

The American Express® Platinum (Platinum Charge)

1 Summary of The Platinum Card Travel Insurance Benefits

The following are the Terms and Conditions of the travel insurance policy (Master Policy Number: 523-10002-8) held by American Express International Inc. ("American Express") 10 Marina Boulevard #15-00 Marina Bay Financial Centre Tower 2 Singapore 018983, for the benefit of Platinum Card Members, and their immediate family.

The insurance policy is issued by Chubb Insurance Singapore Limited ("Insurer") 138 Market Street #11-01 CapitaGreen Singapore 048946, and the policyholder is American Express.

The benefits under the travel insurance apply automatically and complimentary for you as a Card Member. You can at any time notify American Express if you do not wish to take advantage of the benefits, in which case you will not then be covered by the travel insurance.

The benefits can be changed from time to time or discontinued altogether following a decision by American Express or the Insurer. American Express shall then notify the Card Member of such a change.

The benefits under the travel insurance are available in accordance with the terms of our policy with the Insurer, extracts of which are reproduced below. (Section 1 of the Policy has not been reproduced).

A copy of the full set of Terms and Conditions is available upon request.

2 Cover Under the Insurance Policy

2.1 Who and What is insured?

2.1.1 The Insured Persons are insured for the Events subject to the terms, conditions and exclusions in the Policy.

2.2 What are the Eligibility Requirements?

To be eligible for cover, an Insured Person must be:

- 2.2.1 a Card Member, between the age of eighteen (18) and eighty (80) years on the commencement of each Period of Insurance;
- 2.2.2 a Spouse of a Card Member, between the age of eighteen (18) and eighty (80) years on the commencement of each Period of Insurance; or
- 2.2.3 a Dependent Child of a Card Member, up to and including twenty-three (23) years of age on the commencement of each Period of Insurance.

2.3 What are the conditions of cover?

- 2.3.1 The Policy is intended to cover a Card Member, his Spouse and Dependent Child(ren) while he is on a Covered Trip. To qualify for such cover, the travel cost for the originating and return journey for the Covered Trip must be charged to the Card Member's Card.
- 2.3.2 Insured Persons who satisfy Section 2.3.1. will be covered for the duration of their Covered Trip. If a Covered Trip extends beyond one hundred and eighty (180) consecutive days or for more than two hundred and forty (240) days cumulatively in a Specified Period, the Insured Persons will not be covered after 12.01 a.m. (Singapore time) on the one hundred and eighty-first (181st) day or two hundred and forty-first (241st) day of the relevant Covered Trip, respectively.
- 2.3.3 Cover is extended under specific situations, as provided in Section 11.

3 The Meaning of Certain Words

The following words when used with capital letters in the Policy Wording or the Policy Schedule have the meaning given below.

- 3.1 Accident** means an event which is violent, external and visible.
- 3.2 Anniversary Date** means each anniversary of the Commencement Date.
- 3.3 Card** means the American Express Platinum Card (Basic and Supplementary) billed in Singapore dollar.
- 3.4 Card Commencement Date** means the date of issue of a Card.
- 3.5 Card Member** means a person who has been issued a Card on or after the Commencement Date.
- 3.6 Close Relative** means Spouse, child (including step or legally adopted child), mother, mother-in-law, father, father-in-law, daughter-in-law, son-in-law, sister, sister-in-law, brother, brother-in-law, grandparent, grandchild, step-mother, step-father, step-sister, step-brother, aunt, uncle, niece and nephew.
- 3.7 Commencement Date** means 12.01 a.m. Singapore Time on the date We agree to provide insurance under the Policy and which is shown on the Policy Schedule.
- 3.8 Connected Persons** means all persons holding Cards on the same account, and their respective Families.
- 3.9 Country of Residence** means a country of which the Insured Person is a citizen or a resident. A person is considered to be resident in a country if he is the holder of an authorisation issued by the immigration authorities permitting the Insured Person to remain in that country other than as a tourist.
- 3.10 Covered Trip** means:
- (a) it is a trip (one way or round trip) taken by the Covered Person between the point of departure and the final destination as shown on the Covered Person's ticket.
- 3.11 Dependent Children** means the unmarried children of the Card Member (including step or legally adopted children).
- 3.12 Doctor** means a legally registered medical practitioner who is not an Insured Person or his Close Relative.
- 3.13 Event(s)** means the Event(s) listed in the Benefits section of the Policy.
- 3.14 Excluded Item(s)** means:
- (a) motorised vehicles, such as cars, trucks, motorcycles, boats, airplanes, and their parts, subject to high risk, combustible wear and tear, or mileage stipulations (including, but not limited to, batteries, carburetors, pipes, hoses, pistons, brakes, tires and mufflers);
 - (b) motorised devices and their parts which are permanent additions or fixtures to a residential or commercial building;
 - (c) business fixtures including, but not limited to, air conditioners, refrigerators, heaters;
 - (d) land or buildings;
 - (e) consumable or perishable items;
 - (f) animals or living plants;
 - (g) one-of-a-kind products which cannot be replaced;
 - (h) items purchased for resale, professional or commercial use;
 - (i) items still under instalment billing (except those purchased from American Express Merchandise Services); and
 - (j) products with manufacturers' warranties, or combined manufacturers' warranties and service plan agreements, lasting in excess of five years.
- 3.15 Family** means a unit consisting of a person, his spouse and child(ren).

- 3.16 Hospital** means a legally constituted establishment operated pursuant to the laws of the country in which it is based, which holds a licence as a Hospital (if licensing is required in the state or government jurisdiction) and meets the following requirements:
- (a) operates primarily for the reception, care and medical treatment of sick, ailing or injured persons as in-patients;
 - (b) provides full-time nursing service by and under the supervision of a staff of registered or graduate nurses;
 - (c) has a staff of one (1) or more Doctors available at all times;
 - (d) maintains organised facilities for the medical diagnosis and treatment and provides (where appropriate) facilities for major surgery within the confines of the establishment or in facilities controlled by the establishment;
 - (e) is not primarily a clinic, nursing, rest or convalescent home or home for the aged or place for alcoholics or drug addicts or similar establishment or a special unit of a Hospital used primarily for such purposes;
 - (f) is not a mental institution or an institution confined primarily to the treatment of psychiatric disease including sub-normality or the psychiatric department of a Hospital; and
 - (g) is not a health hydro clinic or nature cure clinic.
- 3.17 Insured Person(s)** means the Card Members and/or their respective Spouses and Dependent Children insured under the Policy.
- 3.18 Limb** includes a hand at or above the wrist or foot at or above the ankle.
- 3.19 Loss:**
- (a) in connection with a Limb, means permanent physical severance or permanent total loss of the use of the Limb;
 - (b) in connection with the eye, means irrecoverable loss of all sight in the eye;
 - (c) in connection with hearing, means entire and irrecoverable loss of hearing;
 - (d) in connection with speech, means entire and irrecoverable loss of the ability to speak; and in each case is caused by an Accident and occurs within three hundred and sixty-five (365) days of the Accident.
- 3.20 Period of Insurance** means one (1) calendar year from the Commencement Date or the latest Renewal Date whichever is the later. However, if the Policy is cancelled or otherwise terminated, the Period of Insurance will be from the Commencement Date or Renewal Date whichever is the later up to and including the date of cancellation or termination.
- 3.21 Permanent** means having lasted twelve (12) consecutive months and at the expiry of that period, being beyond hope of improvement.
- 3.22 Policy** means the Policy Wording and Policy Schedule describing the insurance contract between the Policyholder and Us.
- 3.23 Policyholder** means the party who is named as the policyholder on the Policy.
- 3.24 Policy Schedule** means the schedule attached to the Policy Wording.
- 3.25 Policy Wording** means this document.
- 3.26 Pre-existing Medical Condition** means:
- (a) any condition for which a Doctor was consulted or for which treatment or medication was prescribed prior to the commencement of an Insured Person's Covered Trip or their Card Commencement Date, whichever the more recent; or
 - (b) a condition, the manifestation or symptoms of which a reasonable person in the circumstances would be expected to be aware of at the commencement of the Covered Trip or the Card Commencement Date, whichever the more recent.
- 3.27 Public Conveyance** means a vehicle which is operated under licence for the transport of fare paying passengers and excludes any privately chartered vehicle unless driven by a chauffeur who is paid for and hired either by the Insured or the charter company.
- 3.28 Renewal Date** means one (1) year from the Commencement Date and subsequent anniversaries of that date.

- 3.29 Special Sports** means American football, bobsleighting, boxing, bungee jumping, cave diving, flying (other than as a fare-paying passenger in a licensed passenger-carrying aircraft), hang-gliding, heli-skiing, horse jumping, hunting and hunting on horseback, ice hockey, luge, martial arts, microlighting, mountain biking off tarmac, mountaineering, motor rallies, parachuting, paragliding, para-skiing, polo, potholing, professional sports, quad-biking, rock climbing, rugby, skeleton, ski jumping, ski racing, ski-stunting, solo canyoning, solo caving, solo diving, solo mountain climbing, steeple chasing, Tour Operator safari (where any tourist will be carrying guns), white water canoeing, yachting more than twenty (20) nautical miles from the nearest coastline, any form of motor racing, speed, performance or endurance tests.
- 3.30 Specified Periods** means successive twelve (12) monthly periods commencing from the applicable Card Commencement Date.
- 3.31 Spouse** means the Card Member's legal husband or wife or de-facto life partner with whom the Card Member is cohabiting as at the commencement of the Period of Insurance and has cohabited for the previous six (6) months or more.
- 3.32 Total Disablement** means disablement occurring:
- (a) as a result of an Accident;
 - (b) within three hundred and sixty-five (365) days of the Accident;
- and which, having lasted for a continuous and uninterrupted period of at least three hundred and sixty-five (365) days, will, in all probability, entirely prevent a person from engaging in gainful employment of any and every kind for the remainder of that person's life.
- 3.33 We/Us/Our** means Chubb Insurance Singapore Limited.
- 3.34** When a masculine personal pronoun is used, this includes the feminine, wherever the context requires.

4 Medical Assistance and Expenses Benefit

- 4.1** We will provide the assistance and benefits described in Sections 4.2 and 4.3 through Our appointed agent. To obtain assistance and benefits under this Section 4, the Insured Person must contact Our appointed agent at the designated telephone number. Our appointed agent will ordinarily make all necessary arrangements as well as bear the expense up to the specified limits. In appropriate circumstances, with the prior approval of Our appointed agent, the Insured Person may first incur the expense and seek reimbursement later. In this Section, We/Us/Our also means our appointed agent, where the context so requires.
- 4.2** If an Insured Person has an Accident or becomes ill on their Covered Trip:
- (a) medical treatment: We will arrange and bear the expenses for necessary medical or surgical treatment of the Insured Person at a Hospital;
 - (b) transport to Hospital: We will arrange and bear the expenses for transporting or transferring the Insured Person to a Hospital if free transport is not available;
 - (c) travel Home after Treatment: We will arrange and bear the expenses for transporting the Insured Person back to his Country of Residence, after discharge from Hospital, together with a medical escort if this is necessary;
 - (d) dental treatment: We will arrange and bear the expenses for emergency dental treatment of the Insured Person by a legally registered dental practitioner who is not an Insured Person or his Close Relative to alleviate pain or suffering, up to a maximum cumulative amount of four thousand (4,000) dollars per Specified Period;
 - (e) friend or relative's visit: if the Insured Person is traveling alone, We will arrange and bear the expenses for a friend or relative to travel (on economy class) to visit the Insured Person while Hospitalised and We will also arrange for accommodation for the friend or relative and bear up to two hundred and fifty (250) dollars a night, up to a maximum of ten (10) nights, towards their accommodation and food costs;
 - (f) hospital cash benefit: We will pay the Insured Person a cash benefit of one hundred and fifty (150) dollars a day up to a maximum of ten (10) days while he is Hospitalised;
 - (g) extended stay: if our medical advisor advises an extension of the Insured Person's stay after discharge from Hospital, we will arrange for accommodation for the Insured Person and one other person and bear up to two hundred and fifty (250) dollars a night, up to a maximum of ten (10) nights, towards his accommodation and food costs;

- (h) convalescence: if Our medical advisor advises registered nursing care upon the Insured Person's return to his Country of Residence, We will arrange for such care and bear up to four hundred (400) dollars a night, up to a maximum of fifteen (15) days, towards the costs of such care, accommodation and food;
 - (i) Dependent Child's return home: if the Insured Person is travelling with a Dependent Child under sixteen (16) years of age, and is unable to care for such Child, We will arrange and bear the expenses for a friend or relative to travel (on economy class) to the Insured Person's location and accompany his Dependent Child back to his Country of Residence, and We will also arrange for accommodation for the friend or relative and bear up to two hundred and fifty (250) dollars a night, up to a maximum of three (3) nights, towards his accommodation and food costs;
 - (j) replacement colleague: if it is necessary for a colleague to replace him due to his inability to continue working, We will arrange and bear the expenses for a colleague to travel (on economy class) to the Insured Person's location;
 - (k) reimbursement of pre-paid expenses for winter sports: if a Doctor advises him not to continue with winter sports activities, We will reimburse the Insured Person for prepaid expenses for hire of winters sports equipment, lift passes or lessons, of up to one hundred (100) dollars a day, up to a maximum of ten (10) days;
 - (l) reimbursement of pre-paid expenses for golf: if a Doctor advises him not to continue with golfing activities, we will reimburse the Insured Person for pre-paid expenses for hire of golf equipment, green fees or lessons, of up to one hundred (100) a day, up to a maximum of ten (10) days;
 - (m) search and rescue: We will bear the costs of searching for and rescuing the Insured Person, up to a maximum of one hundred thousand (100,000) dollars.
- 4.3** If an Insured Person dies from an Accident or illness while he is on a Covered Trip, We will arrange and bear the expenses for either transportation of the remains home or local cremation or burial, up to a maximum of four thousand (4,000) dollars.
- 4.4** Our total aggregate liability under Section 4 is further subject to an overall limit of one million (1,000,000) dollars per person.
- 4.5** We will only reimburse an Insured Person for claimed expenses which have been charged to their Card (unless the establishment concerned refused to accept payment via the Card).
- 4.6** We will not be liable under this Section 4 in respect of the following:
- (a) claims less than one hundred and fifty (150) dollars;
 - (b) costs not approved in advance by Us;
 - (c) treatment that Our medical advisor considers can be reasonably delayed until the return of the Insured Person to his Country of Residence;
 - (d) medical and dental treatment within his Country of Residence;
 - (e) costs after the date Our medical advisor tells the Insured Person that he should return to their Country of Residence;
 - (f) costs where the Insured Person has refused to follow the advice of Our medical advisor;
 - (g) treatment or costs incurred for cosmetic reasons unless Our medical advisor agrees that such treatment is necessary as a result of a medical emergency;
 - (h) treatment that was planned before the Insured Person's Covered Trip;
 - (i) treatment or costs for sexually transmitted diseases;
 - (j) costs directly or indirectly relating to Human Immunodeficiency Virus (HIV) or any HIV-related illness;
 - (k) coffins or urns in excess of those which meet international airline standards; and
 - (l) treatment that can be provided free or at a reduced cost by a state benefit provider or equivalent.

5 Trip Cancellation and Postponement Benefit

5.1 This benefit applies to the costs for unused travel, accommodation, excursions and leisure activities that have been paid for or pre-booked and are non-refundable, or where the Insured Person is charged a fee to change them. We will pay up to ten thousand (10,000) dollars if the Insured Person cancels, postpones or changes his Covered Trip, due to:

- (a) the Insured Person, or a person travelling with him, or a person the Insured Person is visiting for the main purpose of his Covered Trip, having an accident or being taken ill before the Covered Trip;
- (b) a Close Relative of the Insured Person, or a Close Relative of a person travelling with them, or a Close Relative of a person the Insured Person is visiting for the main purpose of their Covered Trip, having an accident or being taken ill before the Covered Trip; or
- (c) the Insured Person being called for jury service or being subpoenaed as a witness other than in a professional or advisory capacity.

5.2 We will only reimburse an Insured Person for claimed expenses which have been charged to his Card.

5.3 We will not be liable under this Section 5 in respect of the following:

- (a) claims less than one hundred and fifty (150) dollars;
- (b) claims arising directly or indirectly from circumstances known to the Insured Person prior to booking his Covered Trip;
- (c) claims arising from any condition:
 - (i) for which a Doctor was consulted or for which treatment or medication was prescribed; or
 - (ii) the manifestation or symptoms of which a reasonable person in the circumstances would be expected to be aware of, prior to the Insured Person booking his Covered Trip or his Card Commencement Date, whichever is the more recent.
- (d) additional costs incurred if the Insured Person fails to notify the providers of his travel, accommodation, excursions and leisure activities immediately it is necessary that he cancels his Covered Trip;
- (e) claims where the Insured Person is unable to supply a medical certificate from a Doctor confirming the medical condition which made it necessary to cancel his Covered Trip.

6 Trip Curtailment Benefit

6.1 We will reimburse an Insured Person who cuts short his Covered Trip due to the Insured Person, or his Close Relative, or a person travelling with him, or a person he is visiting for the main purpose of the Covered Trip, having an accident or being taken ill during the Covered Trip:

- (a) up to ten thousand (10,000) dollars for the costs of his unused travel, accommodation, excursions and leisure activities that have been paid for or pre-booked and are non-refundable, and
- (b) reasonable travel expenses (on the same basis as the original booking) for the Insured Person to return to his Country of Residence.

6.2 We will only reimburse an Insured Person for claimed expenses which have been charged to his Card.

6.3 We will not be liable under this Section 6 in respect of the following:

- (a) claims less than one hundred and fifty (150) dollars;
- (b) claims arising directly or indirectly from circumstances known to the Insured Person prior to leaving on his Covered Trip;
- (c) additional costs incurred if the Insured Person fails to notify the providers of his travel, accommodation, excursions and leisure activities immediately it is necessary that he cuts short his Covered Trip; and
- (d) claims where the Insured Person is unable to supply a medical certificate from a Doctor confirming the medical condition which made it necessary to cut short his Covered Trip.

7 Loss of Personal Belongings Benefit

7.1 If, during a Covered Trip:

- (a) an Insured Person's money or travel documents kept on his person at all times, locked in a safe or in a locked storage area of a vehicle are lost, stolen or damaged, We will reimburse him:
 - (i) up to one thousand two hundred and fifty (1,250) dollars for his loss, if he is aged sixteen (16) years old and above,
 - (ii) up to one hundred (100) dollars for his loss, if he is aged below sixteen (16) years old.
- (b) an Insured Person's personal belongings other than money and travel documents (whether taken along or purchased on their Covered Trip) are lost, stolen or damaged, We will reimburse him the replacement or repair cost of any item:
 - (i) up to one thousand and five hundred (1,500) dollars per item or any pair or set of items which are complementary or used together,
 - (ii) up to one thousand and five hundred (1,500) dollars in total for valuables including jewellery, watches, precious metals and precious stones.

7.2 If an Insured Person's personal belongings are lost, stolen or damaged during a Covered Trip, We will provide advice and assistance Insured Person to return to his Country of Residence. To obtain such assistance, the Insured Person must contact Us at the designated telephone number. Assistance may be provided by our appointed agent.

7.3 Our total aggregate liability under this Section 7 is subject to an overall limit of twelve thousand and five hundred (12,500) dollars per person per Covered Trip.

7.4 We will only reimburse an Insured Person for claimed expenses which have been charged to his Card (unless the establishment concerned refused to accept payment via the Card).

7.5 We will not be liable under this Section 7 in respect of the following:

- (a) claims less than one hundred and fifty (150) dollars;
- (b) normal wear and tear;
- (c) lost, stolen or damaged personal belongings where the Insured Person has failed to take sufficient care of them or has left them unsecured or outside their reach;
- (d) loss or theft not reported to the police or provider of travel or accommodation services within forty-eight (48) hours and a report obtained;
- (e) damage to personal belongings whilst in the care of a transport provider which has not been reported within forty-eight (48) hours and a report obtained;
- (f) theft and damage of vehicles or items in a vehicle where there is no evidence of break in;
- (g) any documents other than travel documents;
- (h) damage to fragile or brittle items;
- (i) household goods;
- (j) theft from a roof or boot luggage rack, other than theft of camping equipment;
- (k) in respect of money, any shortages due to errors and currency fluctuations; and
- (l) watches, jewellery, cameras, video cameras and computer equipment in checked-in baggage.

8 Travel Inconvenience Benefit

8.1 We will reimburse Insured Persons who are on a Covered Trip:

- (a) up to four hundred (400) dollars per person and eight hundred (800) dollars per family for additional travel, refreshment and accommodation costs prior to their actual departure if:

- (i) Missed Departure
they miss their flight due to an Accident or breakdown of their vehicle, or an Accident, breakdown or cancellation of public transportation and no alternative flight is made available within four (4) hours.
- (ii) Delayed, cancelled or overbooked flight
their flight is delayed, cancelled or overbooked and no alternative flight is made available within four (4) hours.
- (iii) Missed Connection
they miss their connecting flight at the transfer point due to the late arrival of the incoming confirmed connecting flight and no alternative flight is made available within four (4) hours.

- (b) Baggage delay
for the purchase of essential items up to four hundred (400) dollars per person and eight hundred (800) dollars per family if their checked-in baggage has not arrived at their destination airport within four (4) hours of their arrival.
- (c) Extended baggage delay
for the purchase of essential items up to an additional four hundred (400) dollars per person or eight hundred (800) dollars per family if their checked-in baggage has still not arrived at their destination airport within forty-eight (48) hours of their arrival.

8.2 We will not reimburse Insured Persons under this Section 8 in respect of the following:

- (a) additional costs where the airline has offered alternative travel arrangements and this has been refused;
- (b) baggage delay or extended baggage delay on the final leg of their return flight;
- (c) failure to obtain a Property Irregularity Report from the relevant airline authorities of missing baggage at their destination;
- (d) private charter flights where the Insured Persons are the only passengers;
- (e) where an Insured Person voluntarily accepts compensation from the airline in exchange for not travelling on an overbooked flight;
- (f) where no costs are incurred in relation to additional travel, refreshment, accommodation and/or purchase of essential items; and
- (g) failure to provide appropriate receipts in relation to additional travel, refreshment, accommodation and/or purchase of essential items.

9 Travel Accident Benefit

9.1 If an Insured Person, being a Card Member, his Spouse, or a Dependent Child over sixteen (16) years of age, has an Accident on his Covered Trip which within three hundred sixty-five (365) days causes death, Total Disablement or Permanent Loss, We will pay the Insured Person or their estate:

- (a) if the Accident occurred while they were not on a Public Conveyance, one hundred thousand (100,000) dollars;
- (b) if the Accident occurred while they were on a Public Conveyance:
 - (i) five hundred thousand (500,000) dollars for the Permanent Loss of any limb or of sight in one (1) eye.
 - (ii) one million (1,000,000) dollars for death or Total Disablement or the Permanent Loss of any two (2) Limbs or of sight in two (2) eyes, or of speech or hearing.

9.2 If an Insured Person, being a Card Member's Dependent Child under sixteen (16) years of age, has an Accident on his Covered Trip, which within three hundred sixty-five (365) days causes death, Total Disablement or Permanent Loss, We will pay a legally appointed guardian or equivalent:

- (a) ten thousand (10,000) dollars for funeral expenses.

- (b) fifty thousand (50,000) dollars for the Permanent Loss of any limb or of sight in one (1) eye.
- (c) one hundred thousand (100,000) dollars for Total Disablement or the Permanent Loss of any two (2) Limbs or of sight in two (2) eyes, or of speech or hearing.

9.3 If a benefit is payable under Sections 9.1 or 9.2, We will also pay off the current outstanding balance on the Insured Person's Card.

10 Legal Assistance Benefit

10.1 To obtain benefits under this Section 10, the Insured Person must contact Us at the designated telephone number. Assistance and benefits under this Section may be provided by our appointed agent. Benefits are payable only if Our prior approval has been obtained before any expenses are incurred by the Insured Person. In this Section, We/ Us/Our also means our appointed agent, where the context so requires.

10.2 If, following an Accident on his Covered Trip, an Insured Person is faced with legal proceedings for injuring another person or for damaging property, We will appoint a lawyer to represent the Insured Person and will bear:

- (a) legal costs: legal costs incurred by the Insured Person to defend the action, up to twenty-five thousand (25,000) dollars;
- (b) interpreter fees: interpreter's fees, where necessary;
- (c) compensation awarded: compensation awarded against the Insured Person by a court of competent jurisdiction, up to one million (1,000,000) dollars per Accident; and
- (d) travel expenses to attend court: travel expenses on Economy Class if the Insured Person has to attend court outside his Country of Residence.

10.3 If an Insured Person has an Accident or becomes ill on their Covered Trip, and decides to commence proceedings to seek compensation, We will appoint a lawyer to represent the Insured Person and will bear:

- (a) legal costs: legal costs incurred by the Insured Person to pursue the action, up to twenty-five thousand (25,000) dollars;
- (b) interpreter fees: interpreter's fees, where necessary;
- (c) travel expenses to attend court: travel expenses on Economy Class if the Insured Person has to attend court outside his Country of Residence.

10.4 If legal proceedings commenced are successful, and the Insured Person receives payment towards legal costs, Our liability for legal costs under Section 10.3(a) shall be reduced by an amount equivalent to the amount received.

10.5 We will not be liable under this Section 10 in respect of the following:

- (a) claims less than one hundred and fifty (150) dollars;
- (b) costs not approved in advance by Us;
- (c) any costs where the Insured Person admits liability, negotiates, makes any promise or agrees any settlement;
- (d) legal costs in pursuit of compensation where We think there is not a reasonable chance of the Insured Person winning the case or achieving a reasonable settlement;
- (e) claims made against the Insured Person by their Close Relative, or anyone who works for the Insured Person;
- (f) claims made by the Insured Person against their Close Relative, or anyone who works for the Insured Person;
- (g) claims made by Connected Persons against one another;
- (h) claims made by the Insured Person against Us, the Policyholder, a travel agent, tour operator or carrier;
- (i) liability as a result of damage to property and possessions which the Insured Person has borrowed for their Covered Trip;
- (j) liability the Insured Person incurs solely as a result of a contract he has entered into;
- (k) claims caused directly or indirectly by ownership, possession or use of motorised vehicles, aircraft, watercraft or firearms, or animals;
- (l) claims caused directly or indirectly in connection with land or buildings which the Insured Person owns or are using except as temporary holiday accommodation;

- (m) claims arising directly or indirectly in connection with any business, profession or trade activity;
- (n) any fines and punitive damages; and
- (o) costs relating to inquests, application for appeal or review of a judgement or legally binding decision.

11 Extension of Benefit - Extended Trip

- 11.1** Sections 4 to 10 of the Policy are extended to cover a Card Member's Dependent Child travelling on a Covered Trip for an extended duration of up to three hundred and sixty-five (365) consecutive days, (which may stretch over 2 Specified Periods), if all the following conditions are satisfied:
- (a) the Dependent Child is at least sixteen (16) years of age at the point of commencement of the Covered Trip;
 - (b) the Covered Trip is purely for leisure;
 - (c) the travel cost for the originating and return journey for the Dependent Child's Covered Trip is charged to the Card Member's Card. If the Covered Trip extends beyond three hundred sixty-five (365) consecutive days, the Dependent Child will not be covered after 12.01 a.m. (Singapore time) on the three hundred and sixty-sixth (366th) day of the Covered Trip.
- 11.2** If the Dependent Child is employed at any time during the Covered Trip, cover shall be suspended for the duration of his employment. If a Card Member ceases to be a Card Member while their Dependent Child is on the Covered Trip, cover will automatically cancel on the day of cessation of his Card Membership.

12 Purchase Protection Benefit

- 12.1** To obtain benefits under this Section 12, the Insured Person must contact Us at the designated telephone number. Assistance and benefits under this Section may be provided by our appointed agent. Benefits are payable only if Our prior approval has been obtained before any expenses are incurred by the Insured Person. In this Section, We/Us/Our also means our appointed agent, where the context so requires.
- 12.2** If items purchased by an Insured Person on his Card for his personal use are stolen or damaged within ninety (90) days of purchase, We will bear, at Our option, the replacement or repair cost of any item, up to the purchase price of each item.
- 12.3** Our total aggregate liability under this Section 12 is subject to:
- (a) a limit of ten thousand (10,000) dollars for each incidence of theft or damage, regardless of the number of items affected in each incidence; and
 - (b) a limit of fifty thousand (50,000) dollars in any Period of Insurance.
- 12.4** We will not be liable under this Section 12 in respect of the following:
- (a) claims less than one hundred and fifty (150) dollars;
 - (b) for all claims, the first ten percent (10%) of the claim amount;
 - (c) costs not approved in advance by Us;
 - (d) items left unattended in a public place;
 - (e) damage caused intentionally by an Insured Person;
 - (f) theft not reported to the police within forty-eight (48) hours and a report obtained;
 - (g) normal wear and tear;
 - (h) damage to items caused by product defects;
 - (i) theft of or damage to Excluded Item(s); and
 - (j) theft, or damage to cash, or its equivalent, travellers' cheques, tickets or any negotiable instruments.

13 Return Guarantee Benefit

- 13.1** If an Insured Person has purchased on his Card, an item for his personal use, from a retail store in his Country of Residence, and attempts unsuccessfully to return the unused item to the retailer within ninety (90) days of purchase, We will pay the Insured Person the purchase price of the item, upon his surrender of the item to Us.
- 13.2** Our liability under this Section 13 is subject to:
- (a) a limit of one thousand (1,000) dollars for each item; and
 - (b) a total aggregate limit of five thousand (5,000) dollars in any Period of Insurance.
- 13.3** We will not be liable under this Section 13 in respect of the following:
- (a) any item with a purchase price less than one hundred and fifty (150) dollars;
 - (b) items that are not in a new and saleable condition, free from all defects, and in full working order;
 - (c) items purchased from a retailer that has an established return policy, which is the same or better than the benefit under this Section; and
 - (d) jewelry; precious stones; rare and precious coins or stamps; one of a kind items including antiques, art work and furs, cash or its equivalent, travellers' cheques, tickets or negotiable instruments; services, mobile phones and their accessories, recorded media (including but not limited to CDs, DVDs, computer software, video and audio tapes); books; animals and living plants; consumable and perishable goods; healthcare items; used, rebuilt and refurbished items; closing down sale items; vehicles and their parts.

14 Extended Warranty Benefit

- 14.1** To obtain benefits under this Section 14, the Insured Person must contact Us at the designated telephone number. Assistance and benefits under this Section may be provided by our appointed agent. Benefits are payable only if Our prior approval has been obtained before any expenses are incurred by the Insured Person. In this Section, We/Us/Our also means our appointed agent, where the context so requires.
- 14.2** If an Insured Person has purchased on his Card, a Covered Appliance with a purchase price (inclusive of all taxes & government charges) of not more than ten thousand (10,000) dollars, for his personal use, from a retail store in his Country of Residence, and the Covered Appliance fails to operate, due to unforeseen electrical or mechanical problems, within the Extended Warranty Period, We will:
- (a) bear the cost of labor or parts used to repair or correct any malfunction, defect or damage of the Covered Appliance; or
 - (b) if the Covered Appliance cannot, in Our opinion, be repaired at a reasonable cost, pay the Insured Person its Residual Value.
- 14.3** Our liability under this Section 14 is subject to a total aggregate limit of fifty thousand (50,000) dollars in any Period of Insurance.
- 14.4** In this Section 14, the following words have the meaning given below:
- 14.4.1** covered Appliance(s) means any new item(s) that is not an Excluded Item(s) provided such item is covered by a warranty from the original manufacturer.
- 14.4.2** extended Warranty Period with respect to each Covered Appliance means the period of twenty-four (24) months or twice the original manufacturer's warranty whichever is the lesser commencing from the expiry of the original manufacturer's warranty period, provided that the extended warranty period shall not extend beyond the date falling forty-eight (48) months after the date of purchase.
- 14.4.3** residual Value means, during the first year after the purchase of a Covered Appliance, ninety percent (90%) of the purchase price; during the second year, eighty percent (80%) of the purchase price; during the third year, seventy percent (70%) of the purchase price; during the fourth year, sixty percent (60%) of the purchase price.
- 14.5** We will not be liable under this Section 14 in respect of the following:
- (a) any Covered Appliance with a purchase price less than one hundred and fifty (150) dollars;

- (b) costs incurred without Our prior approval;
- (c) costs for servicing, inspection or cleaning of the Covered Appliance including video/ audio heads and soap dispensers;
- (d) costs for returning, realigning satellite dishes or any adjustment intended by the manufacturer to be carried out by the Insured Person;
- (e) costs for replacing consumable items such as batteries, filters, lamps, vacuum cleaner belts, bags and printer cartridges;
- (f) costs for repairing cosmetic damage where the function of the Covered Appliance is unaffected, such as dents, scratches and rust;
- (g) loss of use of the Covered Appliance or any consequential loss or any amount that the Insured Person is able to recover under any other insurance policy;
- (h) any Covered Appliance which has been modified or used for business purposes;
- (i) any Covered Appliance not located at the Insured Person's home; and
- (j) call-out charges where the party who is to repair the Covered Appliance is unable to find a fault in it.

15 General Exclusions

- 15.1** The Policy will not apply to any Event arising directly or indirectly out of the following actions of an Insured Person or the following circumstances affecting an Insured Person:
- (a) willful or intentional acts;
 - (b) not following Our medical advisor's advice or instructions;
 - (c) participating in Special Sports;
 - (d) engaging in paid work other than in a purely managerial or administrative capacity;
 - (e) self-inflicted injuries except when trying to save human life;
 - (f) injuries caused by negligence or failure to follow the laws and regulations of the country of travel;
 - (g) phobias, emotional, mental or depressive illnesses of any type;
 - (h) suicide or attempted suicide;
 - (i) injuries or accidents which occur while under the influence of alcohol (above the local legal driving limit) or drugs unless prescribed by a registered medical practitioner;
 - (j) pre-existing Medical Conditions;
 - (k) any condition or complication which arises solely from pregnancy, childbirth, miscarriage or abortion;
 - (l) travelling against the advice of a Doctor;
 - (m) industrial action which has commenced or has been announced prior to booking a Covered Trip;
 - (n) trips in, or booked to, countries where a government agency has advised against travelling or which are officially under embargo by the United Nations;
 - (o) any fraudulent, dishonest or criminal act committed by an Insured Person or by anyone with whom he is in collusion;
 - (p) confiscation or destruction of personal belongings by any Government, customs or public authority;
 - (q) terrorist activities except whilst on a Public Conveyance;
 - (r) war, hostilities or participation in fighting (except in self-defense); and
 - (s) biological, chemical, nuclear or radioactive incidents.

15.2 Sanctions Exclusions Applicable to this Policy

- 15.2.1 This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit Us from providing insurance, including, but not limited to, the payment of claims. All other terms and conditions of the Policy remain unchanged.
- 15.2.2 Chubb Insurance Singapore Limited is a subsidiary/branch of a US company and Chubb Limited, a NYSE listed company. Consequently, Chubb Insurance Singapore Limited is subject to certain US laws and regulations in addition to EU, UN and Singapore sanctions restrictions which may prohibit it from providing cover or paying claims to certain individuals or entities or insuring certain types of activities related to certain countries such as Cuba.

16 General Conditions

16.1 Where does the Policy apply?

- 16.1.1 Sections 4 to 12 of the Policy cover the Insured Persons twenty-four (24) hours a day anywhere in the world outside of their Country of Residence while Sections 13 and 14 only apply within their Country of Residence, subject to clause 15.2.

16.2 Governing Law

- 16.2.1 The Policy is governed by the laws of Singapore. Any dispute or action in connection with the Policy shall be referred to arbitration in accordance with the provisions of the Arbitration Act of Singapore. However, no such action may be taken before the expiry of sixty (60) days after written proof of claim has been submitted to Us.

16.3 Currency

- 16.3.1 All payments by the Policyholder to Us and by Us to the Policyholder or someone else under the Policy must be in Singapore currency.

16.4 Benefit Limits

- 16.4.1 The benefit limits stated in each Section are “per person” limits. However, additional limits may also apply, as stated in the respective Sections.
- 16.4.2 If an Accident causes one (1) or more deaths or Total Disablement or Permanent Loss, We will only pay for one (1) of them. We will pay for the one (1) that gives the highest benefit.

16.5 Disputes

- 16.5.1 Any disputes arising out of this Policy shall first be referred to the Financial Industry Disputes Resolution Centre Ltd (FIDREC), where applicable. If any dispute or disagreement cannot be referred to or resolved by FIDREC, the dispute or disagreement must be referred to and finally resolved by arbitration under the Arbitration Act (Cap. 10) and any statutory modification or re-enactment thereof then in force, and administered by the Singapore International Arbitration Centre (“SIAC”) in accordance with the Arbitration Rules of the SIAC for the time being in force, which rules are deemed to be incorporated by reference in this clause. The seat of the arbitration shall be Singapore, the Tribunal shall consist of one arbitrator, and the language of the arbitration shall be English. In no case shall You seek to recover on Your Policy before the expiration of sixty (60) days after written proof of claim has been submitted to Us in accordance with the provisions of Your Policy.

16.6 Personal Data Protection Consent

- 16.6.1 The Insured Persons are deemed to give consent and authorisation to Us to collect, use, disclose, and/ or process the Insured Person’s personal data or information supplied to Us without further notification to the Policyholder confidentially with Our affiliated companies, third party service providers, business partners and/or other parties, which may be sited outside Singapore, for administering policies taken out with Us, handling claims and customer services. A copy of Our Personal Data Protection Policy can be found at www.chubb.com/sg-privacy and the Insured Persons are deemed to have read the same.
- 16.6.2 If an Insured Person has consented for Us to contact them in order to perform marketing related activities, please be advised that the Insured Person can withdraw their consent by writing to Us to notify Us of their instruction. Upon the Policyholder’s written request, We shall, without charge, cease to use the Insured Person’s personal information for purposes other than those directly related to his/her Policy.

16.6.3 The Insured Persons may write to Our Data Protection Officer at 138 Market Street #11-01 CapitaGreen Singapore 048946 for any request to withdraw their consent, access to and/or correction of any information supplied to Us and We may reserve the right to charge a reasonable fee to offset the administrative costs in complying with access requests.

16.7 Fraudulent Claims

16.7.1 If any claim under the Policy is in any respect:

- (a) fraudulently exaggerated; or
- (b) supported by a fraudulent statement and/or document,

We shall not pay in respect of such claim and shall be entitled to terminate the Policy with effect from the claim notification or submission date.

16.8 Subrogation

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

17 Claims

17.1 Procedure for making a claim

17.1.1 If You, or Your legal representative wishes to make a claim You or they can:

- (a) visit Our Singapore Claims Centre at <https://www.chubbclaims.com/amex/sg-en/welcome.aspx> to complete Your online submission; or
- (b) contact us at 6299 0922 for further enquiries on Claims.

17.1.2 You must submit the following:

- (a) all reports that have been made with or obtained from the police, a carrier or other authorities about the accident, loss or damage; and any other documentary evidence required by Us under Your Policy;
- (b) provide Us with your submission and accompanying documents as soon as practicable, in any event within thirty (30) days of the incident taking place which gives rise to the claim; and
- (c) give Us at Your, or Your legal representative's expense all medical and other certificates and evidence required by Us that is reasonably required to assess the claim.

17.1.3 We may have You medically examined at Our expense when and as often as We may reasonably require after a claim has been made. We may also arrange an autopsy if We reasonably require one.

17.2 Making claims after Your Policy is cancelled

17.2.1 If Your Policy is cancelled this does not affect Your rights to make a claim under Your Policy if the Event occurred before the date of cancellation.

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

17.3 Documents/items required in support of claims

Benefit	Documents/items required
Sections 4 to 11	<ul style="list-style-type: none"> • Proof that Insured Person was on a Covered Trip
Section 4: Medical Assistance and Expenses	<ul style="list-style-type: none"> • Invoices and medical report detailing medical treatment and costs paid • Any unused tickets
Section 5: Trip Cancellation and Postponement	<ul style="list-style-type: none"> • Medical certificate from Doctor • Evidence from the appropriate organization detailing the cause and duration of the delay if Insured Person abandons his Covered Trip • Booking and cancellation invoices from providers of services • Independent documentation providing any non-medical reason for cancellation
Section 6: Trip Curtailment	<ul style="list-style-type: none"> • Medical certificate from Doctor • Any unused tickets or Covered Trip invoices • Invoices and receipts for costs paid • Independent documentation proving any non-medical reason for curtailment of Covered Trip
Section 7: Loss of Personal Belongings	<ul style="list-style-type: none"> • Report from provider of accommodation or transport • Police Report detailing theft • Proof of ownership • Damaged personal belongings
Section 8: Travel Inconvenience	<ul style="list-style-type: none"> • Flight ticket • Airline confirmation of delay, cancellation, missed connection or overbooking • Airline confirmation (Property Irregularity Report) including details of baggage return date • Evidence from the appropriate organization detailing the cause of the delay in case of missed departure
Section 9: Travel Accident	<ul style="list-style-type: none"> • Evidence from the appropriate organization detailing the accident • Medical report from Doctor
Section 10: Legal Assistance and Compensation	<ul style="list-style-type: none"> • Relevant legal documents • Evidence of incident as appropriate
Sections 12 to 14	<ul style="list-style-type: none"> • Proof of Purchase made using Insured Person's Card • Completed claim form when needed
Section 12: Purchase Protection	<ul style="list-style-type: none"> • Police Report detailing theft • Damaged purchased items
Section 13: Return Guarantee	<ul style="list-style-type: none"> • Details of retailer who refused to accept return of items • Purchased items in original packaging
Section 14: Extended Warranty	<ul style="list-style-type: none"> • Store receipt • Manufacturer's warranty card • Quotation from repairer detailing cause and nature of damage

18 Third Parties

A person who is not a party to the Policy contract or these Terms and Conditions shall have no right under the Contracts (Rights of Third Parties) Act to enforce any of its terms.

