

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 that You know or ought to know 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 does not cover You whilst You are traveling on a motorcycle, in an aircraft or in a sea vessel, watercraft or train.
- 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.

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 Warning), 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" on the Certificate of Insurance), all persons named above as the "Insured Person" must satisfy the relationship definition of "Family" stated herein.
- 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 and coverage under this Insurance is deemed to have terminated on the 90th day after the commencement of Your Trip.
- 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.

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 as shown in the Table of Benefits.
Coach	This means a bus licensed for regular transportation of fare-paying passengers and operating on scheduled routes and timetables.
Child	A person who is: <ul style="list-style-type: none"> • under eighteen (18) years of age; or • 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. But for the purpose of Section 4 (Child Guard), "Child" means a person who is under the age of eighteen (18) years only.
Commercial Document	Any deed, bond, negotiable instrument, bill of exchange, promissory note, title deed, manuscript, securities or other similar document.
Deposit	Any sum required to be pre-paid to a tour operator, a Coach operator or the operator of any accommodation which You are unable to recover or in respect of which You are unable to obtain a refund, whether in part or in whole, by reason of a Trip Cancellation or Trip Curtailment.
Family	This, in the context of Plan Category on the Certificate of Insurance, means the spouse and/or Child of the person named as the "Insured Person "
Hospital	An institution, other than an institution for the aged, chronically ill or convalescent rest or nursing home, operated pursuant to the law of the place where treatment was sought, for the care and treatment of injured or sick persons with organised facilities for diagnosis and surgery and having twenty-four (24)-hour nursing service and medical supervision.
Immediate Family Member	This refers to spouse, parent, parent-in-law, grandparent, child, sibling, fiancée or fiancé.

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 5, Medical Expenses include expenses in respect of treatment by a Traditional Chinese Medicine (“TCM”) practitioner who is so legally permitted to practise and who is not the Insured Person or someone related to the Insured Person. However, Our payment in respect of TCM treatment is subject to separate Applicable Limits as shown in the Table of Benefits.
Medical Practitioner	A registered member of the medical profession who is legally permitted to practice or render medical or surgical service other than the Insured Person or someone related to the Insured Person.
Natural Disaster	A calamitous natural event such as typhoon, windstorm, tsunami, earthquake, volcanic eruption and the like.
Period of Insurance	The period bound by the dates shown reflected under “Period of Insurance” on the Certificate of Insurance.
Personal Money	This means cash, bank notes, cheques, travellers’ cheques and money orders.
Seriously Ill	Injury or illness, as the case may be, which is certified by a Medical Practitioner as life threatening and requires immediate medical or surgical treatment.
Territory	Asia
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	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: <ul style="list-style-type: none"> • the expiry of the Period of Insurance stated in the Policy Schedule; • Your return to Your permanent place of residence; • three (3) hours upon Your arrival in Singapore.
Unattended	Where You are not in full view of or in a position to prevent unauthorized 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, Us, Our	These mean HSBC Insurance (Singapore) Pte. Limited
You, Your	These refer to the “Insured Person”

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 Our Medical Assistance Service Provider. The reverse charge hotline number is (65) 63387800. However, please take note that We are not liable to reimburse You for any administrative charge levied by hotels or any telecommunication company for connecting Your telephone call.

Your Insurance Cover

We, HSBC Insurance (Singapore) Pte. Limited, agree to insure You in accordance with the covers 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 8 (Trip Cancellation or Postponement), all covers provided herein start from the commencement of Your Trip. For Trip within the Period of Insurance which You booked before the inception of Your Insurance, the cover provided under Section 8 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. For any other Trip within the Period of Insurance the cover provided under Section 8 starts from the date You booked the Trip, but not earlier than thirty (30) days before the commencement of Your Trip.

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.

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 full 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 hospitalized outside Singapore during Your Trip and no other Adult is accompanying any Child travelling with You and insured under this Policy, We will pay the hotel and travelling expenses reasonably incurred by one (1) 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 hospitalization.

Section 5: Overseas Medical Evacuation or Repatriation

If You are injured in an Accident or fall ill during Your Trip and Our Medical Assistance Service Provider 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, Our Medical Assistance Service Provider shall arrange for that medical evacuation and/or repatriation.

The means of evacuation and/or repatriation arranged by Our Medical Assistance Service Provider may include air ambulance, surface ambulance, regular air, rail or any other appropriate means of transportation. All decisions as to means of transportation and the final destination will be made by Our Medical Assistance Service Provider 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 Our Medical Assistance Service Provider or its authorized representative. However, We may waive this exclusion if We are satisfied that for reasons beyond Your control, Our Medical Assistance Service Provider 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 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%

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

“Permanent Total Disability” means disability which commences within ninety (90) 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 occurring within ninety (90) days from the date of an Accident which in the opinion of a Medical Practitioner 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 ninety (90) days from the date of the Accident;
- Loss of Limb, eye, speech or hearing 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 Family, 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 You commit to the Trip financially that renders the cancellation of Your Trip highly possible (such as Your Immediate Family receiving in-patient treatment in Hospital or having received a terminal prognosis at the time of Your application of this Insurance).

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, 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 commit to the Trip financially that renders the abandonment of Your Trip highly possible (such as Your Immediate Family receiving in-patient treatment in 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 Coach 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 Coach, 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 Coach operator (or its handling agents) according to the itinerary supplied to You or if You fail to obtain written confirmation from the Coach 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: 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, Coach 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 Coach operator, You must file a written notice of the claim to the Coach operator immediately, obtain a 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 it is 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.

What We do not cover under Section 12

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 Coach 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 Coach operator unless such loss is reported to the Coach 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 Coach 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 13: 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 13

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 Your 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 14: 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 Coach, taxi, hotel or airport road transfer vehicle.

Section 15: 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 15

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 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 16: 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 16

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 of this 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 ;
- 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;
- travel in aircraft, watercraft/sea vessel or train as well as any loss or delay of personal baggage or personal belongings arising therefrom;
- 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)

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 and amendment is valid unless approved by Us in writing.

Complying with Policy Conditions

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

- You have observed and fulfilled terms of this Policy in full; and
- You have exercised reasonable care to prevent Accidents, Injury, illness, loss or damage.

Applicable Law

This Policy is governed by Singapore law.

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.

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 payment under this Policy.

Where You choose to pay premium via Your credit or debit card, "payment" is only deemed to have been received by Us upon the successful approval of the transaction by Your bank.

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.

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 6 (Personal Accident).

Subrogation

If We make any payment under this Policy (other than a payment under Section 6), 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 or desirable 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.

Disappearance

Where:

- a Coach has disappeared; and
- the Insured Person was travelling on that Coach; and
- the body of the Insured Person has not been recovered or is not found within twelve (12) months of the date of disappearance,

the Insured 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 provides Us with a signed undertaking that the amounts paid will be repaid to Us if it is discovered subsequently that the Insured Person is alive.

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 6 of this Policy is pending and/or to make an autopsy in the case of death where this is not forbidden by law.

To Whom Payments will be Made

In the case of death of an Insured Person, any payment under this Policy will be made to the estate of the deceased Insured Person. All other payments under this Policy, except for payments under Section 1 (Overseas Medical and Related Expenses) and Section 4 (Overseas Medical Evacuation or Repatriation) will be made to the Insured Person. Insofar as Medical Expenses under Section 1 and/or Section 4 of this Policy are guaranteed to the provider of healthcare services by Us, Our Medical Assistance Service Provider or anyone authorised by Us or Our Medical Assistance Service Provider, payments will be made directly to the provider of the healthcare services.

Right of Recovery

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

Cancellation and Termination

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 deemed to be received by You seven (7) business days after posting. If any premium was billed to Your credit or debit card, We will refund this premium without interest by crediting the relevant sum to Your credit or debit card 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 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 of 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.

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

Rights of Third Parties

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

Table of Benefits

	Applicable Limits
MEDICAL & RELATED EXPENSES BENEFITS	
SECTION 1:	
(a) Overseas Medical & Related Expenses	
Adult (70 years or below)	S\$80,000
Adult (above 70 years)	S\$40,000
Child	S\$20,000
(b) TCM treatment	S\$100
SECTION 2: Hospital Confinement	S\$100 per day Up to 50 days
SECTION 3: Compassionate Overseas Visit	S\$3,000
SECTION 4: Child Guard	S\$3,000
SECTION 5: Overseas Medical Evacuation or Repatriation	Actual Cost
SECTION 6: Post-Trip Medical Expenses	
Adult (70 years or below)	S\$10,000
Adult (above 70 years)	S\$8,000
Child	S\$8,000
PERSONAL ACCIDENT BENEFITS	
SECTION 7: Personal Accident	
Adult (70 years or below)	S\$100,000
Adult (above 70 years)	S\$50,000
Child	S\$20,000
SECTION 8:	
(a) Repatriation of Mortal Remains; Or	S\$30,000
(b) Funeral Expenses	S\$30,000
TRAVEL INCONVENIENCE BENEFITS	
SECTION 9:	
(a) Trip Cancellation	S\$1,000
(b) Trip Postponement	S\$1,000
SECTION 10: Trip Curtailment	S\$1,000
SECTION 11: Overseas Travel Delay	S\$100 per 8-hour delay Up to S\$1,000
SECTION 12: Loss of Baggage & Personal Belongings	S\$2,000 with limits of S\$1,000 for laptop and S\$300 per other article
SECTION 13: Loss of Personal & Travel Documents	S\$2,000 with S\$200 limit for personal money
SECTION 14: Hijack	S\$250 for each full 24 hours. Up to S\$3,000
SECTION 15: Personal Liability	S\$200,000 per policy
SECTION 16: Rental Vehicle Excess	S\$500

HSBC Insurance (Singapore) Pte. Limited

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Company Registration No.: 195400150N

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.