

Travel Insurance Policy Wording

This is Your insurance Policy. Please carefully read this Policy together with the Certificate of Insurance and any endorsements to ensure it meets Your protection needs. Notify Us immediately of any changes that may affect the insurance provided.

IMPORTANT NOTICE

The insurance cover is based on Your declaration that all the following are true at the point of purchasing this policy:

- You are a resident of Singapore with a valid NRIC or FIN. You must be at least 18 years of age to purchase. Covered individuals must be between 30 days and 80 years of age.
- You have never been refused insurance, had a policy cancelled, or had a policy cancelled, or had a renewal declined for any similar travel insurance product by any insurer.
- You have only booked, or will only book, trips to countries permitted for travel by local government authorities. You confirm You are not travelling against the advice of the Ministry of Foreign Affairs (MFA), including destinations where the MFA has advised against all travel or recommended that travel be postponed.
- You have purchased this policy in Singapore before the commencement of Your trip.
- If the traveler is under 16 years of age, You confirm that You are their parent or legal guardian and provide Your full consent for them to enter into this insurance contract.
- All information provided is true, accurate, and complete. You have not withheld any material facts. You understand that providing false or incomplete information gives us the right to reject Your claims, cancel Your policy, or treat the policy as if it never existed.

OUR PROMISE OF SERVICE

We strive to provide excellent service and handle all valid claims fairly and promptly. If You believe we have not met this standard, please contact Your agent or us directly. We are here to help You with Your concerns.

A GUIDE TO YOUR TRAVEL POLICY

	Page
Definition of Terms	2
Where You are covered	3
Table of benefits	4
What You are covered for	6
General exclusions	25
Making a claim	27
Starting or ending Your policy	28
Cancellations and refunds	29
General Provisions	30

DEFINITION OF TERMS (Applicable to the whole Policy)

Certain words are defined below. These words have the same meaning wherever they are used in the Policy or the Certificate of Insurance.

Accident means an unexpected and unintentional event that is violent, visible and external.

Annual Multi-Trip refers to a policy covering an unlimited number of Overseas Trips made within the Period of Insurance as stated in Your Certificate of Insurance, provided each trip does not exceed 90 days.

Certificate of Insurance means a document part of the Policy giving details of Your cover.

Child means an unmarried person, not in full-time employment, who is under 18 years of age, or under 25 years of age if enrolled as a full-time student in a recognized educational institution, or a full-time National Serviceman (NSF).

Geographical Area refers to the regions specified in Your Certificate of Insurance.

Helper means any one person who is:

- A non-family member employed by You (the Policyholder) to perform domestic work in Your private residence in Singapore; and
- A holder of a valid Work Permit issued by the Singapore Ministry of Manpower (MOM) where You are the registered Employer at the time of the Overseas Trip.

Medical practitioner means a person who is registered and legally qualified to practice Western medicine in the country where the treatment is provided, acting within the scope of their license and training, and not the Policyholder, the Insured, or a family member, relative, or business partner of the Policyholder or Insured. This does not include acupuncturists, herbalists, or practitioners of traditional, complementary, or alternative medicine unless specifically stated in a particular Benefit section.

Overseas Trips means a journey starting and ending in Singapore to a destination within the Geographical Area, but not including Excluded Destinations set out in the Where You Are Covered section.

Pet refers to a household dog or cat owned by You and residing at Your address in Singapore, and which is microchipped and holds a valid license issued by the Animal & Veterinary Service (AVS) / NParks. It must not be a restricted breed (e.g., Pit Bulls, Akita, or any breed listed under the AVS Scheduled Dogs).

Policyholder / Insured / Insured Person / You / Your means the person who contracted the insurance with GrabInsure (S) Pte. Ltd. and under whose name this Policy has been issued.

Sports Equipment refers to specialized items, gear, or apparatuses owned by You that are necessary and used specifically for participation in a sport or physical activity.

We / Us / Our / the Company / the Insurer means GrabInsure (S) Pte. Ltd.

WHERE YOU ARE COVERED

1. Coverage Zones

Your Certificate of Insurance will indicate Your selected Geographical Area (i.e., Asia, or Worldwide).

2. Excluded Destinations (No Cover)

Regardless of the Geographical Area selected, this Policy **does not** provide any cover for trips to, through, or within the sanctioned countries / regions or high-risk zones where the Ministry of Foreign Affairs (MFA) has issued a "Travel Advisory" recommending against **all travel**:

- Afghanistan
- Belarus
- Crimea, Donetsk, Luhansk, Kherson, and Zaporizhzhia regions of Ukraine
- Cuba
- Democratic Republic of Congo
- Iran
- Iraq
- Israel
- Libya
- Liberia
- North Korea
- Russia
- Somalia
- Sudan and South Sudan
- Syria
- Yemen
- Zimbabwe

TABLE OF BENEFITS

The table of benefits shows the maximum benefit limits that are payable per insured person per trip (unless otherwise stated), regardless of the number of people covered under Your policy.

Your Benefits		Individual Plan (SGD)	Family Plan (SGD)		
			Limit per Adult	Limit per Child	Family Plan Limit
1	Trip Cancellation & Loss of Deposit	\$5,000	-	-	\$7,500
2	Travel Curtailment	\$3,000	-	-	\$4,500
3	Travel Postponement	\$300	-	-	\$300
4	Flight Delay	\$100	\$100	\$100	-
5	Flight Diversion	\$300	\$300	\$300	-
6	Travel Misconnection	\$200	\$200	\$200	-
7	Flight Overbooking	\$100	\$100	\$100	-
8	Baggage Delay	\$200	\$200	\$100	-
9	Insolvency of Travel Agent	\$1,000	-	-	\$1,000
10	Act of Terrorism	\$100,000	\$100,000	\$100,000	-
11	Personal Effects Loss / Damage	\$2,000	\$2,000	\$500	\$5,000
12	Loss of Travel Documents & Cash	\$150	\$150	\$50	
13	Accident Death & Permanent Disablement	\$150,000	\$150,000	\$50,000	-
14	Emergency Medical Evacuation & Repatriation	\$500,000 (WW) \$300,000 (Asia)	\$500,000 (WW) \$300,000 (Asia)	\$500,000 (WW) \$300,000 (Asia)	-
15	Medical Expenses	\$200,000 USA: \$100,000	\$200,000 USA: \$100,000	\$100,000 USA: \$50,000	\$600,000
16	Overseas Hospital Income	\$3,000	\$3,000	\$2,500	-
17	Hospital Allowance in Singapore	\$300	\$300	\$150	-
18	Compassionate Visit	\$3,000	\$3,000	-	\$3,000
19	Emergency Telephone Charges	\$100	\$100	-	\$100
20	Personal Liability	\$250,000	-	-	\$250,000
21	Hijacking / Kidnapping & Hostage	\$1,000	\$1,000	\$1,000	-
22	Automatic Extension of Cover	Up to 7 days	7 days	7 days	-

Optional Add-ons

	Your Benefits	Limit for Asia plans (SGD)	Limit for Worldwide plans (SGD)
	HELPER EXTENSION		
23	Trip Cancellation & Loss of Deposit	Shared Family aggregate	Shared Family aggregate
	Travel Curtailment	Shared Family aggregate	Shared Family aggregate
	Travel Postponement	\$300	\$300
	Flight Delay	\$300	\$300
	Travel Misconnection	\$200	\$200
	Emergency Medical Evacuation & Repatriation	\$1,000,000	\$1,000,000
	Medical Expenses	\$100,000	\$100,000
	Emergency Telephone Charges	\$100	\$100
	PET PROTECTION		
24	Trip Cancellation & Loss of Deposit - Pet	\$500	\$500
	Trip Curtailment - Pet	\$500	\$500
	Emergency Veterinary Fees Overseas	\$1,500	\$1,500
	Extended Pet Boarding	\$300	\$300
	Emergency Return of Pet	\$500	\$500
	SPORTS EQUIPMENT		
25	Loss, theft & damage of Sports Equipment	\$3,000	\$3,000
	Sports Equipment delay (>12 hours)	\$150	\$150
	Replacement Sports Equipment hire	\$400	\$400
	CANCEL FOR ANY REASON		
26	Non-refundable prepaid trip expenses Capped at 60%	\$3,500	\$5,000

WHAT YOU ARE COVERED FOR

(1) Trip Cancellation & Loss of Deposit

We will cover prepaid, non-refundable trip costs (accommodation, transport, excursions, tours, activities, and cancellation fees) if the entire trip is cancelled because any of the events in the table below happened within 30 days of the scheduled departure date.

(2) Travel Curtailment

If You must return to Singapore before Your scheduled return date because of any of the events in the table below, we will cover:

- Unused, pre-paid accommodation, transport, excursions, tours, and activities, including cancellation fees, if non-refundable elsewhere.
- Additional administrative costs to amend original return tickets/bookings; or
- Additional economy class transport and standard accommodation costs for Your immediate return, if original tickets/bookings cannot be amended.

(3) Travel Postponement

If Your entire trip is postponed due to any of the events in the table below occurring within 30 days of the scheduled departure, we will cover incurred travel costs and rebooking fees. You can rebook the same trip (same destination) for a later date within 180 days of the original scheduled departure.

Events where You are covered	(1)	(2)	(3)
You or Your travel companions suffer a serious injury or illness, and a Medical Practitioner confirms in writing that You are medically unfit to travel. For Travel Curtailment, this must be confirmed by a Medical Practitioner in writing while You are or Your travel companions are overseas.	✓	✓	✓
You, Your travel companion, or Your family member, dies.	✓	✓	✓
Your family member suffers a life-threatening illness or injury as confirmed in writing by a Medical Practitioner.	✓	✓	✓
You or Your travel companion are required to appear as a witness in court during Your scheduled travel period.	✓	✓	✓
You or Your travel companion's home is seriously damaged by fire, or natural disaster, and as a result You cannot travel.	✓	✓	✓
A serious public event happens in Singapore or at one of Your travel destinations that prevents You from starting or continuing the trip.	✓	✓	✓
Your onward flight is cancelled by the airline due to airport, runway or airspace closure, or poor weather conditions, which forces the airplanes to be grounded.	✓	X	X
The aircraft You are onboard is hijacked for more than 12 hours.	X	X	✓

Specific conditions

You may only claim under one of the following benefits for the same event, but not under more than one benefit:

- Trip cancellation and loss of deposit;
- Trip curtailment
- Trip postponement;
- Flight delay;
- Flight diversion;
- Travel misconnection;
- Insolvency of Travel Agent; and
- Cancel for any reason (if You have purchased this optional cover).

If a situation arises that might lead to a claim, You must notify us and the travel agent, tour operator, transport, or accommodation providers as soon as possible.

We will pay the maximum benefit amount applicable.

Before submitting a claim to us, You are required to first seek a refund for any prepaid expenses from the travel agent, tour operator, transport, or accommodation providers. The claim payout will be reduced by any amount they have refunded you, regardless of the refund format (e.g., cash, vouchers, credits, or re-booking options).

Specific exclusions

We will not pay for claims under the following circumstances:

1. **Late Policy Purchase:** Claims for Trip Cancellation & Loss of Deposit or Trip Postponement if Your policy was purchased less than 72 hours before Your scheduled departure from Singapore.
2. **Trip Curtailment - Unused Transport:** The cost of the unused portion of Your original, pre-paid transport ticket back to Singapore under Trip Curtailment.
3. **Trip Curtailment - No Return Ticket:** Additional travel expenses under Trip Curtailment if Your original itinerary did not include a return ticket to Singapore.
4. **Trip Curtailment - On-Demand Transport:** Incurred expenses related to any on-demand transport, such as taxis, private hire vehicles, or ride-hailing services, under Trip Curtailment.
5. **Refunds or Compensation Received:** Any amounts You have received as a refund or compensation, regardless of the form (e.g., cash, vouchers, credit, points, or miles). We will not pay for the use of air miles, membership card points and/or credit card redemption points to pay for the Trip whether in part or in full.

6. **Upgraded Expenses:** Any expenses incurred to upgrade Your transport or accommodation to a better class or category than what was in Your original itinerary. For example, changing from a budget to a full-service airline or upgrading from economy class.
7. **Airline Fault Cancellations:** Claims resulting from Your pre-booked flight being cancelled due to the airline's fault, including aircrew rotation, rescheduled flights, operational requirements, or mechanical breakdown of the airplane.

Notwithstanding the above, we will pay for any Trip Cancellation & Loss of Deposit benefit or Trip Postponement benefit, if you, Your travel companion or Your family member dies.

(4) Flight Delay

We will cover You for each interval of three continuous hours (\$50 for every three continuous hours) that Your flight is delayed, provided You checked in on time for the scheduled flight You were booked in for Your original itinerary. We will not pay if the delay was officially announced by the airline or transport provider before You departed Your residence or workplace for the airport/terminal.

Specific conditions

You may only claim under one of the following benefits for the same event, but not under more than one benefit:

- Flight delay;
- Flight diversion; and
- Travel misconnection.

We will pay the maximum benefit amount applicable.

You must submit written evidence from the public transport provider or Your handling agent. This document must clearly state the duration of the delay in hours and the underlying cause.

(5) Flight Diversion

We will cover You if You are on the flight and the flight is diverted to another destination for six continuous hours or more (\$100 for every six hours) before You eventually reach Your scheduled destination. You must have checked in on time for the scheduled flight You were booked in for Your original itinerary.

Specific conditions

You may only claim under one of the following benefits for the same event, but not under more than one benefit:

- Flight delay;
- Flight diversion; and
- Travel misconnection.

We will pay the maximum benefit amount applicable.

You must submit written evidence from the public transport provider or Your handling agent. This document must clearly state the duration of the delay in hours and the underlying cause.

(6) Travel Misconnection

We will cover You S\$100 for every six continuous hours if You miss a connecting flight because Your scheduled public transportation arrives late at the transit terminal, and there are no other viable travel options available within six hours of Your connecting flight's scheduled departure time. You must have checked in on time for the scheduled flight You were booked in for Your original itinerary.

Specific conditions

You may only claim under one of the following benefits for the same event, but not under more than one benefit:

- Flight delay;
- Flight diversion; and
- Travel misconnection.

We will pay the maximum benefit amount applicable.

You must submit written evidence from the public transport provider or Your handling agent. This document must clearly state the duration of the delay in hours and the underlying cause.

We will not pay this benefit if you, Your family member, or Your travel companion was the cause of the delay.

(7) Flight Overbooking

We will cover You if You are delayed in reaching Your scheduled destination because Your flight is overbooked and You were forced to travel at another time that is at least six hours later. You must have checked in on time for the scheduled flight You were booked in for Your original itinerary.

(8) Baggage Delay

We will cover You for Your checked-in baggage if it is delayed, misdirected, or temporarily misplaced by a public transport provider, and this delay lasts for six continuous hours or more after You arrive at Your scheduled destination (including Your final return to Singapore).

- **Overseas Delay:** We will pay You \$100 for each full 6-hour period Your checked-in baggage is delayed while You are outside of Singapore.
- **Return to Singapore Delay:** If the delay occurs upon Your return to Singapore, we will only pay for the first 6-hour period of delay, **capped at \$100**, regardless of whether the delay began overseas. Any baggage delay caused by customs detention, confiscation, or quarantine are not covered.
- **Calculation:** The delay duration is calculated from Your original scheduled arrival time to the actual arrival time of Your baggage.

The benefit is paid on a per-claim basis, not per piece of baggage.

Only one person will receive the benefit, even if multiple people share the same baggage.

We will not pay for:

1. Claims made by more than one claimant for the same baggage.
2. Claims made for more than one baggage for the same incident of delay, regardless of the number of baggage delayed.

You must provide written proof of the baggage delay from the public transport provider or their handling agent. This document must state Your name, date, time (including the duration of the delay), and the reason for the baggage delay.

(9) Insolvency of Travel Agent

We will cover You if Your trip is cancelled before departure or disrupted while You are overseas due to the insolvency of a travel agent, transport provider, tour operator, or accommodation provider responsible for any part of Your trip.

Insolvency is defined as a situation where an individual or entity is unable to pay their debts and has fully stopped business operations due to one of the following:

- A formal declaration of insolvency, regardless of whether a bankruptcy filing has occurred.
- The business owner has prior convictions for fraudulent or dishonest acts and is currently:
 - Under investigation for a fraudulent or dishonest act; or
 - Suspected of, or has, unlawfully absconded with business funds.

We will reimburse the following costs You incur as a result of the insolvency:

- Unused, pre-paid accommodation, transport, excursions, tours, and activities, including cancellation fees, if non-refundable elsewhere.
- Additional economy class transport and standard accommodation costs for Your immediate return, if original tickets/bookings cannot be amended.

Specific conditions

You may only claim under one of the following benefits for the same event, but not under more than one benefit:

- Trip cancellation and loss of deposit;
- Trip curtailment
- Trip postponement;
- Insolvency of Travel Agent; and
- Cancel for any reason (if You have purchased this optional cover).

We will pay the maximum benefit amount applicable.

Specific exclusions

We will not pay for claims under the following circumstances:

1. **Late Policy Purchase:** Claims if Your policy was purchased after Your scheduled departure from Singapore.
2. **Refunds or Compensation Received:** Any amounts You have received as a refund or compensation, regardless of the form (e.g., cash, vouchers, credit, points, or miles).

(10) Act of Terrorism Cover

We will cover You for claims that result directly from any act of terrorism during Your trip, subject to the limits and conditions for each benefit. An act of terrorism is defined as an act (potentially involving the use or threat of force or violence) carried out by an individual or group. The purpose of this act is political, religious, ideological, or similar in nature, and is committed with the intent to influence a government or to cause fear among the general public or a segment of it.

(11) Personal Effects Loss / Damage

We will cover You for lost, stolen, or accidentally damaged baggage and personal belongings during Your trip. This includes items lost while under the care and custody of an airline operator.

Specific conditions

We will not pay more than the original purchase price of the item(s).

We reserve the right to replace, repair, or pay a cash amount for the stolen or damaged items. If a damaged item is deemed beyond repair, we will consider it lost and will take ownership of the item.

Items that are part of a pair or a set will be treated as a single item for the purpose of this benefit, and only one payment amount will be issued for the entire pair or set.

To be covered for loss or damage to items like mobile phones, laptops, tablets, or jewellery, You must personally carry them. These items must not be checked in with public transport providers or left in an unattended vehicle.

We will only consider a claim if the stolen or damaged items were under Your direct care, or the care of an authorized person (including transport or accommodation providers). Failure to provide proof of this care may result in Your claim being declined.

Loss or theft of travel documents and money is covered separately under the 'Loss of travel documents and theft of money' benefit and will not be paid for under this particular benefit.

You are required to take all reasonable measures to locate any lost or stolen items. Additionally, You must report the theft to the police or relevant authority in the country where it occurred within 24 hours of discovering the loss.

Note that any amount already paid for the same items under the 'Baggage delay' benefit will be deducted from the amount payable under this benefit.

The fair value of the items will be determined using the guide provided in the table below.

Covered item	Covered amount with proof of purchase	Covered amount without proof of purchase
Mobile phone	The higher of the following, capped at the maximum benefit limit: <ul style="list-style-type: none"> • $[(24 - \text{Age of the item in months}) / 24 \text{ months}] \times \text{proof of purchase price}$; or • The telco trade-in value or • \$50. 	The current market value of the item as determined by us, up to SGD 50 per item. We will only pay for a maximum of 5 items without proof of purchase.
Laptop, tablet, and other electronic devices	The higher of the following, capped at SGD 1,000: <ul style="list-style-type: none"> • $[(36 - \text{Age of the item in months}) / 36 \text{ months}] \times \text{proof of purchase price}$; or • \$50. 	
Personal belongings including baggage	The higher of the following, capped at the maximum benefit limit: <ul style="list-style-type: none"> • $[(60 - \text{Age of the item in months}) / 60 \text{ months}] \times \text{proof of purchase price}$; or • \$50. 	
Jewellery	100% of the proof of purchase price, capped at the maximum benefit limit.	

Specific exclusions

We do not cover the following:

- Perishables and Consumables: Items such as food, skincare products, perfume, contact lenses, and toiletries.
- Motorized Items: Motorized vehicles of any type or their accessories.
- Stored Value and Financial Instruments: Traveller cards, credit value-loaded cards, prepaid debit cards, prepaid gift cards, transportation cards, and any loaded value on such cards.
- Business goods or equipment
- Sports Equipment (unless You purchased this optional cover)

- Information stored on storage devices.
- Musical instruments, their accessories, or casing.
- Unauthorised phone costs or charges incurred after the phone's loss or theft.
- Loss or damage resulting from wear and tear, including scratches, discolouration, stains, tears, or dents to the surface that do not affect the item's function, or from gradual deterioration.
- Unexplained loss or mysterious disappearance of any baggage or belongings.
- Items that do not belong to you.

(12) Loss of Travel Documents & Cash

We will cover You while You are on a trip overseas and You lose Your passport or travel documents, and/or Your cash or travellers' cheques are stolen.

Specifically, we will only reimburse the value of the stolen cash or travellers' cheques, and the cost to replace a passport or travel document while overseas.

Specific conditions

To ensure Your claim for stolen or lost items is processed, You must adhere to the following conditions; failure to comply may result in the refusal of Your claim:

Stolen or lost Items:

- You must be able to prove that the items were:
 - Under Your direct care;
 - Securely locked in a storage facility; and/or
 - In the care of another authorised person (including transport and accommodation providers).
- You must take all reasonable steps to find the lost or stolen items.
- You must also report the loss or theft to the police or relevant authority in the country where it occurred within 24 hours of discovering it.

Stolen Travel Documents:

- Call our Emergency Assistance line at +65 64500300 for advice on how to replace Your travel documents.

Stolen cash:

- The money must have been stolen while it was being carried by you, or locked securely in a hotel room safe or safety deposit box.
- We will not pay any benefit for money that was:
 - Checked-in with any public transport providers.
 - Left unattended in a vehicle.
 - Lost due to your negligence or failure to exercise reasonable caution.

(13) Accident Death & Permanent Disablement

We will cover You or Your legal representative with a lump sum amount if You suffer an accident overseas that causes death or which leads to total and permanent disability within 90 days of the accident.

Total and permanent disability is defined by three conditions:

- i. You sustained an accident during Your trip.
- ii. The accident has continuously prevented You from working for a salary or wage, or conducting any business whatsoever, for a minimum of six consecutive months.
- iii. Our Medical Practitioner is of the opinion that You are permanently unable to work in any salaried or waged job, or conduct any business at all, for the remainder of Your life.

If You are on public transport that disappears, is wrecked, or sinks, and Your body is not found, we will presume You have died. In this circumstance, this benefit will be paid on the earlier of:

- The release of an official death certificate, or
- One year after the date of the accident.

We will pay the lump sum amount according to the percentage of the benefit limit shown in the table below for the respective death or disability item. If You have more than one of the injuries in the same accident, we will pay the total of all amounts up to a maximum of 100% of the personal accident sum insured.

Death or total and permanent disability	Percentage of benefit limit
Accidental death	100%
Total and permanent disability	100%
Total and permanent loss of sight in both eyes	100%
Total and permanent severance or loss of use of two or more limbs above the wrist or ankle	100%
Third degree burns to 8% or more of the head or more than 20% of the body	100%
Third degree burns to between 5% and 8% of the head	50%
Third degree burns to between 15% and 20% of the body	50%
Total and permanent loss of all sight in one eye	50%
Total and permanent loss of all hearing in one ear	50%
Total and permanent loss of speech	50%
Total and permanent severance or loss of use of one limb above the wrist or ankle	50%

Unless specifically stated above, coverage will be capped at the maximum benefit limit for Insured Persons aged 70 and below. Limits will be **capped at SGD 50,000 for individuals aged >70 at time of claim.**

(14) Emergency Medical Evacuation & Repatriation

To initiate a claim for this benefit, You or someone acting on Your behalf must call our Emergency Assistance line at +65 64500300.

We will cover You if You experience a life-threatening condition due to an unexpected illness or injury while overseas on a trip, and:

1. We determine it is medically necessary to move You to a medical facility, either in Singapore or another overseas location.
2. You need to return to Singapore for ongoing treatment after initially being moved to an overseas medical facility for care.
3. You pass away while overseas.

We will decide the most appropriate medical facility and transport method based on Your location and our assessment of the severity of Your medical condition or circumstances.

We will cover:

- Life-threatening illness or injury:
 - We will arrange and cover the costs of the necessary transport to move You to a medical facility for treatment. This includes air ambulance, surface ambulance, regular air transport, railroad, land, sea transport, or any other appropriate method.
 - We will pay for any administrative fees charged by an airline or travel agent to change Your travel dates and/or destinations, provided Your existing return ticket can be used for Your journey back to Singapore.

- In the event of death:
 - We will arrange and pay for the return of Your body to Singapore (or Your home country as chosen by Your legal representative).
 - We will cover reasonable costs charged by an overseas mortician or undertaker to prepare the body for transport, including:
 - i. Embalment
 - ii. Cremation (if Your legal representative chooses this option)
 - iii. A basic casket or urn.

We will not pay if You choose not to travel because of sickness or injury to Your family member or travelling companion which is not life-threatening as confirmed by a Medical Practitioner.

(15) Medical Expenses

We will cover You if, during an overseas trip, You suffer an unexpected illness or injury that necessitates medically required treatment in that location.

Medical expenses incurred overseas

We will cover the reasonable costs You incur for medically necessary treatment for up to 30 days from the date the first treatment was received. Covered costs include:

- Medically necessary dental treatment only for injuries caused by an accident, **capped at SGD 1,000.**
- Reasonable costs for ambulance transportation.
- Treatment by a medical specialist, provided You are referred by a general practitioner.
- Mobility aids (e.g., crutches, wheelchairs, walkers), but excluding any form of prosthesis, **capped at SGD 500.**
- Medical equipment required to assist with recovery.

Unless specifically stated above, coverage will be capped at the maximum benefit limit for Insured Persons aged 70 and below. Medical expenses incurred overseas will be **capped at SGD 40,000 for individuals aged >70 at time of claim.**

Medical expenses for follow-up treatments in Singapore

We will cover the reasonable costs for medically necessary follow-up treatment in Singapore for an unexpected illness or injury sustained during Your overseas trip, **capped at SGD 3,000 per Insured Person.**

Treatment must be received within **30 days** of Your return to Singapore. You must have received initial medical treatment during Your overseas trip for the same illness or injury. If no treatment was received overseas, You must seek initial medical treatment in Singapore within 48 hours of Your return to be eligible for coverage.

Follow-up Traditional Chinese Medicine (TCM) / Chiropractic / Physiotherapy treatments in Singapore

We will cover reasonable medical expenses for follow-up treatments by a licensed TCM practitioner, Chiropractor, or Physiotherapist, in Singapore, **capped at SGD 200 per Insured Person and SGD 50 per visit**, provided such treatment is necessary due to an unexpected illness or injury sustained during Your overseas trip.

Treatment by a Chiropractor or Physiotherapist must be a follow-up treatment that is referred in writing by a Medical Practitioner.

Specific exclusions

We will not cover:

- Dental treatment for conditions such as tooth, gum, or oral diseases, or resulting from normal wear and tear of teeth.
- Dental expenses related to non-natural teeth, including but not limited to dentures, bridges, implants, fillings, and crowns.
- Treatment received from an interested party.
- Overseas medical treatment that was planned or prearranged before the trip.

(16) Overseas Hospital Income

If You suffer an unexpected illness or injury during Your trip overseas that requires medically necessary admission to an overseas hospital, we will pay a cash benefit of S\$200 for each continuous 24-hour period You are confined there.

(17) Hospital Allowance in Singapore

We will cover You S\$30 for each continuous 24-hour period of necessary medical confinement to a hospital in Singapore, provided the hospitalization results from an unexpected illness or injury sustained during Your overseas trip.

This coverage is applicable if Your hospital confinement commences:

- Within 48 hours after Your return to Singapore; or
- Within 30 days after Your return from a trip, if You received medical treatment during that trip.

(18) Compassionate Visit

Compassionate Visit

We will pay for the reasonable travel (economy class) and accommodation expenses for **one (1) Family Member or friend** to travel to and stay with You if:

- You are hospitalized overseas for more than **five (5) consecutive days**; and
- Your medical condition is life-threatening (as certified by a Medical Practitioner); and
- No other adult Family Member is already with You.

Compassionate Return

We will pay for the additional travel (economy class) and accommodation expenses incurred by You to return to Singapore before Your scheduled return date if:

- A close relative (spouse, child, parent, sibling, or grandparent) in Singapore passes away or is hospitalized with a life-threatening condition; and
- You must return to Singapore to attend the funeral or be with the close relative.

(19) Emergency Telephone Charges

We will cover the cost of specific phone calls You make while overseas. These include:

- Calls made to our Emergency Assistance hotline for advice regarding medical assistance or to replace lost travel documents.
- Calls made to the police, medical facilities, consulates, or a family member in Singapore to seek assistance or support due to a serious illness or injury You suffer during Your trip.

(20) Personal Liability

We will cover Your legal liability for the following while You are overseas:

- Accidental death or bodily injury to another person
- Loss or damage to another person's property

provided the other person must not be an interested party.

We will cover:

- Damages awarded against You by a competent court (excluding punitive damages).
- Legal costs and expenses that we agree to pay for Your representation or defense.

Specific conditions

Failure to comply with the following may lead to us refusing Your claim:

- You must not admit legal responsibility, negotiate any payment, or refuse any claim without our prior written permission.
- We reserve the sole right to:
 - Arrange legal representation for you.
 - Take on the legal defense of any proceedings, inquest, or official inquiry.
- We must agree to all costs and expenses before You officially hire Your own lawyer to act in Your defense.

Specific exclusions

We will not cover any:

- Damages resulting from a criminal proceeding
- Claim for loss of or damage to property in Your care or custody
- Legal responsibility that results from You owning or using aircraft of any description including animals, bicycles, drones, firearms, motorised vehicles (including electric bicycles and electric personal mobility devices), remote controlled motorised devices, watercraft.
- Any damages that are connected to You engaging in Your trade, business, or profession.
- Any legal responsibility that results from You passing on a communicable disease to others.

(21) Hijacking / Kidnapping & Hostage

Hijacking

We will pay up to the amount specified in the Table of Benefits if the public transport in which You are traveling is Hijacked for more than 12 consecutive hours (S\$200 for every full 12-hour period of detention).

Hijack means the unlawful seizure and control of a public transport by force or threat of force.

No benefit is payable if the Hijack occurs in a country listed under our Excluded Destinations.

Kidnapping & Hostage

We will pay up to the amount specified in the Table of Benefits if You are Kidnapped or held Hostage while on an Overseas Trip (S\$250 for every full 24-hour period You are held).

Kidnap means the unlawful abduction and detention of You against Your will by a person or group for the purpose of demanding a ransom or for political motives.

Hostage means the illegal holding of You as security for the fulfillment of a condition or demand.

No benefit is payable if:

- The Kidnap or Hostage situation occurs in Your Country of Residence (Singapore);
- The Kidnap is committed by a family member, relative, or business partner;
- You have failed to follow the travel advice of the Ministry of Foreign Affairs (MFA).

(22) Automatic Extension of Cover

The period of insurance under this policy will be extended automatically and free of charge in the event of either:

- A delay in Your return to Singapore due to a serious public event, defined as a strike, riot, civil commotion, natural disaster, or epidemic outbreak declared by the World Health Organization (WHO); or
- Your confinement to an overseas hospital based on the advice of a Medical Practitioner.

OPTIONAL COVERS

Your travel insurance certificate lists the optional covers You have selected, in consideration of the extra premium paid. The policy is subject to general exclusions, which are detailed in the 'General Exclusions' section.

(23) Optional Cover - Helper Extension

We will extend coverage to Your Helper(s) named in the Certificate of Insurance for the specific benefits listed below. This cover only applies if the Helper(s) is/are traveling with You or Your family members on the same Overseas Trip.

The terms, conditions, and exclusions for these benefits shall be the same as those defined in the main sections of this Policy, subject to the limits shown in the Helper Extension section of the Table of Benefits:

1. Trip Cancellation & Loss of Deposit
2. Travel Curtailment
3. Travel Postponement
4. Flight Delay
5. Travel Misconnection
6. Medical Expenses
7. Emergency Medical Evacuation & Repatriation
8. Emergency Telephone Charges

Specific conditions

This Helper Extension is provided on an unnamed basis. We do not require the name of the Helper(s) to be stated in the Certificate of Insurance. However, in the event of a claim, You must provide:

1. A copy of the Helper(s)' valid work permit(s) showing You as the employer; and
2. Proof that the work permit(s) was / were active and valid during the Period of Insurance and the specific Overseas Trip dates.
3. In the event of Emergency Medical Evacuation & Repatriation, the Helper(s) will be repatriated to their home country or Singapore, at Our discretion.

This extension covers up to five (5) Helper(s) per Overseas Trip.

Specific exclusions

We will not cover:

- Any claim if the Helper(s) is / are traveling alone or not on the same itinerary as You or Your Family Member.
- Any costs related to the Helper(s)' existing medical conditions.
- Any Personal Accident (Death/Disablement) or Personal Liability claims.

(24) Optional Cover - Pet Protection

Trip Cancellation & Loss of Deposit and Trip Curtailment

We will cover You if Your scheduled public transportation is delayed for a continuous period of 6 hours or more. The delay must not be caused by you, a family member, or a travel companion.

We will pay for each 6-hour interval You are delayed in reaching Singapore. The delay duration is calculated by measuring the time between Your original scheduled arrival time and Your actual arrival time.

Your Pet must be staying in a pet hotel or kennel.

This extension covers only one (1) pet per Overseas Trip.

Emergency Veterinary Fees Overseas

We will reimburse You for the reasonable and necessary medical or surgical expenses incurred for Your Pet's treatment by a licensed veterinarian overseas, provided the treatment is due to an Accident during the Overseas Trip while the Pet is traveling with You.

Extended Pet Boarding

We will pay a daily allowance (up to the limit in the Schedule) for additional boarding fees at a licensed kennel, cattery, or pet hotel in Singapore if Your return to Singapore is delayed by more than 24 consecutive hours due to a covered event (e.g., Your hospitalization or a flight delay).

You must provide written confirmation from the boarding facility stating the original and extended dates of stay.

Emergency Return of Pet

If You are hospitalized overseas and there is no other adult family member traveling with You to care for Your Pet, We will pay for the reasonable cost of transporting Your Pet back to Your residence in Singapore.

Transportation must be arranged via a recognized pet transport service and is subject to Our prior approval.

Specific exclusions

We will not cover:

- Any claim if the Pet is traveling for the purpose of breeding, boarding, or commercial sale.
- Any costs incurred if the Pet is not in Your care or the care of a licensed boarding facility at the time of the event.

- Any liability or injury caused by Your Pet to a third party (this should be covered under Your Personal Liability section, if applicable).
- We will not pay for routine vaccinations, grooming, or any illness/injury related to a pre-existing condition.

(25) Optional Cover - Sports Equipment

Loss, theft & damage of Sports Equipment and Replacement Equipment hire

We will cover You if, during Your trip, Your Sports Equipment was stolen or accidentally damaged, or lost or stolen while under the care of any airline, transport or accommodation provider.

Sports Equipment covered comprise:

- Bicycles
- Diving gear, including specialist apparel
- Fishing tackle equipment
- Golf clubs
- Ski boards, ski poles, and specialist skiing apparel
- Snowboards and specialist snowboarding apparel
- Wakeboards

We will cover:

- the cost of renting replacement sporting equipment, capped at S\$400 for the whole trip; and
- compensation for the lost, stolen or damaged Sports Equipment based on the criteria set out under the Specific Conditions below.

Specific conditions

We will not pay more than the original purchase price of the item(s), in accordance with the following guidelines:

- With proof of purchase:
 - **Sports Equipment bought during the trip:** 100% of purchase price, capped at the maximum benefit limit
 - **Sports Equipment bought up to 1 year ago from loss date:** 70% of purchase price, capped at the maximum benefit limit
 - **Sports Equipment bought up to 2 years ago from loss date:** 50% of purchase price, capped at the maximum benefit limit
 - **Sports Equipment bought more than 2 years ago from loss date:** 20% of purchase price, capped at the maximum benefit limit
- Without proof of purchase:
 - Current market value of the item as determined by us, up to \$50 per item.
 - We will only pay a maximum of 5 items without proof of purchase.

We reserve the right to replace, repair, or pay a cash amount for the stolen or damaged items. If a damaged item is deemed beyond repair, we will consider it lost and will take ownership of the item.

Items that are part of a pair or a set will be treated as a single item for the purpose of this benefit, and only one payment amount will be issued for the entire pair or set.

We will only consider a claim if the stolen or damaged items were under Your direct care, or the care of an authorized person (including transport or accommodation providers). Failure to provide proof of this care may result in Your claim being declined.

You are required to take all reasonable measures to locate any lost or stolen items. Additionally, You must report the theft to the police or relevant authority in the country where it occurred within 24 hours of discovering the loss.

Specific exclusions

We will not cover:

- Sports Equipment used for professional purposes or by any person who receives financial rewards / sponsorship for the sport
- Damage sustained while the Sports Equipment is being used, practised with, or played with.

Sports Equipment delay (> 12 hours)

We will pay up to the amount specified in the Schedule if Your checked-in Sports Equipment is delayed, misdirected, or temporarily misplaced by a Public Transport provider for more than **12 consecutive hours** after Your arrival at the scheduled destination of Your Overseas Trip.

We will cover You for the reasonable cost of:

- Hiring replacement Sports Equipment; or
- Purchasing essential items or accessories required to continue Your sporting activity (e.g., golf balls, lift passes, or specialized safety gear).

Specific conditions

You must obtain a written Property Irregularity Report (PIR) or an official confirmation from the carrier confirming the duration and reason for the delay.

This benefit is only payable for delays occurring on the **outbound leg** of Your Overseas Trip. We will not pay for any delay occurring upon Your return to Singapore.

Any amount paid under this section will be deducted from any subsequent claim for Loss, Theft & Damage to Sports Equipment regarding the same items for the same trip.

Specific exclusions

- Delays resulting from detention or confiscation by customs or other government officials;

- Equipment that was not checked in as accompanied baggage with a licensed Public Transport provider.

(26) Optional Cover - Cancel for Any Reason

We will cover You up to 60% of all non-refundable prepaid accommodation expenses, transport expenses, and cancellation fees, capped at the benefit amount indicated in the Table of Benefits, if Your entire trip is cancelled for any reason not covered under the standard Trip Cancellation and Loss of Deposit benefit.

This is valid for up to ten trip cancellations a year.

Specific conditions

The entire trip must be cancelled more than 48 hours before departure.

You may only claim under one of the following benefits for the same event, but not under more than one benefit:

- Trip cancellation and loss of deposit;
- Trip curtailment
- Trip postponement;
- Flight delay;
- Flight diversion;
- Travel misconnection;
- Insolvency of Travel Agent; and
- Cancel for any reason (if You have purchased this optional cover).

If a situation arises that might lead to a claim, You must notify us and the travel agent, tour operator, transport, or accommodation providers as soon as possible.

We will pay the maximum benefit amount applicable.

Before submitting a claim to us, You are required to first seek a refund for any prepaid expenses from the travel agent, tour operator, transport, or accommodation providers. The claim payout will be reduced by any amount they have refunded you, regardless of the refund format (e.g., cash, vouchers, credits, or re-booking options).

GENERAL EXCLUSIONS

We will not cover any loss, damage, liability, death, or injury directly or indirectly caused by, or arising from, the following:

MEDICAL & HEALTH EXCLUSIONS

- **Pre-existing Medical Conditions:** Any Medical Condition for which You received medical treatment, showed symptoms, or took prescribed medication in the 12 months before the Policy start date.
- **Mental Health:** Any psychological, emotional, or mental disorders, including but not limited to anxiety, depression, or stress-related conditions.
- **Pregnancy & Childbirth:** Any costs related to pregnancy, childbirth, or miscarriage, unless these are a direct result of an accidental Injury sustained during an Overseas Trip.
- **Elective Treatment:** Any cosmetic or plastic surgery, non-emergency medical treatment, or dental work not resulting from an Accident. We will not pay for health supplements, vitamins, prebiotics, probiotics, skin care products or claims resulting from COVID-19 vaccine complications.
- **Travelling while medically unfit:** Travelling against a Medical Practitioner's professional advice that You are medically unfit to travel.

BEHAVIORAL & ILLEGAL ACTS

- **Influence of Alcohol or Drugs:** Any claim where You are under the influence of alcohol (exceeding the legal driving limit of the country You are in) or drugs, unless the drugs were prescribed by a Medical Practitioner.
- **Self-Harm:** Suicide, attempted suicide, or intentional self-inflicted injury.
- **Criminal Acts:** Any loss or liability arising from Your involvement in a criminal or illegal act, or Your imprisonment.
- **Failure to Take Reasonable Care or Exercise Due Caution:** Any loss resulting from You leaving Your property or baggage unattended in a public place, or failing to take reasonable steps to prevent a loss. Unattended means not within Your sight, or not close enough to You to prevent unauthorized interference or theft.

HIGH-RISK & PROFESSIONAL ACTIVITIES

- **Professional Sports:** Participation in sports or games where You receive a financial reward, salary, or sponsorship.
- **Hazardous Activities:** Participation in:
 - Racing (other than on foot);
 - Motorcycling without a valid license or without wearing a helmet;
 - Scuba diving deeper than 30 meters;
 - Expeditions to remote, unmapped, or high-altitude areas (above 3,000m).
- **Aviation:** Flying as a pilot or crew member, or engaging in any aerial activities unless as a fare-paying passenger on a licensed commercial aircraft.

GLOBAL RISKS & SANCTIONS

- **Excluded Destinations:** Any travel to, through, or within the Excluded Destinations
- **Governmental Acts:** Any loss resulting from customs detention, confiscation by authorities, or travel bans/quarantines imposed by a government.
- **War & Terrorism:** Any act of war (declared or not), invasion, or rebellion. This includes any act of terrorism involving nuclear, biological, or chemical agents.
- **Nuclear Risk:** Any loss caused by ionizing radiation or contamination by radioactivity from any nuclear fuel or waste.

PROPERTY & EQUIPMENT LIMITATIONS

- **Sports Equipment "In Use":** Any damage to Sports Equipment while it is being used, played with, or practiced with.
- **Professional/Luxury Gear:** Unless the **Sports Equipment Add-on** has been purchased, We will not cover any single item of Sports Equipment valued over **S\$500**.
- **Cyber Risks:** Any loss, damage, or liability arising from the failure of any computer system, software, or digital data (e.g., hacking or viruses).

ADMINISTRATIVE & TIMING EXCLUSIONS

- **Pre-existing Knowledge:** We will not cover any claim arising from an event, change in circumstances, or medical condition that You were aware of, or could reasonably have expected to happen, before You purchased this Policy or booked Your Overseas Trip.
- **Known Event:** We will not cover any situation made known to You via media reports or travel advisories (local or foreign) before You purchased the Policy or booked the Trip, including riots, strikes, epidemics, pandemics, or natural disasters.
- **Late Purchase:** Any claim if this Policy was purchased after Your Overseas Trip had already commenced.

HEALTH & GLOBAL CRISIS

- **Epidemic or Pandemic:** Any loss, cost, or expense directly or indirectly related to an epidemic or pandemic (as declared by the World Health Organization or local government), including but not limited to COVID-19 and its variants, unless specifically stated as covered in Your Certificate of Insurance or a Special Endorsement. Any COVID-19 diagnostic test that You are required to take by government authorities for Your Trip (pre-departure and post-arrival), claims because of disinclination to travel, change of mind, or fear of travelling are not covered.

MAINTENANCE & INCIDENTAL COSTS

- **Wear and Tear:** Any loss or damage caused by atmospheric or climatic conditions, gradual wear and tear, moth, vermin, rot, or any process of cleaning, repair, or restoration.
- **Incidental Charges:** Any costs not specifically mentioned in the Policy Benefits, such as international roaming charges, administrative fees, or the cost of obtaining medical reports/police certificates.

SERVICE & REDUNDANCY

- **Military Service:** Any loss or injury resulting from Your active service in the Armed Forces of any nation (this includes full-time national service and reservist training).
- **Other Insurance / Providers:** We will not pay for any claim that is covered by another insurance policy, a medical service provider, a transport provider, or a hotel. We will only pay the difference (if any) between what is covered by the other provider and the total amount You are entitled to under this Policy.

MAKING A CLAIM

To make a claim, simply visit <https://grabinsure.sg/travel-insurance> and follow the instructions.

Claim conditions

The payment of any claim under this Policy is dependent upon Your full compliance with all terms and conditions stated herein. Failure to comply may result in the rejection of Your claim.

Notice of Claim

You must give us notice of any event that may lead to a claim as soon as possible, and in any case:

- **Within 30 days** of the end of the Overseas Trip; or
- **Within 24 hours** in the case of theft or loss of property, which must also be reported to the local police or relevant transport authority (e.g., airline) immediately.

Proof of Loss

You must, at Your own expense, furnish Us with all necessary certificates, information, and evidence required to process the claim. This includes, but is not limited to:

- Original invoices and receipts;
- Medical reports and death certificates;
- Police reports or carrier "Property Irregularity Reports" (PIR);
- Proof of travel (e.g., boarding passes or flight itineraries).

Cooperation and Conduct

You must not admit liability, offer, or promise any payment to a third party without Our prior written consent. We have the right to take over and conduct the defense or settlement of any claim in Your name.

Medical Examination and Post-Mortem

We shall have the right to require a medical examination of the Insured Person (at Our expense) as often as reasonably required while a claim is pending. In the event of death, We shall be entitled to have a post-mortem examination at Our expense where it is not prohibited by law.

Fraudulent Claims

If any claim is in any respect fraudulent, or if any fraudulent means or devices are used by You or anyone acting on Your behalf to obtain any benefit under this Policy, all benefits and premiums paid shall be forfeited, and the Policy will be cancelled immediately.

Subrogation

We may, at Our own expense, take legal action in Your name to recover from any third party any payments We have made under this Policy. You must provide all reasonable assistance to Us in such actions.

Payment of Claims

All claims will be paid in Singapore Dollars. For expenses incurred in foreign currency, we will use the exchange rate applicable on the date the expense was incurred.

STARTING OR ENDING YOUR POLICY

When Your Policy starts and ends

- **For the Policy:** This Policy begins on the "Commencement Date" and expires on the "Expiry Date" shown in Your Certificate of Insurance.
- **For Trip Cancellation:** Cover begins on the date the Policy is issued or the date the Overseas Trip is booked (whichever is later).
- **For All Other Benefits:** Cover begins when You leave Your home or workplace in Singapore to travel directly to the departure point, and ends when You return to Your home or workplace in Singapore, or upon the expiry of the 90th day of Your Trip, whichever occurs first.

Maximum Trip Duration

This Annual Multi-Trip Policy covers an unlimited number of Overseas Trips during the Period of Insurance, provided that each Trip does not exceed **90 consecutive days**. Any period spent outside of Singapore beyond 90 days will not be covered.

Automatic Extension of Cover

We will automatically extend the Period of Insurance for up to **30 days** without additional premium if Your return to Singapore is delayed due to:

- An Injury or Sickness covered under this Policy which results in a Medical Practitioner advising You in writing against travel; or

- The scheduled public transport in which You are traveling is being delayed or cancelled due to reasons beyond Your control.

CANCELLATION AND REFUNDS

Your Right to Cancel

You may cancel this Policy at any time by giving Us seven (7) days' notice in writing. If You cancel the Policy, We will provide a pro-rata refund of the premium for the remaining unexpired Period of Insurance (calculated daily), provided that:

- No claim has been made or is pending under the Policy; and
- You have not received any travel assistance or benefits during the Period of Insurance.

Cancellation Charge

All refunds are subject to a fixed administrative charge of S\$25.00 (plus the prevailing Goods and Services Tax rate). If the pro-rata refund amount is or less than S\$25.00, no refund will be issued.

Our Right to Cancel

We may cancel this Policy at any time by giving You seven (7) days' notice in writing to Your last known email address or registered mobile number. In such an event, We will provide a pro-rata refund for the remaining unexpired Period of Insurance.

Fraud and Misrepresentation

We may cancel this Policy immediately and without refund if:

- You have made a fraudulent claim;
- You have failed to disclose a material fact (e.g., a pre-existing condition); or
- You have provided false or misleading information during the application process.

Effective Date of Cancellation

The Policy will cease to be in force at 23:59 (Singapore Time) on the day the cancellation becomes effective. Any trips currently in progress at the time of cancellation will not be covered beyond the effective date.

GENERAL PROVISIONS

GOVERNING LAW & DISPUTE RESOLUTION

- This Policy is governed by the laws of the **Republic of Singapore**.
- In the event of a dispute, You may refer the matter to the Financial Industry Disputes Resolution Centre (FIDReC) before pursuing legal action in the Singapore Courts.

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 under this Policy is automatic and no further action is required from the Insured Person or Policyholder. 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 or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

DATA PRIVACY

By purchasing this Policy, You consent to the collection, use, and disclosure of Your personal data by GrabInsure and its partners for the purposes of policy administration, claims processing, and customer service in accordance with the **Personal Data Protection Act (PDPA)**.