shall not be liable in respect of any consequential loss or damage of any kind suffered by You except as provided under Section 19 - Alternative Accommodation.

Section 20 - Overseas Home Contents

If during the Period of Insurance, while You are on a Journey, You suffer physical loss of or damage to the Home Contents, Portable Computer or Mobile Device within Your Overseas Residence caused by fire or Natural Disasters, We will reimburse You in respect of such loss or damage up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

ADDITIONAL CONDITIONS

- (a) We will pay up to the maximum sum insured specified in the Benefit Schedule for the Accidental physical loss of or damage to Portable Computer or Mobile Device occurring at the Overseas Residence.
- (b) We will pay up to the maximum sum insured specified in the Benefit Schedule for any one article or a pair or a set of articles for the Accidental physical loss of or damage to Your Home Contents.

We will only pay for a claim either under Section 15 - Loss of or Damage to Portable Computer and Mobile Device or Section 20 - Overseas Home Contents and not for both sections.

Section 21 - Sponsor Protection (Applicable to Deluxe Plan Only)

If during the Period of Insurance, while You are on a Journey, Your Sponsor is involved in an Accident and as a consequence suffers death or Permanent Total Disablement within ninety (90) days from the date of Accident, We will reimburse You for any unpaid Tuition Fees which Your Sponsor is liable for, up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

We will only pay for a claim either under Section 12 - Study Interruption or Section 21 - Sponsor Protection and not for both sections.

Section 22 - Study Loan Repayment (Applicable to Deluxe Plan Only)

If during the Period of Insurance, while You are on a Journey, You sustain Accidental Injury which results in death, We will pay any outstanding Study Loan which You are liable to pay, up to the maximum sum insured specified in the Benefit Schedule.

Section 23 - Trauma Counselling

If during the Period of Insurance, while You are on a Journey, You witness and/or are the victim of a traumatic event in the course of a Journey such as, but not limited to, rape, armed hold up, assault, Natural Disasters or an Act of Terrorism, We will reimburse the cost of trauma counselling which is recommended by a Doctor, up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

Section 24 - Adventurous Activities Cover

In addition to Part 3 - General Exclusions (f), this Policy is extended to cover the Insured Person in respect of death or Accidental Injury which may be sustained resulting from engaging in or practising for:

- (a) Bungee jumping;
- (b) Sky diving;
- (c) Paragliding;
- (d) Helicopter rides for sightseeing;
- (e) Hot air ballooning;
- (f) Jet skiing;
- (g) Mountaineering at mountains below the height of three thousand (3,000) metres above sea level;
- (h) Skiing or snowboarding all within official approved areas of a ski resort;
- (i) Canoeing or white water rafting with a qualified guide and below Grade 4 (of International Scale of River Difficulty); or
- (j) Underwater activities involving artificial breathing apparatus for diving up to a maximum depth of thirty (30) metres with a qualified diving instructor or a qualified dive master and with recognised diving certification, provided that the above activities are done for leisure purposes and under the guidance and supervision of qualified guides and/or instructors of the tour operators. All other terms, conditions and exclusions of this Policy shall apply.

Section 25 - Terrorism Extension

In the event of a claim arising directly from any Act of Terrorism, this Policy is extended to cover You while You are on a Journey under Section 1 to 24, 26 up to the maximum sum insured specified in the Benefit Schedule for the said sections, provided that there is no liability when such Act of Terrorism involves the use of Biological Agents, Chemical Agents or Nuclear devices, subject to the terms and conditions of this Policy.

ADDITIONAL CONDITION

Where You are insured under more than one (1) Policy with Us covering Act of Terrorism, Our maximum liability for any and all claims arising directly or indirectly from any Act of Terrorism will be limited to one (1) Policy only (with the highest limit on Act of Terrorism where applicable). All other terms, conditions and exclusions of this Policy continue to apply.

Section 26 - Passive War Extension

Notwithstanding anything to the contrary contained herein, this Policy is hereby extended to include bodily injury (which, for the avoidance of doubt includes dismemberment, Sickness and/or disability) or death or disablement covered under a Policy, directly or indirectly caused or contributed to by passive involvement in war, invasion, civil war, Riot, Strike, Civil Commotion or sea mines; provided, however, that this extension does not cover death or disablement sustained while the Insured Person is actively engaged in, or taking part in, naval, military or air force service or operations within an active war zone, or is actively participating in Riot or Civil Commotion, subject to the terms and conditions of this Policy.

ADDITIONAL CONDITIONS

- (a) There is no cover in respect of passive war risks after thirty (30) days following the outbreak of war or the manifestation of any other peril excluded under the war exclusion clause during the Insured Person's visit to such country.
- (b) Where the Insured Person is insured under more than one (1) Policy with the Company covering Passive War Extension, Our maximum liability for any and all claims arising directly or indirectly from Passive War Extension will be limited to one (1) Policy only (with the highest limit on Passive War Extension where applicable).

Part 6 Chubb Assistance - Scope of Services (Tel No.: +65 6322 2132)

The services provided under Sections A to C of this Part 6 are by way of referral and arrangement only, and all expenses actually incurred are to be borne by You. Where expenses are incurred in relation to the services under Section D, these will be borne by Us. The services under Section E are provided upon the specified terms and conditions. These services are available only when You are on a Journey.

Section A - Pre-Trip Assistance

1. Visa Information Services
Chubb Assistance will provide information concerning visa requirements for foreign countries worldwide.
2. Inoculation Information Services
Chubb Assistance will provide information concerning inoculation requirements for foreign countries worldwide.
3. Weather Forecast Information Services
Chubb Assistance will provide information concerning weather and temperatures for foreign countries worldwide.
4. Foreign Exchange Rate Information Services
Chubb Assistance will provide information concerning exchange rates of major currencies against the Singapore dollar.

Section B - Travel Assistance:

1. Embassy Referral
Chubb Assistance will provide the address, telephone number and hours of opening of the nearest appropriate consulate and embassy worldwide.
2. Legal Firm Referral
Chubb Assistance will provide the address, telephone number and hours of opening of the nearest appropriate legal firm.

3. Lost Baggage Assistance

Chubb Assistance will assist if You have lost Your luggage whilst travelling Overseas by contacting the appropriate authorities involved and providing directions for recovery.

4. Lost Passport Assistance

Chubb Assistance will assist if You have lost Your passport whilst travelling Overseas by contacting the appropriate authorities involved and providing directions for recovery.

5. Interpreter Referral

Chubb Assistance will assist You by providing the address, telephone number and hours of operating of interpreters worldwide.

6. Emergency Reservation for Airline and Hotel

Chubb Assistance will assist You in an emergency with travel and accommodation booking and ticketing while travelling Overseas.

7. Loss Reporting Assistance

Chubb Assistance will provide the relevant advice should You lose Your credit card while travelling Overseas.

Section C - Medical Assistance

1. Telephone Medical Advice

Chubb Assistance will arrange for the provision of medical advice to You over the telephone.

2. Medical Service Provider Referral

Chubb Assistance will provide You with information about physicians, Hospitals, clinics, Dentists and dental clinics worldwide.

Section D - Medical Arrangements

1. Arrangement of Hospital Admission

Chubb Assistance will assist You with Hospital admission if Your medical condition is of such gravity as to require hospitalisation.

2. Monitoring of medical condition during hospitalisation

Chubb Assistance will monitor Your medical condition during hospitalisation.

Section E - Medical Emergencies

1. Arrangement of Hotel Accommodation Expenses

Refer to Section 6 and 11 of Part 5.

2. Arrangement of Emergency Medical Evacuation Refer to Section 8 of Part 5.

3. Arrangement of Repatriation of Mortal Remains Refer to Section 10 of Part 5.

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About Chubb in Singapore

Chubb is the world's largest publicly traded property and casualty insurer. Chubb Insurance Singapore Limited, via acquisitions by its predecessor companies, has been present in Singapore since 1948. Chubb in Singapore provides underwriting and risk management expertise for all major classes of general insurance. The company's product offerings include Financial Lines, Casualty, Property, Marine, Industry Practices as well as Group insurance solutions for large corporates, multinationals, small and medium-sized businesses. In addition, to meet the evolving needs of consumers, it also offers a suite of tailored Accident & Health and Personal & Specialty insurance options through a multitude of distribution channels including bancassurance, independent distribution partners and affinity partnerships.

Over the years, Chubb in Singapore has established strong client relationships by delivering responsive service, developing innovative products and providing market leadership built on financial strength.

More information can be found at www.chubb.com/sg.

Contact Us

Chubb Insurance Singapore Limited
Co Regn. No.: 199702449H
138 Market Street
#11-01 CapitaGreen
Singapore 048946
CS +65 6398 8797
F +65 6298 1055
www.chubb.com/sg

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