

“American Express Singapore Airlines KrisFlyer Credit Card”

Master Policy Number: 523-10001-B

1 IMPORTANT INFORMATION REGARDING YOUR POLICY

1.1 Your Policy

1.1.1 Your Policy Wording and Policy Schedule describe the insurance contract between You and Us.

1.1.2 In return for You paying Us the premium, We provide insurance against the Events subject to the terms, conditions and exclusions in the Policy Wording and Policy Schedule.

1.2 Please read Your Policy

1.2.1 It is important that You carefully read and understand Your Policy Wording and Policy Schedule because they describe the terms, conditions and exclusions that apply to Your insurance under Your Policy.

1.3 Checking Your Policy

1.3.1 Please check Your Policy Wording and Policy Schedule to make sure all the information on them is correct. Please let Us know straight away if any alterations are needed.

1.4 Contacting Us

1.4.1 To contact Us, please write to Us at Chubb Insurance Singapore Limited, 138 Market Street, #11-01 CapitaGreen, Singapore 048946.

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?

2.2.1 To be eligible for cover, an Insured Person must be a Singaporean Resident and

- (a) a Card Member, between the age of eighteen (18) and eighty (80) years on the commencement of each Period of Insurance;
- (b) 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
- (c) a Dependant 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 while he is on a Trip as well as his Spouse and Dependant Child(ren) traveling together with him. To qualify for such cover, the travel cost for the originating and return journey for the cover 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 Trip. If a Trip extends beyond 45 consecutive days or for more than 180 days cumulatively in a Period of Insurance, the Insured Persons will not be covered after 12.01 a.m. (Singapore time) on the 46th day or 181st day of the relevant Trip, respectively.

3 THE MEANING OF CERTAIN WORDS

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

3.2 **Accident** means an event which is violent external and visible.

3.3 **Anniversary Date** means each anniversary of the Commencement Date.

3.4 **Card** means the American Express Singapore Airlines Krisflyer Credit Card (Basic and Supplementary).

3.5 **Card Member** means a person who has been issued a Card on or after the Commencement Date.

3.6 **Commencement Date** means 12.01 am Singapore Time on the date We agree to provide insurance under the Policy and which is shown on the Policy Schedule.

3.7 **Dependant Children** means the unmarried children of the Card Member (including step or legally adopted children).

3.8 **Event(s)** means the Event(s) listed in the Benefits section of the Policy.

3.9 **Family** means a unit consisting of the Card Member, his Spouse and Dependant Children.

3.10 **Insured Persons** means the Card Members and/or their respective Spouses and Dependant Children insured under the Policy.

3.11 **Limb** includes a hand at or above the wrist or foot at or above the ankle.

3.12 **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.

3.13 **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.

- 3.14 Permanent** means having lasted twelve (12) consecutive months and at the expiry of that period, being beyond hope of improvement.
- 3.15 Policy** means the Policy Wording and Policy Schedule describing the insurance contract between the Policyholder and Us.
- 3.16 Policyholder** means the party who is named as the policyholder on the Policy
- 3.17 Policy Schedule** means the schedule attached to the Policy Wording.
- 3.18 Policy Wording** means this document.
- 3.19 Public Conveyance** means a vehicle which is operated under licence for the transport of fare paying passengers and excludes any privately chartered vehicle.
- 3.20 Renewal Date** means one (1) year from the Commencement Date and subsequent anniversaries of that date.
- 3.21 Singaporean Resident** means Singapore Citizen or Singapore Permanent Resident or holder of a valid Work Permit or Employment Pass or Dependant's Pass issued by the authorities in Singapore.
- 3.22 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 months or more.
- 3.23 Total Disablement** means disablement occurring (a) as a result of an Accident, (b) within three hundred and sixty-five (365) days days of the Accident, and (c) 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.
- 3.24 Trip** means a journey outside Singapore, where the traveller leaves and returns to Singapore by on a Public Conveyance. Journeys can be up to 45 consecutive days or up to 180 days cumulatively during each Period of Insurance, but must commence and end in Singapore. A Trip is considered to commence when the traveller passes the outbound immigration checkpoint in Singapore and to end when the traveller passes the inbound immigration checkpoint in Singapore.
- 3.25 We/Us/Our** means Chubb Insurance Singapore Limited.
- 3.26** When a masculine personal pronoun is used, this includes the feminine, wherever the context requires.

4. BENEFITS

4.1 Travel Inconvenience

- 4.1.1 We will reimburse Insured Persons who are on a Trip:
- (a) **Missed Connection**
up to SGD 200 per person subject to a maximum of up to SGD 400 per Family for additional travel, refreshment and accommodation costs prior to their actual departure if they miss their connecting flight and no alternative flight is made available within 4 hours.
 - (b) **Baggage delay**
for the purchase of essential items up to SGD 200 per person subject to a maximum of up to SGD 400 per Family if their checked in baggage has not arrived at their destination airport within 6 hours of their arrival.
 - (c) **Extended baggage delay**
for the purchase of essential items up to an additional SGD 500 per person subject to a maximum of up to SGD 1,000 per Family if their checked in baggage has still not arrived at their destination airport within 48 hours of their arrival.
 - (d) **Flight Delay**
up to SGD 200 per person subject to a maximum of up to SGD 400 per Family for refreshment and accommodation costs prior to their actual departures if their flight is delayed and no alternative flight is made available within 4 hours.
- 4.1.2 We will only reimburse Insured Persons for claimed expenses which have been charged to their Cards.
- 4.1.3 We will not reimburse Insured Persons in respect of the following:
- (a) Additional costs where the airline has offered alternative travel arrangements which the Insured Persons have refused
 - (b) Baggage delay or extended baggage delay on the final leg of their return flight
 - (c) Under baggage delay and extended baggage delay, items that are not immediately necessary for their Trip
 - (d) Failure to obtain a Property Irregularity Report from the relevant airline authorities of missing baggage at their destination
 - (e) Private charter flights where the Insured Persons are the only passengers.

4.2 Travel Accident

- 4.2.1 If an Insured Person, being a Card Member, his Spouse, or a Dependant Child over 16 years of age, has an Accident on his Trip whilst travelling on a Public Conveyance, which within 365 days causes death, Total Disablement or Permanent Loss, We will pay the Insured Person or his estate:
- (a) SGD 175,000 for the Permanent Loss of any limb or of sight in one eye.
 - (b) SGD 350,000 for death or Total Disablement or the Permanent Loss of any two Limbs or of sight in two eyes, or of speech or hearing.
- 4.2.2 If an Insured Person, being a Card Member's Dependant Child under 16 years of age, has an Accident on his Trip whilst travelling by a Public Conveyance, which within 365 days causes death, Total Disablement or Permanent Loss, We will pay the Insured Person or his estate:

- (a) SGD 50,000 for the Permanent Loss of any limb or of sight in one eye.
- (b) SGD 100,000 for death or Total Disablement or the Permanent Loss of any two Limbs or of sight in two eyes, or of speech or hearing.

4.3 Extent of Benefits

- 4.3.1 Once We have paid a benefit to an Insured Person under Section 4.2, no further benefits are payable to that Insured Person under the Policy or any renewal or replacement policy.

5 GENERAL EXCLUSIONS

- 5.1 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) Wilful or intentional acts
- (b) Self-inflicted injuries except when trying to save human life
- (c) Injuries caused by negligence or failure to follow the laws and regulations of the country of travel
- (d) Phobias, emotional, mental or depressive illnesses of any type
- (e) Suicide or attempted suicide
- (f) 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.
- (g) Industrial action which has commenced or has been announced prior to booking a Trip
- (h) Trips in, or booked to, countries where a government agency has advised against travelling or which are officially under embargo by the United Nations
- (i) Any fraudulent, dishonest or criminal act committed by an Insured Person or by anyone with whom he is in collusion.
- (j) Confiscation or destruction of personal belongings by any Government, customs or public authority
- (k) Terrorist activities except whilst on a Public Conveyance
- (l) War, hostilities or participation in fighting (except in self defence)
- (m) Biological, chemical, nuclear or radioactive incidents

6. GENERAL CONDITIONS

6.1 Where does the Policy apply?

- 6.1.1 The Policy insures the Insured Persons twenty-four (24) hours a day anywhere in the world outside of Singapore.

6.2 Laws of Singapore

- 6.2.1 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.

6.3 Singapore Currency

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

6.6 Benefit Limits

- 6.6.1 The benefit limits stated are "per person" limits. However, limits under Section 4.1 (Travel Inconvenience) are also subject to a "per Family" maximum indemnity, as stated.
- 6.6.2 If an Accident causes one (1) or more of death 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 and no further benefits are payable under the Policy or any renewal or replacement policy.

6.7 Commencement and Period of the Policy

- 6.7.1 The Policy begins from the Commencement Date or the latest Renewal Date whichever is the later and continues for the Period of Insurance.

6.8 Addition of Insured Persons

- 6.8.1 Any person who becomes a Card Member will be automatically insured from the day that he is issued a Card and will continue to be insured until cover is terminated according to the terms of the Policy.

6.10 Interest

- 6.10.1 No sum payable by Us under the Policy shall carry interest.

7. CANCELLING THE POLICY

7.1 When the Policyholder can cancel

- 7.1.1 The Policyholder can cancel the Policy by giving Us at least one month's prior written notice. The cancellation will take effect at 12.01 am Singapore Time one month after the date of the Policyholder's written notice.

7.2 When We can cancel

- 7.2.1 We may cancel the Policy by giving the Policyholder at least one month's prior notice in writing to the Policyholder's address on file. The cancellation will take effect at 12.01 am Singapore Time one month after the date of Our written notice.

7.3 Automatic cancellation

- 7.3.2 Cover under the Policy will cancel automatically for an Insured Person:

- (a) upon the date when a benefit under Section 4.2 (Travel Accident) has been paid;
- (b) upon his death;

- (c) at the end of the Period of Insurance during which he ceases to be a Card Member, ceases to be a Singaporean Resident or reaches the maximum age of eligibility.

8. CLAIMS

8.1 Procedure for making a claim

8.1.1 If an Insured Person (or his legal representative) wishes to make a claim he must:

- (a) complete a claim form (claim forms are available from Us);
- (b) attach to the claim form (as appropriate):
- i. evidence that he was on a Trip;
 - ii. original receipts for any expenses that are being claimed, and evidence that the expenses were charged to his Card;
 - iii. flight ticket, airline confirmation of missed connection or delay, Property Irregularity report from the airline regarding mishandled baggage;
 - iv. evidence from the appropriate organisation detailing the cause of the delay in case of missed departure;
 - v. any reports that have been obtained from the police, a carrier or other authorities about an accident, loss or damage; and
 - vi. any other documentary evidence required by Us under the Policy.
- (c) provide Us with the completed claim form and accompanying documents within thirty (30) days of the Event taking place which gives rise to a claim; and
- (d) give Us at the Insured Person or his legal representative's expense all medical and other certificates and evidence required by Us that is reasonably required to assess the claim.

8.1.2 We may have an Insured Person 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.

8.2 Processing and payment of claims

8.2.1 We must take all reasonable steps to pay a valid claim promptly.

8.2.2 If We pay an Accidental Death Benefit, We will pay this amount to the estate of the Insured Person. In all other cases We will pay amounts under the Policy to the Insured Person.

8.3 Making claims after cover has ceased

8.3.1 If cover for an Insured Person has ceased, this does not affect his rights to make a claim under the Policy if the Event occurred before the date of cessation of cover.

9 DUTIES TO US

9.1 Duty of Utmost Good Faith

9.1.1 The Policyholder and every Insured Person must fully and faithfully tell us everything they know (or could reasonably be expected to know) that is relevant to Our decision to insure.

9.2 Consequences of breach of duty, fraud or misrepresentation

9.2.1 We may refuse to pay a claim either in whole or in part, if the Policyholder or any Insured Person:

- (a) breaches the duty of utmost good faith;
- (b) makes a misrepresentation to Us before or at the time of commencement of cover;
- (c) breaches a provision of the Policy;
- (d) makes a fraudulent claim under any policy of insurance;
- (e) engages in any act or omission which under the Policy the Policyholder is required to notify Us of, but the Policyholder does not notify Us.

10 THIRD PARTIES

10.1 A person who is not a party to the Policy shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of its terms.