



Singtel Travel Protect Insurance New Customers 24 July – 10 August 2025 Campaign Terms and Conditions

Overview

1. Singtel Travel Insurance Campaign (“**Campaign**”) is a marketing campaign organised by Consumer Journeys Pte. Ltd. (“**CJPL**”), a wholly owned subsidiary of Singapore Telecommunications Limited (“**Singtel**”), exclusively for Singtel Travel Protect Policy Holders who (a) did not purchase Singtel Travel Protect before and (b) successfully purchase any Singtel Travel Protect insurance policy as specified in Clause 3 of the “Validity and Provision Details” section below (“**Travel Insurance**”) (“**Customer(s)**”) during the Campaign Validity Period.
2. Great Eastern General Insurance Limited (“**GEG**”) is the Insurer providing the Travel Insurance mentioned above and CJPL is the corporate agent for GEG authorized to sell the Travel Insurance.
3. CJPL may be remunerated by GEG for each successful sale.
4. The Customer(s)’ purchase of the Travel Insurance signifies the Customer(s)’ agreement to be bound by these terms and conditions (“**T&Cs**”) in its entirety.

Validity and Provision Details for Campaign

1. Campaign Validity Period: 24 July 2025 00:00 to 10 August 2025 23:59 (GMT+8) (“**Campaign Validity Period**”).
2. To be eligible to participate in the Campaign, Customers will need to sign up for the Travel Insurance.
3. Campaign participants shall be eligible to receive the following promotion (“**Promotion(s)**”) for each purchase of the corresponding Travel Insurance that meets the corresponding Criteria, and is not valid in conjunction with other discounts, promotions or gifts:

Travel Insurance	Criteria	Promotion
Single Trip Plan	- Customer must apply promo code applicable for this promotion on the website before checking out	- 60% off Single Trip Plan policy - S\$5 discount off the Single Trip Plan policy - 60 minutes LoungeKey Flight Delay Pass



4. The Campaign is limited to the first 1000 new Customers that participate during the Campaign Validity Period. Campaign participants shall be eligible to use the promo code once (1) for the purchase of a Single Trip Plan policy.

General

1. CJPL and GEG may replace the Promotion(s) given under the Campaign, vary these T&Cs without notice or discontinue or withdraw the Campaign at any time without any notice or liability to any party.
2. Promotion(s) given or provided under this Campaign are non-exchangeable, non-transferable and no cash alternative is offered. CJPL is not obliged to replace any damaged, lost or defaced Promotion(s). All Promotions given or provided under this Campaign will be given or provided on an "as is" basis, and all warranties, express or implied, are disclaimed. CJPL does not guarantee nor bear liability regarding the quality, performance, technical specifications, conditions or safety of the items given or provided under this Campaign. The Promotion(s) may be subject to additional terms and conditions, and participants agree to comply with all terms and conditions applicable to the Promotion(s) given under the Campaign. In the event that the Promotion(s) incur any tax liability, such tax is the sole responsibility of the Customer.
3. CJPL shall not be responsible for the quality, merchantability or the fitness for any purpose or any other aspect of the products and/or services provided by third parties.
4. Without prejudice to any other provision in these T&Cs, neither CJPL, Singtel nor GEG shall be liable for or in respect of any direct and indirect loss and damages, liabilities, expenses, costs or other consequences of whatsoever nature (collectively "**Losses**") suffered or incurred directly or indirectly by the Customers howsoever caused or arising and without limiting the generality of the foregoing, whether by reason of or on account of any act or omission whether negligent or otherwise on the part of CJPL, Singtel; or GEG; or their officers, employees or agents (to the extent limited by law), even if CJPL, Singtel; GEG; or their officers, employees or agents are advised of the possibility of such Losses.
5. CJPL and GEG reserve the right to investigate where fraud is suspected and suspend the Customer's participation status.
6. CJPL and GEG reserve the right to disqualify any Customer who is not compliant with these T&Cs.
7. Customers agree and consent to being contacted by Singtel to obtain feedback about the Campaign and/or the Travel Insurance.
8. All decisions by CJPL and/or GEG on all matters relating to the Campaign shall be final and binding on all Customers. Neither CJPL nor GEG will entertain any queries with regard to any Campaign decision, or be obliged to provide to any Customer any reason for any decision.



9. By participating in this Campaign, Customers agree and acknowledge that all personal data submitted may be collected, processed, stored, disclosed or otherwise used by Singtel and its affiliates for the purposes of conducting and administering the Campaign and is subject to Singtel Data Protection Policy (<https://www.singtel.com/data-protection>) and Singtel General Terms & Conditions (<https://www.singtel.com/personal/terms>). Customers consent to and authorize CJPL to use at its sole discretion, without further compensation to the Customers, any of their names, addresses, personal details, photographs, videotapes or any likeness of them for packaging, promotional, advertising, marketing and/or publicity purposes (where not prohibited by written law).
10. These T&Cs shall be governed by Singapore law and each Customer agrees to submit any claim, dispute or controversy to the non-exclusive jurisdiction of the courts of the Republic of Singapore.

Last revision date: 24 July 2025



Singtel Daily Travel Protect

Policy conditions

Here is **your** Singtel Daily Travel Protect policy document. Please read it with the **schedule** or **certificate of insurance** to make sure that **you** understand the terms and conditions and have the protection **you** need.

It is important that **you** carefully read this policy document, the **schedule** or **certificate of insurance**, and any amendment or endorsement issued (which all together make up the **policy**), to avoid any misunderstanding. If **you** find any mistake or inaccuracy, return the documents to **us** or **your** insurance intermediary (the person who arranged this insurance for **you**) so they can be corrected.

If **you** have any questions after reading these documents, please contact **us** or **your** insurance intermediary. If there are any changes that may affect the cover, please contact **us** immediately.

Important notice

The cover provided under this **policy** is based on the information **you** gave in the proposal form.

All the information **you** give **us** must be complete and accurate (as far as **you** know or should know), otherwise the cover under the **policy** will not apply.

About the policy

The **policy** sets out the terms and conditions of a contract of insurance between **you** and **us**. That contract is based on the proposal form, declaration and any information **you** provided when **you** applied for cover.

In return for the premium **you** pay **us**, **we** will provide the cover described in the **policy** during the **period of insurance**, as long as **you** keep to the terms and conditions of the contract of insurance between **you** and **us**.

Carefully read all the documents that make up the **policy**, keep them safe, and take them with **you**, if possible, when **you** travel. **You** will need the contact number of our **appointed assistance company** if **you** need emergency assistance during **your trip**.

Customer care

We are committed to providing a high standard of service and customer care. If **you** ever feel that **we** have not provided the service **you** expected, please contact **us** or **your** insurance intermediary (if **you** used one). If this insurance was not arranged for **you** by an insurance intermediary, please contact **us** direct, preferably in writing.

Important – Please remember to quote **your** policy number or other reference in any communication with **us**.

Contents	Page
Important conditions.....	3
Definitions	3
What the policy covers	8
Section 1 – Medical expenses overseas	8
Section 2 – Personal accident.....	8
Section 3 – Emergency medical evacuation.....	8
Section 4 – Repatriation.....	9
Section 5 – Trip cancellation or postponement	9
Section 6 – Loss of or damage to baggage and money	9
Section 7 – Golfer's cover	10
Section 8 – Fraudulent use of a bank card.....	11
Section 9 – Emergency phone charges.....	11
Sections 10, 11, 12 only apply if you have a Singtel mobile phone contract.....	11
Section 10 – Replacement mobile phone	11
Section 11 – Bill protect	11
Section 12 – Data rescue.....	12
Section 13 – Adventurous leisure activities	12
Section 14 – Car breakdown towing costs (Johor and Malacca only)	12
Overall limit of liability	13
General exclusions that apply to the whole policy	13
Exclusions that apply to specific sections	16
General conditions that apply to the whole policy.....	17
Claim conditions that apply to the whole policy.....	19
Summary of benefits	21

Important conditions

The **policy** is only valid if all of the following conditions are met.

- (1) **You** must be in good health and not be travelling against the advice of any **medical practitioner**, or for the purpose of getting medical **treatment**.
- (2) At the time of arranging the **trip** or taking out this insurance, neither **you** nor the person applying for the insurance must know about any circumstance which is likely to lead to a claim under the **policy**.
- (3) The **trip** must start and end in Singapore.
- (4) At the time this insurance is applied for, any **trip** meant to be covered by this insurance must not have started.
- (5) **Children** aged under 10 cannot be covered by this insurance. **Children** aged 10 and over can be covered as long as the **policy** is taken out in their parent's or guardian's name.
- (6) If **you** or the person applying for this insurance has ever been refused travel insurance, or had special terms applied to the cover, **we** must have been told this when the insurance was applied for, otherwise this insurance will be declared void (that is, considered to have never existed).
- (7) This **policy** is not meant to cover trips that form part of **your** regular commute. For example, if **you** live in Singapore and commute daily to Malaysia for work or school.
- (8) The **period of insurance** must cover the entire duration of the **trip**, otherwise the **policy** will not be valid. For example, if **you** are on a five-day trip to Malaysia and **you** take out the insurance on the third day of **your trip**, the **policy** will not be valid.

Definitions

Accident

A sudden, unexpected event which happens at an identified time and place and is the only cause of the **injury**, loss or damage.

Appointed assistance company

The company appointed by **us** to provide **you** with emergency assistance services.

Area of travel

The area **you** are travelling to for **your trip** and the **policy** covers **you** in. The area of travel is Malaysia, Indonesia and Thailand.

Baggage

Any articles, items, luggage or bags belonging to **you**.

Certificate of insurance

A document containing details of the insured person (**you**), the **area of travel** and the **period of insurance**. The **certificate of insurance** forms part of the **policy**.

Child (children)

A person who, at the start of the **trip**, is:

- between 10 and 18 years old, or up to 24 years old if studying full-time in a recognised institution of higher learning;
- unemployed; and
- unmarried.

Extreme sports

Any sport or activity that poses a significant risk as it requires a high level of expertise, exceptional physical capability, highly specialised equipment or stunts. This includes, but is not limited to, big-wave surfing, canoeing down rapids, cliff jumping, horse jumping, biathlons, triathlons and ultramarathons, and stunt riding.

Fare-paying passenger

A person who has bought a ticket to travel on **public transport**, by paying a fare or using frequent-flyer miles or travel points earned through a loyalty scheme offered by airlines or credit cards.

Hospital

An institution that is lawfully run to care for and treat patients, which has:

- facilities for diagnosis and surgery; and
- 24-hour nursing care provided by legally qualified registered nurses who are under the medical supervision of one or more **medical practitioners** at all times.

This does not include any institution used mainly as a clinic, nursing home, respite home, convalescent home, home for the aged, place of rest, community hospital, health hydro, spa or nature-cure clinic, geriatric-care facility, mental institution or institution for mental or behavioural disorders, rehabilitation or extended-care facility, place for the treatment of addiction, or similar establishments.

Illness

Any sudden and unexpected deterioration in physical health which:

- is due to a medical condition (not an **accident**) **you** contracted, or started to show symptoms of, during the **trip** (or before travelling **overseas**, for claims under section 5);
- needs **treatment** from a **medical practitioner**;
- is not a **pre-existing condition**; and
- is not a type of **illness** specified in any exclusion in this policy document.

Injury

Bodily injury caused by an **accident** (not by **illness**, disease or physical wear and tear or mental disorder).

Insured

The person named as the **policyholder** in the **schedule** or **certificate of insurance**.

Major event

An event which results in the World Health Organization, a local authority or a government advising against any non-essential travel to a destination that **you** are travelling to. Such events include:

- any sudden outbreak of a contagious disease that spreads rapidly and widely and has been declared an epidemic or pandemic by the World Health Organization or any local authority or government;
- **natural disasters**;
- major industrial **accidents**;
- strikes, riots, civil unrest and civil commotion that are not serious enough to be considered an uprising, rebellion, revolution or overthrowing of power but result in a government advising against non-essential travel; and
- any event resulting in **public transport** services that run to a timetable being cancelled, or leading to airspace or more than one airport being closed.

Manual work

Work which involves physical labour or actively taking part in any of the following.

- Underground work or mining work
- Military duties
- Offshore work
- Construction work or work at heights more than three metres above the ground
- Work that involves heavy machinery, explosives or hazardous materials
- Working as a diver or lifeguard
- Working as a taxi driver or bus driver, or driving any other commercial vehicle or heavy vehicle
- Working as a dispatch rider or delivery person
- Manual work that involves specialist equipment and training
- Work where there is a risk of **serious injury**, including working on an oil rig or as a fisherman, crane operator or welder
- Working in a bar, restaurant or hotel
- Working as a musician or singer
- Fruit-picking using machinery

However, these types of work are not considered to be **manual work** if **you** are doing them as a volunteer for a charitable organisation, unless **you** receive any payment, benefit or reward for the work or it involves construction work, using heavy machinery or working more than three metres above the ground.

Medical expenses

Expenses for the treatment of an **injury** or **illness**, paid to a **medical practitioner**, medical clinic, nurse, **hospital** or ambulance service for medical, surgical, X-ray, **hospital** or nursing **treatment**, including the cost of medical supplies and ambulance transport, but not including costs arising from a **pre-existing condition** or dental **treatment**, or any expenses covered under section 3 and section 4 of the **policy**.

All **treatment**, including specialist **treatment**, must be prescribed or arranged by a **medical practitioner**, and the payment made must not be more than the usual level of charges for similar **treatment**, medical supplies and ambulance transport in the location where the expenses arose.

Medical practitioner

A person who is registered and legally qualified as a doctor, has a medical degree in Western medicine, and is authorised by the medical licensing authority of the relevant country to provide the medical or surgical services their licence and training relate to.

The **medical practitioner** cannot be:

- **you**
- the **insured**
- **your** or the **insured's** husband, wife or unmarried partner;
- **your** or the **insured's** business partner, employer, employee or agent;
- **your** or the **insured's travel companion**; or
- any person who is related to **you** or the **insured** in any way, including by marriage or adoption.

Mobile phone

The mobile phone that belongs to **you** and contains a SIM card used for phone calls, messaging and transmitting data.

Money

Banknotes, cash and traveller's cheques.

Natural disaster

Extreme weather conditions (including typhoons, hurricanes, cyclones and tornados), wildfires, floods, tsunamis, volcanic eruptions, earthquakes, landslides, avalanches (including those resulting from artificial causes such as snowmobiles, skiers and explosives), other forces of nature, or any consequence of these.

Overseas

Anywhere in Malaysia, Indonesia or Thailand.

Period of insurance

The period of insurance or policy period set out in the **schedule** or **certificate of insurance**. Unless this document says otherwise, the cover under the **policy** only applies to events that arise during the **period of insurance**.

Permanent total disability

Disability that results solely and directly from an accidental **injury** (not contributed to by any other cause) and:

- arises within 30 days of the **accident** which caused the **injury**;
- falls into one of the categories listed in the table in section 2; and
- after lasting for a continuous and uninterrupted period of at least 12 months:
 - will most likely prevent **you** from doing any paid work, or carrying out **your** usual unpaid duties, in the future; and
 - is certified by a **medical practitioner** as having no hope of ever improving.

Policy

The contract of insurance between **you** and **us**. The policy is made up of **your** application form, **your** declarations, the **schedule**, the **certificate of insurance** and any endorsements **we** have issued for **your** cover.

Pre-existing condition

This means:

- any condition, **illness**, disease, **injury**, disability or birth defect which **you** have received medical advice for, been diagnosed with, received medical **treatment** for, been prescribed drugs for, been hospitalised for or undergone surgery for during the 12 months immediately before the start of the **trip**; or
- any signs or symptoms that appeared during the 12 months immediately before the start of the **trip** and for which a cautious person could reasonably be expected to have received medical advice or counselling, undergone investigations, had diagnostic tests, received medical **treatment**, had surgery, been hospitalised or been prescribed drugs.

Public place

Any place the general public has access to (for example, airports, shops, restaurants, hotel foyers, parks, beaches, golf courses, driving ranges, public car parks and public buildings).

Public transport

Any land, sea, rail or air transport (such as bus, coach, ferry, hovercraft, hydrofoil, ship, taxi, helicopter, train, tram or underground train) for fare-paying passengers that:

- is operated by a carrier who is licensed in the country **you** are in when the claim arises;
- runs to a timetable; and
- runs on set routes.

It does not include any hired or rented vehicle, tour coach or bus, or any transport that is chartered or arranged for a tour, even if it runs to a timetable.

Relative

Your:

- husband or wife;
- biological or legally adopted **child**;
- parent, step-parent or parent-in-law;
- grandparent or grandparent-in-law;
- brother, sister, stepbrother or stepsister;
- brother-in-law or sister-in-law; or
- daughter-in-law or son-in-law.

Schedule

The document containing **your** details, the **insured's** details, the **area of travel** and the **period of insurance**. The **schedule** forms part of the **policy**.

Serious illness

An **illness** which requires medical **treatment** and results in a **medical practitioner** certifying that **you** are not fit to travel or continue with the **trip**.

For a **relative** or **travel companion**, this is an **illness** that a **medical practitioner** certifies as being life-threatening and which results in **your trip** being cancelled or postponed.

Serious injury

An **injury** which results in a **medical practitioner** certifying that **you** are not fit to travel or continue with the **trip**.

For a **relative** or **travel companion**, this is an **injury** that a **medical practitioner** certifies as being life-threatening and which results in **your trip** being cancelled or postponed.

Travel companion

A person accompanying **you**, without whom the **trip** cannot start or continue. This does not include any tour leader or **group** leader who **you** are travelling with as part of a tour group and who is receiving any payment, benefit or reward for their service.

Treatment

Surgical or medical procedures for the sole purpose of curing or relieving an **injury**, **illness** or medical condition.

Trip

Pre-booked **overseas** travel, which starts when **you** leave **your** home or workplace in Singapore for the journey to the destination in the chosen **area of travel** and ends:

- when **you** arrive back at **your** home or workplace in Singapore;
- after **you** have cleared an immigration checkpoint in Singapore; or
- when the **period of insurance** ends;

whichever is earlier.

The trip must not be longer than 30 days in a row.

We (us, our)

Great Eastern General Insurance Limited.

You (your)

The person named as the insured person in the **schedule** or **certificate of insurance**.

What the policy covers

Section 1 – Medical expenses overseas

We will reimburse **you** up to a maximum limit of S\$100,000 for the medically necessary and reasonable cost of **medical expenses you** have to pay for an **injury** or **illness** that arises while **you** are **overseas** during **your** trip.

We will not cover the costs of nursing care or non-medical charges and expenses.

If **you** are entitled to a full or partial refund of expenses from any person or other source, **we** will only pay the amount that is not refunded, within the maximum limit of S\$100,000. **We** do not pay **medical expenses** for **treatment** or follow-up **treatment you** receive in Singapore.

Section 2 – Personal accident

We will pay compensation for any **injury** arising from an **accident you** suffer during the **trip**, if that **injury** results in death, **permanent total disability** or permanent loss (as set out in the table below) within 30 days from the date of the **accident**. The total compensation will not be more than a maximum limit of \$100,000.

Table of compensation		Percentage of maximum limit
1.	Death	100%
2.	Permanent total disability	100%
3.	Permanent loss of:	
	a) sight in both eyes	100%
	b) both hands or both feet	100%
	c) speech and hearing	100%
	d) hearing in both ears	75%
	e) sight in one eye	50%
	f) one hand or one foot (see the definition below)	50%
	g) speech (see the definition below)	50%
	h) hearing in one ear	15%

Permanent loss of one hand or foot is either the:

- physical loss of a hand at or above the wrist, or a foot at or above the ankle; or
- permanent loss of use of a complete hand or foot;

as certified by a **medical practitioner**.

Permanent loss of speech is either:

- the inability to form any three of the four sounds which contribute to speech;
- the total loss of the vocal cord; or
- damage to the speech centre in the brain, resulting in a disorder called aphasia;

as certified by a **medical practitioner**.

Section 3 – Emergency medical evacuation

We will pay up to the maximum limit that applies to this section (as shown in the summary of benefits) for the reasonable expenses of an emergency medical evacuation, if the **appointed assistance company** (or their authorised representative) thinks it is medically appropriate for **you** to receive emergency **treatment** at another location **overseas** or to return to Singapore, and this is as a result of an **injury** or **illness** covered under section 1 or 2.

The **appointed assistance company** will make all arrangements for **you** to be taken to the most suitable location, based on how serious the **injury** or **illness** is and the medical **treatment you** need. If **you** go to another location **overseas** to receive **treatment**, **we** will also pay for medically necessary and unavoidable

expenses for returning **you** to Singapore afterwards, if necessary.

We cover expenses for services provided or arranged by the **appointed assistance company** for transport, medical services and medical supplies needed in connection with an emergency medical evacuation. We will not pay any expenses for services provided by a party other than our **appointed assistance company** (or their authorised representative), or expenses that are already included in the cost of the **trip**.

The most **we** will pay in total during any one **period of insurance**, regardless of how many claims are made under section 3, 4 or 9, is a maximum limit S\$500,000 that applies to this section.

If **your** claim is more than the maximum limit for this section, **we** can recover the difference from **you**.

Section 4 – Repatriation

If **you** pass away **overseas** within 30 days from the date of any **injury** or **illness** covered under sections 1 or 2, **we** will pay up to a maximum limit of \$10,000 under this section for the necessary expenses of transporting **your** body or ashes back to Singapore (repatriation). The **appointed assistance company** will arrange, and make all decisions about, the repatriation, unless it is not possible for the **appointed assistance company** to repatriate **you** due to reasons beyond **your** estate's control, and **we** consider such alternative arrangements to be reasonable.

We will not pay any expenses for services provided by a party other than the **appointed assistance company** (or their authorised representative), or expenses that are already included in the cost of the **trip**.

The most **we** will pay in total during any one **period of insurance**, regardless of how many claims are made under sections 3, 4 or 9 is the maximum limit that applies to section 3 (Emergency medical evacuation).

Section 5 – Trip cancellation or postponement

This section only applies if **you** bought this **policy** before **you** knew about any circumstance that could lead to **your trip** being cancelled or postponed. **We** will not pay **you** for any travel expenses or accommodation costs **you** paid using mileage points, holiday points or any reward schemes.

We will pay up to a maximum limit of \$1,000 under this section for the unused portion of non-recoverable travel expenses (economy class) and accommodation costs that **you** paid (except for item c below) if **you** have to cancel or postpone **your trip**, within the 30 days before it was due to start, as a direct result of any of the following.

- a) Death, compulsory quarantine ordered by a government or local authority, or the **serious injury** or **serious illness** of **you**, a **relative** or a **travel companion** (if the **serious injury** or **serious illness** is confirmed in writing by a **medical practitioner**).

If **you** bought the **policy** less than seven days before the start date of the **trip**, cover for **trip** cancellation will only apply if the cancellation is due to **your**, a **relative's** or a **travel companion's** death or **serious injury** arising from an **accident**.

- b) A **major event**.
- c) Serious damage caused to **your** home by fire, flood or **natural disaster** and which:
 - happens within the seven days before the departure date; and
 - requires **you** to be at home on the departure date.
- d) **You** being summoned by a court of law in Singapore to be a witness.

There is no cover under the other sections of the **policy** once the **trip** is cancelled.

Section 6 – Loss of or damage to baggage and money

We will pay up to a maximum limit of \$1,500 under this section for loss of or damage to **baggage** **you** have taken on, or bought during, the **trip** (including clothing and personal belongings that **you** are wearing or carrying on **your** person or in a trunk, suitcase or similar).

We will only pay for loss of **money** if this is due to robbery, burglary or theft while the **money** was being carried on **you** or in a trunk, suitcase or similar. The most **we** will pay is up to the relevant sublimit shown below.

We will not pay more than the original cost of the items and up to a sublimit of:

- S\$500 in total for laptops and tablets, including accessories and batteries but not software;
- S\$500 in total for a **mobile phone** (we cover only one mobile phone);
- S\$300 in total for **money**; and
- S\$500 for any one item, or a pair or a set of items (for example, a pair of shoes or a camera and its accessories), even if bought separately.

For damaged items, **we** will reduce the value by an amount to allow for age and wear and tear. Instead of making a payment to **you**, **we** may replace or repair the item.

If any damaged item (or set or pair of items) is beyond economical repair, meaning that the necessary repairs would cost more than the item is worth, **we** will deal with the claim as if the item had been totally destroyed.

Any loss of **baggage** must be reported to the local police at the place of the loss, or to the air or sea transport provider concerned, within 24 hours of the incident. **You** must get written confirmation of the loss from the police or the transport provider.

In the case of lost traveller's cheques, **you** must immediately report the loss to the local branch or agent of the issuer and get written confirmation of the reported loss from them.

If a claim relating to the same event could be made under section 6, 7a or 10, the **policy** will pay the claim under only one section.

Section 7 – Golfer's cover

The cover under this section does not apply to an insured person who is a **child**.

a Damage to or loss of golf equipment

We will pay up to a maximum limit of \$500 under this section for loss of or damage to golf equipment (golf clubs and bags that **you** own or have rented or borrowed, or that are in **your** care) caused by an **accident** or theft during **your trip overseas**, except for any loss or damage arising during play or practice.

The maximum limit **we** will pay applies to any one item or pair or set of items.

When **we** pay a claim, **we** will reduce the value of the golf equipment to allow for age and wear and tear, unless **you** can provide evidence that the golf equipment was bought within the previous 12 months. Instead of making a payment to **you**, **we** may replace or repair the item.

If any damaged item is beyond economical repair, meaning that the necessary repairs would cost more than the item is worth, **we** will deal with the claim as if the item had been destroyed.

You must:

- report the loss or damage, within 24 hours, to the local police, or to the air or sea transport provider concerned, at the place the loss or damage happened; and
- get written confirmation of the loss from the police.

If the loss or damage happened while the golf equipment was with a transport provider or their handling agent, **you** should claim for the loss or damage from them first. **We** will not make any payment under the **policy** until **we** receive proof of:

- the transport provider or handling agent refusing to pay compensation; or
- the amount of compensation **you** received.

If a claim relating to the same event could be made under section 6, 7a or 10, the **policy** will pay the claim under only one section.

b Green fees

We will pay up to a maximum limit of \$250 under this section for green fees, hire fees for golf equipment or tuition fees for golf coaching which **you** have paid, and cannot get a refund for, if **you** cannot use the golf course, golf equipment or coaching on the dates **you** booked due to an **injury** or **illness** that arose after **you** made the booking.

c Hole-in-one

If **you** get a hole-in-one at any 18-hole golf course during **your trip**, **we** will pay up to a maximum limit of \$250 under this section to cover the cost of one round of celebratory drinks.

You must give us:

- written confirmation of the hole-in-one from the golf club's professional; and
- the original receipt for the round of drinks on the day **you** got the hole-in-one.

Section 8 – Fraudulent use of a bank card

We will pay up to a maximum limit of \$1,000 under this section for financial loss that arises as a direct result of **your** credit, charge or bank card being lost or stolen while **you** are **overseas** and then being used by any person other than **you**, as long as **you**:

- had taken every possible step to protect **your** card against being lost, stolen or misused;
- reported the loss or theft to the card company within six hours of discovering it and got a written report of the loss or theft from them; and
- reported the loss or theft to the police or to the relevant authority in the place where the loss or theft happened, within 24 hours of discovering the loss or theft.

We will not be liable for unauthorised charges or financial loss made by:

- anyone making a payment with a mobile phone or other device such as a smartwatch;
- **your** family member;
- **your** travel companion; or
- any person who has access to **your** card details, including hotel and airline staff handling the card details to process a payment from **you**.

Section 9 – Emergency phone charges

If **you** need to call **our appointed assistance company** during a medical emergency covered under section 2, 3 or 4 of the **policy**, **we** will reimburse the actual **mobile phone** charges relating to this emergency phone call, up to a maximum limit of \$150 under this section.

The most **we** will pay in total during any one period of insurance is the maximum limit that applies to section 3 (Emergency medical evacuation), as shown in the summary of benefits, regardless of the number of claims that are made under sections 3, 4 and 9.

Sections 10, 11, 12 only apply if you have a Singtel mobile phone contract.

Section 10 – Replacement mobile phone

If **your mobile phone** is stolen or damaged in an **accident** during **your trip**, **we** will replace or repair it instead of making a payment to **you**. If the **mobile phone** is damaged beyond economical repair (meaning that the necessary repairs would cost more than the maximum limit of \$100, less an amount for wear and tear and loss of value due to age and use), **we** will deal with the claim as if the **mobile phone** had been stolen or destroyed.

You must:

- report the theft or damage to the local police at the place of the loss, or to the air or sea transport provider concerned, within 24 hours of the incident; and
- get a police report or a written statement from them.

You must provide a Singtel **mobile phone** bill, showing **your** name and **mobile phone** number, to support **your** claim.

Section 11 – Bill protect

If **you** are hospitalised **overseas** for a period of at least 24 hours due to an **accident**, **we** will reimburse **your** Singtel **mobile phone** bill, up to a maximum limit of \$100 per day and \$500 in total, from the date **you** are hospitalised until the end of **your trip**.

You must provide **your** Singtel **mobile phone** bill, showing **your** name and **mobile phone** number, to support **your** claim.

Section 12 – Data rescue

We will reimburse any additional Singtel mobile data expenses arising as a result of a travel delay of at least 12 hours from the scheduled departure of the **public transport** **you** are travelling on while **you** are **overseas**, if that delay is due to:

- poor weather conditions;
- a mechanical breakdown, equipment failure or any structural or technical fault of the **public transport**;
- a strike or other industrial action being taken by employees of the **public transport** provider, airport or seaport;
- a riot or civil commotion (not including an uprising, military action or overthrowing of power);
- a **natural disaster**; or
- an airport or airspace being closed.

The most **we** will pay is \$100.

The delay period is considered to be the period from the scheduled departure time shown on **your** itinerary or ticket to the time the **public transport** actually departs.

The delay must be confirmed in writing by the **public transport** provider, indicating the reason for and length of the delay.

You must provide **your** Singtel **mobile phone** bill, showing **your** name and **mobile phone** number, to support **your** claim.

Section 13 – Adventurous leisure activities

This section extends the **policy** to cover death or **injury** resulting from taking part in or practising any of the activities below.

- a) Bungee jumping
- b) Canoeing or white-water rafting with a qualified guide and below grade 4 of the International Scale of River Difficulty
- c) Hang-gliding
- d) Helicopter or airplane rides for sightseeing
- e) Hot-air-balloon rides for sightseeing
- f) Jet-skiing
- g) Mountaineering or mountain trekking at heights of below 4,000 metres above sea level
- h) Paragliding
- i) Parasailing
- j) Skydiving
- k) Zip-lining or zip-riding

This cover only applies if the activities are for leisure purposes only and **you** are under the guidance and supervision of qualified guides or instructors provided by a licensed tour operator.

Section 14 – Car breakdown towing costs (Johor and Malacca only)

If **your** Singapore-registered vehicle cannot be driven due to a breakdown in Johor or Malacca, **we** will reimburse up to \$500 for the reasonable cost of having the vehicle towed to the nearest workshop.

We will only pay **your** claim after **you** have given **us** written or documentary proof that **your** car insurance provider has rejected a claim for towing costs, or not paid the full costs. **We** will reduce **your** claim by any amount the insurance provider has paid **you**.

Overall limit of liability

The maximum amount **we** will pay for any single event leading to a claim is S\$5,000,000 in total under all policies issued by **us**.

General exclusions that apply to the whole policy

1. The **policy** does not cover any claims directly or indirectly caused by, or arising from or in connection with, the following.
 - a. War, invasion, hostilities (whether war is declared or not), civil war, civil commotion, rebellion, revolution, uprising or overthrowing of power.

If **we** think that this exclusion prevents the **policy** from covering any loss, damage, cost or expense and **you** disagree, **you** must provide proof that this exclusion does not apply. If **you** do not, the loss, damage, cost or expense will not be covered.
 - b. Ionising radiation, toxic contamination or radioactive contamination from nuclear fuel or from any nuclear waste from burning nuclear fuel.
 - c. Any strike, riot, civil commotion, dangerous health threat (for example, outbreak of a contagious disease), **natural disaster** or any events in the destination **you** are travelling to which a government or any relevant authority issued a public warning or statement about before **you** left Singapore.
 - d. **You** being detained, or **your** property being held back, confiscated, destroyed or altered by or under the order of customs or other officials or authorities.
 - e. **You** acting in an illegal or unlawful way or taking part in any criminal activity.
 - f. Any claims arising from any government action, prohibition, regulation or sanction, or that could expose **us** to any sanction, prohibition or restriction under United Nations resolutions, trade or economic sanctions, or laws or regulations of the European Union, the United Kingdom or the United States of America.
 - g. Mental and nervous disorders, including but not limited to sleeping disorder, depression, insanity and anxiety.
 - h. Self-inflicted **injury**, suicide or attempted suicide (whether sane or insane), or **you** deliberately putting yourself in danger.
 - i. Dental surgery or **treatment**, unless it is needed as a result of an **accident**.
 - j. Pregnancy or childbirth, and any **injury**, condition or complications associated with pregnancy or childbirth.
 - k. Travelling by air or sea, except as a passenger on a fully licensed passenger-carrying airline or shipping line, and not as a member of the crew, when taking part in expeditions, or for the purpose of any trade or technical operation on the aircraft or sea vessel.
 - l. **You** taking part in naval, military, air force, civil defence or police training, duties, services or operations.
 - m. Travel relating to **your** job as a licensed tour guide or staff of a travel agency.
 - n. Travel for the purpose of:
 - getting medical treatment; or
 - going to a nursing, rest or convalescent home or a similar establishment.
 - o. Any claims for nursing care that is not provided by a **hospital**.
 - p. Taking part in, practising or training in any sport which **you** could receive earnings, financial rewards, donations or sponsorship of any kind for.
 - q. Taking part in, practising or training in any speed or time trials, competitions, sprints or racing of any kind (other than on foot), football as part of an official team, **extreme sports**, rafting or canoeing involving white-water rapids, bungee jumping, jet-skiing, scuba diving, underwater activities involving breathing apparatus, ski racing, backcountry skiing or off-piste skiing, ski jumping, using a bobsleigh or skeleton, expeditions, ocean yachting, potholing, mountaineering, rock climbing or trekking activities, hunting, riding or driving in any kind of race, motor sports or any sports activity involving **you** being airborne (whether suspended or not). This exclusion does not apply if **you** are covered

under section 13 of the **policy**.

- r. Motorcycling (unless **you** have a motorcycle licence recognised by the country **you** are in, **you** keep to all road laws of that country, and **you** wear a helmet at all times while motorcycling).
- s. **Manual work** or any kind of dangerous work, using machinery or tools, testing of any kind of transport, offshore activities, mining, aerial photography, or handling explosives, ammunition or firearms.
- t. Consequential loss or damage of any kind.
- u. Loss or damage insured under any other insurance policy or reimbursed by any other party.
- v. Any loss or damage caused as a result of **you** being involved in or choosing to allow any deliberate, fraudulent, dishonest or criminal acts.
- w. Terrorism, which is any action or threat of action, whether or not it involves force or violence, that is:
 - committed for political, religious, ideological or similar purposes;
 - intended to influence any government; and
 - designed to scare or intimidate the public or any section of the public.

This exclusion also applies to any loss, damage, cost or expense directly or indirectly caused by or in connection with any action taken to control, prevent or suppress any act of terrorism.

If **we** think that this exclusion prevents the **policy** from covering any loss, damage, cost or expense and **you** disagree, **you** must provide proof that this exclusion does not apply. If **you** don't, the loss, damage, cost or expense will not be covered.

If any part of this exclusion cannot be enforced, the rest of it will stay in force and can be enforced.

- x. Infectious diseases declared or announced as an epidemic, pandemic or Public Health Emergency of International Concern (PHEIC) by:
 - the health authority in Singapore or the Government of the Republic of Singapore;
 - the World Health Organization; or
 - any local or international recognised medical body, council or government.

This exclusion applies to claims made after the date of the declaration or announcement, unless the diagnosis was made by a **medical practitioner** before the declaration or announcement.

This exclusion will continue to apply until the declaration or announcement is cancelled or withdrawn.

For the purpose of this exclusion, an infectious or contagious disease is any disease that can be transmitted in any way from an infected person or animal to another person or animal.

This exclusion does not apply to section 5 for claims relating to a **major event** if the declaration or announcement was not issued when this **policy** started.

2. **Contracts (Rights of Third Parties) Act**

The policy conditions cannot be enforced by anybody other than **you** (or **your** estate after **your** death) or **us**.

3. **Cyber loss**

Regardless of anything to the contrary set out in this policy document or any endorsement, the **policy** does not cover cyber loss.

Cyber loss means actual or alleged loss, damage, liability, disease, injury, death, costs or any other amounts **you** have to pay, if directly or indirectly caused by, or arising from or in connection with, any:

- unauthorised or malicious act;
- threat of, or false statement relating to, any unauthorised or malicious act or acts;
- error, omission or **accident**; or
- act of not meeting legal or regulatory requirements;

involving any person or group of people having access to or using any data or computer system.

For the purpose of this exclusion, a computer system is any computer, hardware, software, application, process, code, program, information technology, communications system or electronic device. This includes any associated device, equipment or system, including routers, data-storage devices,

networking equipment or back-up facilities.

4. **Damage to data or software**

Damage to property means physical damage to the structure of the property. This does not include damage to data or software, so the following are not covered by the **policy**.

- Loss of or damage to data or software, in particular any change in data, software or computer programs caused by a deletion, a corruption or a deformation of the original structure (including any indirect loss), unless the loss of or damage to data or software is a direct result of physical damage to the property.
- Loss or damage resulting from a failure or fault in the functions, uses, availability or accessibility of data, software or computer programs (including any indirect losses).

5. **Sanctions**

We will not be considered to have provided cover, and will not be responsible for paying any claim or providing any benefit under the **policy**, if doing so may, in **our** opinion, lead to **us** breaking or going against any sanction, prohibition, restriction or regulation set by any state, country or organisation that operates across national borders (sanctions).

If **you** or any party associated with the **policy**, such as a beneficial owner, life insured or beneficiary (an associated party):

- is marked or listed as a party that sanctions apply to;
- is involved in any way, whether directly or indirectly, with a party that sanctions apply to; or
- has been charged, found guilty or had a judgment taken against them under any local or foreign law or regulations that give effect to the sanctions;

we may decide to do one or more of the following without having any liability to **you** or any associated party.

- a) Cancel any policy, contract, transaction or business, or treat it as if it had never existed
- b) Close out any financial product or investment
- c) Cash in any financial product or investment
- d) Hold back any payment, transfer of money, refund or benefit
- e) Suspend any payment, transfer of money, refund or benefit
- f) Refuse or reject any transaction or request
- g) Take any steps or action necessary to remove, reduce or minimise the possibility of us breaking or going against any sanctions

You or any associated party (or both) will indemnify **us** (fully compensate and not hold **us** responsible) for any and all losses, damages, costs and expenses which **we** may suffer as a result of or in connection with **your** or any associated party's actions or failure to act in relation to the sanctions, or **us** taking any of the actions a) to g) above.

Exclusions that apply to specific sections

Sections 1, 2, 3, 4, 5, 7, 9, 11 and 13

These sections do not cover any claims directly or indirectly caused by or in connection with the following.

1. **Pre-existing conditions.**
2. Cosmetic or beauty **treatments** of any kind.
3. Services and supplies that are:
 - not recommended, approved or performed by a **medical practitioner**;
 - not necessary for treating an **illness** or **injury**; or
 - for preventive care or a routine physical check-up, including health supplements and vaccinations.
4. **Treatment** at a health spa or nature-care clinic.
5. The effect or influence of alcohol or drugs not prescribed by a **medical practitioner**, and **treatment** in connection with drug or alcohol addiction.
6. Sexually transmitted diseases, AIDS, HIV or any **injury** or condition that first appears after a seropositive test for HIV (that is, a test that detects antibodies to HIV), and related diseases.
7. **You** travelling against the advice of a **medical practitioner** or any travel for the purpose of getting medical care or **treatment** of any kind.
8. Any elective treatment or surgery (that is, surgery or treatment that is not an emergency and can be delayed or scheduled for a later date) that **you** choose to have.

Sections 6, 7, 8 and 10

These sections do not cover any claims arising directly or indirectly from or in connection with the following.

1. **You** not taking reasonable steps to protect **your** property, avoid **injury** or keep any claim under the **policy** to a minimum.
2. The cost of any lost or damaged items which are covered by any other person, organisation or insurance policy.
3. Glasses or contact lenses, stamps of any kind, food or any perishable goods, household goods, dentures, artificial limbs, cosmetics and skincare products.
4. Any form of medication, health supplement, tonic or herbs with medicinal properties.
5. Shopping vouchers, postal or money orders, securities, deeds, bonds, bills of exchange, promissory notes, share certificates, manuscripts or cards and documents of any kind (including but not limited to identity cards, driving licences, prepaid cards, credit cards or travel documents), unless covered under section 6.
6. Medals, coins, antiques, precious metals and jewellery.
7. Camping equipment, skiing equipment, surfing equipment, fishing equipment and diving equipment.
8. Golf clubs and balls during play or practice.
9. Crockery, china, sculptures, curios, pictures, musical instruments or any kind of fragile item.
10. Animals, motor vehicles (including accessories), motorcycles, boats, snowmobiles and any other transport.
11. Information recorded on tapes, cards, discs or in any other way, business goods or samples, and any items used in connection with **your** work.
12. Any items sent by freight.
13. Wear and tear, scratches and nicks to **baggage**, reduction in value over time or with use, insects, vermin or other deterioration, mechanical or electrical breakdown or any process of cleaning, restoring or renovating an item.
14. A consequence of lawful acts carried out by any government, public, municipal, local or customs authority.
15. Pressure waves caused by aircraft or other devices travelling at or above the speed of sound.
16. Loss which is not reported to either the police or the transport carrier within 24 hours of being discovered.

17. Any unattended **baggage**, or any personal belongings that are misplaced or missing without good reason.
18. Unexplained disappearance, or any shortage due to mistakes, changes in exchange rate or loss of value over time or with use.
19. Property insured under any insurance policy or any amount reimbursed by the **public transport** provider, hotel or any third party.
20. **Your** wilful actions, negligence or carelessness.

Section 10

This section does not cover any claims directly or indirectly caused by, or arising from or in connection with, the following.

1. Any repairs covered under **your mobile phone's** warranty or guarantee.
2. Any cosmetic damage to the **mobile phone** (for example, cracks), including repairs to interior or exterior paintwork caused by scratches, dents or chips.
3. Liquid damage.
4. Any damage caused by a member of **your** family or friends.
5. Any damage caused by routine servicing, inspections, modifications, adjustments or cleaning.
6. Any damage caused before the **policy** starts.
7. Any damage to a memory card or other data-storage card that did not come with the original **mobile phone**.
8. Any loss of data or information, or the cost of a replacement SIM card or replacing any software or programs loaded onto **your mobile phone**.
9. Modifications to the **mobile phone** (for example, gemstones, precious metals or upgrading components added to the **mobile phone**).
10. Damage to a screen protector fixed on **your mobile phone's** screen.
11. Destruction by any government agency or authority.
12. Wear and tear, gradual deterioration, atmospheric conditions, insects, vermin, any process of cleaning, restoring or renovating an item, rust, corrosion, mildew, mould or fungus, change in temperature or humidity.
13. Any existing fault, defect or damage, including hidden defects, faulty workmanship, defective design or use of defective materials.
14. Malicious damage.
15. **You, your** family's or **your** domestic servant's wilful actions, negligence or carelessness, or **you** knowing about and allowing **your** family's or **your** domestic servant's wilful actions, negligence or carelessness.

General conditions that apply to the whole policy

1. **Awareness of circumstances**
Before the **policy** is taken out, **you** must not know about any circumstances, facts or risks which could give rise to a claim under the **policy**.
2. **Cancellation**
We will not refund the premium once we have issued the **policy**.
3. **Currency**
All amounts shown are in Singapore dollars.
4. **Deciding your age**
If **you** make a claim, the age **you** were at the time the claim arose will be based on **your** age when the cover started.
5. **Disclaimer**
We will do everything reasonably possible to make sure that the **appointed assistance company** provides high-quality services. However, **we** are not the supplier of the services and **we** will have no

liability relating to the services provided by the **appointed assistance company**, or for any of the consequences of using the services.

6. Other insurance

If **you** are covered for the same **trip** under more than one travel policy from **us**, **we** will consider **you** to be insured only under the **policy** with the highest benefit limits.

7. Ending cover

The entire **policy** and all cover under it will end immediately if:

- **you** do not pay any premium when it is due; or
- the **policy** is cancelled as described in general condition 2.

8. Fitness for travel

When **you** took out the **policy** **you** must have been medically fit to travel and not have known about any circumstances which could lead to the **trip** being cancelled or postponed.

9. Governing law

The **policy** will be governed by and interpreted in line with Singapore law.

10. Interpretation

The **policy** and the **schedule** or **certificate of insurance** should be read together. Any word or expression which has a specific meaning in this policy document has the same meaning in the **schedule** and the **certificate of insurance**.

11. Keeping to the policy

We will only be liable under the **policy** if **you** keep to all the terms, conditions and endorsements of the **policy**.

12. Non-contribution clause (does not apply to section 2)

This insurance does not cover any amount which is insured (or would have been if **you** did not have this **policy**) by any other policy or policies. This insurance does cover any amount over that which would be paid under the other policy or policies if **you** did not have this **policy**.

13. Notice of important changes

You must immediately give **us** written notice of any change in **your** details, including **your** name, address and occupation, and any **injury**, disease, disability or condition **you** have. **You** must also give **us** details of any other insurance **you** have (except motor insurance that does not pay benefits for **injury**) that covers accidental **injury** or **illness**.

14. Premium warranty

15.1. Payment before cover warranty

- a) The premium for the **policy** must be paid to **us** on or before the start date of the **policy**. The premium will be considered to have been paid when:
- a credit-card or debit-card payment for the premium is approved by the card issuer; or
 - an electronic transfer or online payment goes through.
- b) If the premium is not paid on or before the start date of the **policy**, no cover will be provided, regardless of any payment **you** make after the start date.

15. Reasonable care

You must take all reasonable care and precautions to protect **your** safety and the safety of insured property.

16. Using your information

We can use any information **we** have about **you**, and give it to associated people or companies, or any independent third parties (within or outside Singapore), for any purpose in the normal course of arranging and managing the **policy** and any claim.

17. Taking out cover

You must take out this cover before **you** leave Singapore for **your trip**.

Claim conditions that apply to the whole policy

1. Arbitration

Any dispute arising out of or in connection with the **policy** must be referred to the Financial Industry Disputes Resolution Centre Ltd (FIDReC).

If the dispute cannot be brought before or dealt with by FIDReC, it will be settled by arbitration in Singapore in line with the Arbitration Rules of the Singapore International Arbitration Centre (the SIAC Rules) in force at the time.

The arbitration will be conducted in English by three arbitrators in Singapore.

2. Conduct of proceedings

Nobody must admit any liability or give any assurance or promise without **our** permission in writing. **We** can conduct all proceedings relating to claims in **your** name and instruct solicitors of **our** choice for this purpose. **You** must give all the information and help **we** ask **you** for.

3. Fraud

If any claim under the **policy** is false or fraudulent in any way, **we** will not pay the claim and all cover under the **policy** will end without a refund of premium.

4. Medical examination

We have the right and opportunity to examine **you**, at **our** own expense, when and as often as **we** reasonably need to while assessing a claim and to have an autopsy carried out when it is not forbidden by law.

5. Payment of benefits

All amounts due under the **policy** will be paid to **you** or **your** legal representatives, except that:

- in the case of **your** death, the benefit will be paid to **your** estate or **your** legal personal representative; and
- benefits under sections 3 and 4 will be paid directly to the **appointed assistance company**.

The maximum **we** will pay is S\$5,000,000 in total for all policies issued by **us**.

6. Proof of loss

Within 30 days of discovering any loss covered by the **policy**, **you** must provide **us** with:

- written proof of the loss;
- original receipts and invoices; and
- all other relevant documents;

at **our** Singapore office.

If it is not reasonably possible to provide all the necessary proof within 30 days, this will not affect **your** claim as long as **you** provide the proof as soon as reasonably possible and not later than one year from the date of the loss.

You or **your** legal representatives must pay the cost of providing all the proof **we** need.

7. Rights of recovery

We can recover, from **you** or **your** legal representatives, the full amount which **we** (or the **appointed assistance company**) paid for any claim which **we** were not liable to pay.

We will take over all **your** rights to recover amounts from any person, company or organisation, and **you** must give **us** any help, information or documents **we** need for this. After any loss, **you** must not do anything that could damage **your** right to recover any amount from others.

8. Taking over your rights of recovery

When **we** have paid a claim under the **policy**, **we** will have all rights to recover the amount **we** paid from any person, company or organisation liable for the loss, damage or injury. **You** must not take any action that would affect these rights, and **you** must give **us** all the help and information **we** need to recover the amounts due to **us**.

9. Written notice

You must give **us** written notice as soon as reasonably possible after, and no later than 30 days after,

any event that gives rise to, or is likely to give rise to, a claim under the **policy**. If the property insured under section 6, 7 or 10 is lost or damaged, **you** must report this to the police, hotel, **public transport** company, port or airport authority within 24 hours and take all reasonable measures to protect, save and recover it.

Policy Owners' Protection Scheme

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Protection is automatic for your policy, you do not need to take any action. For more information on the benefits covered under the scheme, contact us or visit the General Insurance Association website (www.gia.org.sg) or the SDIC website (www.sdic.org.sg).

Summary of benefits

24-hour Emergency Assistance Services Hotline: (65) 6708 7453
 WhatsApp : +1 888 831 7667
 Click-To-Call : <https://emakl.3cx.com.my:5001/greateasterngeneral>

Benefit		Maximum limit
Section 1	Medical expenses overseas	\$100,000
Section 2	Personal accident	\$100,000
Section 3	Emergency medical evacuation	\$500,000
Section 4	Repatriation	\$10,000
Section 5	Trip cancellation or postponement	\$1,000
Section 6	Loss of or damage to baggage and money	\$1,500
	Laptops and tablets (in total)	\$500
	Mobile phone (in total)	\$500
	Money (in total)	\$300
	Other items (per item, pair of items or set of items)	\$500
Section 7	Golfer's cover	
	Damage to or loss of golf equipment	\$500
	Green fees	\$250
	Hole-in-one	\$250
Section 8	Fraudulent use of a bank card	\$1,000
Section 9	Emergency phone charges	\$150
Section 10	Replacement mobile phone	\$100
Section 11	Bill protect	\$100 per day, max \$500
Section 12	Data rescue	\$100
Section 13	Adventurous leisure activities	Covered
Section 14	Car breakdown towing costs (Johor and Malacca only)	\$500

Please see the relevant sections of the policy for full details of cover.

TERMS & CONDITIONS AND IMPORTANT NOTES

Singtel Daily Travel Protect

Terms and Conditions for the purchase of Singtel Daily Travel Protect

1. In agreeing to take up Singtel Daily Travel Protect, you expressly consent to the release and disclosure of your personal information supplied by you on the Singtel website, including your full name, NRIC, Date of Birth, mobile number and electronic mail ("Email") address (collectively "Personal Data") to Great Eastern General Insurance Limited ("GE") for the purposes of:
 - 1.1. GE contacting you via telephone, mail, email, SMS and/or any other means regarding your policy information, administration, customer service and other related activities in the future; and
 - 1.2. Singtel Daily Travel Protect policy administration.
2. You are deemed to give consent and authorisation to GE to collect, use, disclose, and/or process your Personal Data or other similar information supplied by you to GE without further notification to you, and to disclose aforesaid information confidentially with GE's affiliated companies, third party service providers, business partners and/or other parties which may be sited outside of Singapore, for administering policies taken out with GE, customer services and to allow GE and/or its business partners to perform marketing and related activities, until GE receives your written instruction to the contrary. Upon your written request, GE shall, without charge, cease to use your Personal Data for purposes other than those directly related to this Policy. A copy of GE's Personal Data Protection Policy can be found at <https://www.greateasternlife.com/sg/en/privacy-and-security-policy.html> and you are deemed to have read the same.
3. Any change in your consent, update in personal information affecting an insurance product and policy questions must be made directly to GE. You can write to GE's Data Protection Officer for any request to withdraw your consent to and/or correction of any Personal Data supplied to GE. The contact for GE's Data Protection Officer can be found at <https://www.greateasternlife.com/sg/en/privacy-and-security-policy.html>.
4. You accept that Singtel is not responsible and shall not be liable for any claims, costs, actions or proceedings, loss or damage that may arise out of or in relation to:
 - (i) your application for Singtel Daily Travel Protect; and/or
 - (ii) GE's use, collection and disclosure of your Personal Data.

Notwithstanding the foregoing, Singtel remains responsible for your Personal Data in its own possession pursuant to its Personal Data Protection Policy and its compliance with applicable data protection laws.

5. Singtel does not make any evaluation or decision concerning GE's acceptance of your application to obtain the Singtel Daily Travel Protect and you understand that GE may reject your application hereunder, subject to its own Terms and Conditions, without any notifications.
6. Singtel makes no representations or warranties of any kind whatsoever with regards to any insurance product offered by GE including as to your eligibility, the suitability or viability of any GE insurance product, or that the information provided to you by GE is complete, timely, reliable or free from errors or inaccuracies.
7. Singtel Daily Travel Protect is underwritten by GE and not Singtel. All matters concerning or affecting any GE insurance product including eligibility, enrolment, enforcement, and claims must be made directly to GE. If you have any questions in this regard, please contact GE's Customer Service Hotline at +65 62482888 (9am to 5.30pm, Monday to Friday) or email wecare-sg@greateasternlife.com
8. The Terms and Conditions of Singtel Daily Travel Protect are available for download from the Singtel website.
9. The terms and conditions for the purchase of Singtel Daily Travel Protect shall be governed by the laws of Singapore and you agree to be bound by the exclusive jurisdiction of the courts of Singapore in relation to all disputes arising out of and in relation to the said plan.

Important Notes about Singtel Daily Travel Protect

1. This document provides product information and is not a contract of Insurance. Please refer to the policy documents for the precise terms and conditions of the insurance plan.
2. This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the General Insurance Association (GIA) or SDIC websites (www.gia.org.sg or www.sdic.org.sg).
3. Singtel Daily Travel Protect is underwritten by Great Eastern General Insurance Limited, a wholly owned subsidiary of Great Eastern Holdings Limited and a member of the OCBC Group.
4. You may wish to seek advice from a qualified adviser before buying the product. If you choose not to seek advice from a qualified adviser, you should consider whether the product is suitable for you.
5. Information accurate as of 19 August 2024.

Singtel Daily Travel Protect

Terms & Conditions

Eligibility

- The Insured Person must be domiciled in Singapore who is a Singaporean, PR or Foreigner with valid Employment Pass, Work Permit, Dependent Pass, Student Pass or Long Term Social Visit Pass, unless otherwise agreed.

Commencement of Cover

- The cover only commences when the application is accepted by GEG and its premium fully paid.