

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED TRAVEL INSURANCE POLICY ANZ TRAVEL VISA SIGNATURE CREDIT CARD

The following is a description of the Travel Insurance Policy ("Policy") (Master Policy Number 5010002663) held by AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED ("ANZ Bank"), the Policyholder, at 10 Collyer Quay, #24-00, Ocean Financial Centre, Singapore 049315 for the benefit of ANZ Travel Visa Signature Cardmembers ("Cardmembers"), their spouse and Dependent Child(ren).

The Policy is issued and underwritten by AIG Asia Pacific Insurance Pte. Ltd. ("AIG"), 78 Shenton Way, #09-16 Singapore 079120.

Summary of Benefits (Policy Schedule)

BENEFITS	ANZ TRAVEL VISA SIGNATURE CREDIT CARD
Section 1 – Accidental Death and Permanent Disablement - Adult - Child	Up to S\$ 1,000,000.00 Up to S\$ 100,000.00
Section 2 – Baggage Loss	Up to S\$ 1,000.00
Section 3 – Flight Delay (6 Hours & Above)	\$100 for every full 6 hours of delay up to S\$1,000.00
Section 4 – Trip Cancellation	Up to S\$ 1,000.00
Section 5 – Medical Benefit (Medical and Accidental Dental Expenses incurred Overseas, including TCM treatment)	Up to S\$ 25,000.00 (which includes TCM treatment up to \$750)
Section 6 – Emergency Medical Evacuation	Up to S\$ 100,000.00
Section 7 – Repatriation of Mortal Remains	Up to S\$ 10,000.00

PART A - DEFINITIONS

Accident or Accidental means a sudden, unforeseen and fortuitous event that result in the Insured Person's death, Disablement or Injury.

Accidental Death means death or loss of life caused by Accident.

Acquired Immune Deficiency Syndrome or AIDS wherever used in this Policy has the meanings assigned to it by the World Health Organisation including Opportunistic Infection, Malignant Neoplasm, Human Immune Deficiency Virus (HIV), Encephalopathy (Dementia), HIV Wasting Syndrome or any disease or Sickness in the presence of a sero-positive test for HIV.

a) **Opportunistic Infection** will include but not be limited to pneumocystis carinii pneumonia, organism of chronic enteritis, virus and/or disseminated fungi infection.

b) **Malignant Neoplasm** will include but not be limited to Kaposi's sarcoma, central nervous system lymphoma and/or other malignancies now known or which become known as immediate causes of death, an illness, Sickness or disability, in the presence of Acquired Immune Deficiency Syndrome.

Activities of Daily Living means, Dressing, Feeding, Mobility, Toileting, Transferring and Washing

- **Dressing** means the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical or medical appliances.
- **Feeding** means the ability to feed oneself once food has been prepared and made available.
- **Mobility** means the ability to move indoors from room to room on level surfaces.
- **Toileting** means the ability to use the lavatory or manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene
- **Transferring** means the ability to move from a bed to an upright chair or wheelchair, and vice versa.
- **Washing** means the ability to wash in the bath, or shower or wash by other means.

Air Travel means riding as a passenger (not as an operator or crew member) in or on, boarding or alighting from a properly licensed private and/or commercial air Common Carrier.

Acts of Terrorism means any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or commission of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) will not be considered as Acts of Terrorist. Act of Terrorism also includes any act, which is verified or recognised by the relevant government as an act of terrorism.

ANZ Credit Card means any active ANZ Travel Visa Signature Card registered with and issued by ANZ Bank.

Civil Unrest, Riot Or Commotion means a gathering of persons (organised or unorganised) to promote their views and in disturbance of the public peace with the presence of violence or threats of violence or the action of any lawfully constituted authority in suppressing or attempting to suppress any such gathering and disturbance or minimizing the consequences of such disturbance. These terms shall include any War, invasion or other acts of foreign powers or warlike operations (whether or not war is declared), civil war or mutiny, civil commotion amounting to a popular uprising, military uprising, rebellion, revolution, insurrection, military or usurped power or any act of any person acting on behalf of or in connection with any organization with activities directed towards the overthrow by force of the government de jure or de facto, or to the influencing of such government by terrorism or violence. These terms do not include an individual act of violence.

Common Carrier means any bus, coach, taxi, ferry, hovercraft, hydrofoil, ship, train, tram or underground train provided and operated by a carrier duly licensed for the regular transportation of fare-paying passengers, and any fixed-wing aircraft provided and operated by an airline or an air charter company which is duly licensed for the regular transportation of fare-paying passengers and any helicopter provided and operated by an airline which is duly licensed for the regular transportation of fare-paying passengers and operating only between established commercial airports or licensed commercial heliports, and any regularly scheduled airport limousine operating on fixed routes and schedules.

Dependant Child(ren) means the Insured Person's legitimate, unemployed and unmarried child(ren) below 18 years of age (up to 25 years if studying full time in a recognised institution of higher learning).

Disablement means each, or any, event of Permanent Disablement that results solely, directly from an Injury and independently of all other causes and which occurs within 365 days of the Accident in which such Injury was sustained.

Hijacking means any seizure or exercise of control by force or violence or threat of force or violence and with wrongful intent, of the Common Carrier.

Hospital means a place that holds a valid license (if required by law); operates primarily for the care and treatment of sick or injured persons; has a staff of one or more Qualified Medical Practitioners available at all times; provides 24-hour nursing service and has at least one registered professional nurse on duty at all times; has organised diagnostic and surgical facilities, either on premises or in facilities available to the Hospital on a pre-arranged basis; and is not, except incidentally, a clinic, nursing home, rest home, or convalescent home, or a facility operating as a drug and/or alcohol treatment centre.

Immediate Family Member refers to the Insured Person's Spouse, child, parent, parent-in-law, grandparent, grandchild, brother, sister, niece, nephew, aunt, uncle, brother-in-law or sister-in-law who are residing in Singapore.

Injury means bodily injury which is sustained by an Insured Person during the Policy period and is caused by an Accident solely and independently of any other causes.

Insured Person(s) means any individual natural person who holds any current ANZ Credit Card, his/her Spouse and his/her Dependent Children under the age of 25 years.

Lap-Top Computer means the complete lap-top computer including accessories or attachments that come as standard equipment with the laptop. Any handheld computers, Tablets (including but not limited to iPads, Samsung Galaxy tablets) or similar devices are excluded from this category.

Loss of Hearing means Permanent irrecoverable loss of hearing where:

If a dB = Hearing loss at 500 Hertz

If b dB = Hearing loss at 1000 Hertz

If c dB = Hearing loss at 2000 Hertz

If d dB = Hearing loss at 4000 Hertz

$1/6$ of $(a+2b+2c+d)$ is above 80dB.

Loss of Limb means total functional disablement or loss by complete and Permanent physical severance of a hand at or above the wrist or of a foot at or above the ankle.

Loss of Sight means the entire and Permanent irrecoverable loss of sight.

Loss of Speech means the disability in articulating any 3 of the 4 sounds which contribute to the speech such as the labial sounds, the alveololabial sounds, the palatal sounds and the velar sounds or total loss of vocal cord or damage of speech center in the brain resulting in aphasia.

Loss of Use means total functional disablement and is treated like the total loss of the limb or organ in all aspects of living.

Medical Expenses means expenses necessarily incurred whilst the Insured Person is on an Overseas Trip for Injury or Sickness and paid by the Insured Person to a Qualified Medical Practitioner, Hospital and/or ambulance service provider for medical, surgical, X-ray, Hospital or

nursing treatment including the cost of medical supplies and ambulance hire and including the cost of dental treatment where such treatment is necessarily incurred to restore sound and natural teeth, caused only by an Accident. All treatment must be prescribed by a Qualified Medical Practitioner in order for expenses to be reimbursed under this Policy and will not exceed the usual level of charges for similar treatment, medical services or supplies in the location where the expenses were incurred had this insurance not existed.

Overseas Trip means any trip undertaken by the Insured Person to a destination outside of Singapore that does not exceed 90 consecutive days and for which cover shall commence 3 hours before the Insured Person leaves Singapore on the date of departure and ceases on whichever of the following occurs first:

- a) the expiry of the specified period in the Policy;
- b) the Insured Person's return to his permanent place of residence; or
- c) within 3 hours of arrival in Singapore or the place of regular employment if the Insured Person is based outside Singapore.

Permanent means lasting 365 days from the date of an Accident and at the expiry of that period being beyond hope of improvement.

Permanent Total Disablement means Injury of a Permanent nature which solely, directly, totally and permanently disables and prevents an Insured Person from attending to any business, occupation or regular duties which would be reasonable having regard to the Insured Person's education, training or experience or if he/she has no business or occupation, from performing 3 or more of Activities of Daily Living.

Policyholder means Australia and New Zealand Banking Group Limited.

Policy Schedule means the Policy Schedule attached to and which forms part of the Policy.

Pre-Existing Condition means any illness, disease or other condition;

- which the Insured Person has received medical advice, treatment, diagnosis, consultation or prescribed drugs within 365 days preceding the effective date of the Policy; or
- which medical advice or treatment was recommended by a Qualified Medical Practitioner within 365 days preceding the effective date of the Policy.

Public Place means any place to which the general public has access, including but not limited to shops, airports, trains stations, bus stations, streets, hotel foyers and grounds, restaurants, beaches and public toilets.

Qualified Medical Practitioner means a registered and qualified medical practitioner licensed under any applicable laws and acting within the scope of his/her license and training. The attending Qualified Medical Practitioner must not be the Insured Person, the Insured Person's Immediate Family Member, business partner, co-director, employer, employee, or Travel Companion, or a person who is related to the Insured Person in any way.

Serious Injury or Serious Sickness whenever applied to the Insured Person, means Injury or Sickness which requires treatment by a Qualified Medical Practitioner and which results in the Insured Person being certified by that Qualified Medical Practitioner as being unfit to travel or continue with his/her original Overseas Trip outside Singapore; and whenever applied to the Immediate Family Member or Travel Companion, business partner, co-director, employer or employee, means Injury or Sickness certified by a Qualified Medical Practitioner as being a danger to life and which results in the Insured Person's discontinuation of his/her original Overseas Trip outside Singapore.

Sickness means any noticeable change in the physical health of an Insured Person due to a medical condition contracted, commencing or first manifesting whilst on an Overseas Trip during the period of which the Insured Person seeks the care of a Qualified Medical Practitioner to treat the Sickness for which the claim is made provided the Sickness is not a Pre-Existing Condition and the nature of the Sickness is not excluded from this Policy.

Spouse means the legally married spouse or common law spouse of the Insured Person who is aged between 16 to 75 years old on the date he/she is insured under this Policy.

Strike means any organised, wilful refusal by any worker or employee to continue working to register a protest or the action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimising the consequences of any such act.

S\$ means Singapore Dollars, the lawful currency of Singapore.

Traditional Chinese Medicine means treatment or medicine prescribed by a Traditional Chinese Medicine Practitioner.

Traditional Chinese Medicine Practitioner means a registered and qualified herbalist, acupuncturist and bonesetter licensed under any applicable laws and acting within the scope of his/her license and training. The attending Traditional Chinese Medicine Practitioner must not be the Insured Person, the Insured Person's Immediate Family Member, business partner, co-director, employer, employee, or Travel Companion, or a person who is related to the Insured Person in any way.

Transportation means any land, water or air conveyance required to transport the Insured Person during an emergency medical evacuation. Special transportation includes, but is not limited to air ambulance, land ambulance, and private motor vehicles.

Travel Companion means the person who has travel bookings to accompany an Insured Person on the entire Overseas Trip outside Singapore.

War means war, whether declared or not, or any warlike activities including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

We/Our/Us means AIG Asia Pacific Insurance Pte. Ltd.

You/Your/Yours means the Policyholder

PART B - BENEFITS

SECTION 1 - ACCIDENTAL DEATH & PERMANENT DISABLEMENT

If the Insured Person suffers Accidental Death or Permanent Disablement as specified under this Section as a result of Injury sustained during an Overseas Trip outside Singapore within twelve (12) months after the Accident, We will pay compensation for the specific event suffered as set out in the Schedule of Compensation below under listed events 1 to 9. The maximum amount We will Pay is the principal sum insured under the applicable plan in this Section as shown in the Policy Schedule; Provided that the full travel fare (i.e. air fare and/or tour package price) for the Overseas Trip has been charged to Insured Person's ANZ Credit Card. We will only cover the Insured Person under this Section if the duration of the Overseas Trip does not exceed 90 consecutive days from the date of departure and the Injury resulting in Accidental Death or Permanent Disablement was sustained whilst:

- (a) the Insured Person is travelling on any land, water or air conveyance operating under a valid and legal licence for the transportation of passengers for hire from the time of embarkation to the time of disembarkation;
- (b) the Insured Person is a driver or passenger in rented vehicles;
- (c) the Insured Person is staying in an airport, seaport, a railway station or road station for purpose of boarding public transport on land, water, sea or air including journeys to and from any conveyance not charged to the Insured Person's ANZ Credit Card; or
- (d) the Insured Person is a passenger on public transport, in a taxi or chauffeur-driven car, coach, train.

Schedule of Compensation

EVENT PERCENTAGE OF COMPENSATION

1. Accidental Death 100%}
2. Permanent Total Disablement 100%}
3. Permanent and Incurable Paralysis of all Limbs 100%}
4. Permanent Total Loss of Sight of both Eyes 100%}
5. Loss of or the Permanent Total Loss of use of two Limbs 100%} Percentage
6. Permanent Total Loss of Speech and Hearing 100%} of
7. Permanent Total Loss of Hearing in } Principal Sum Insured
 - (a) both Ears 75% } Specified
 - (b) one Ear 15% } In the Policy Schedule
8. Permanent Total Loss of Sight of one Eye 50% } of Benefits
9. Loss of or the Permanent Total Loss of use of one Limb 50% }

COMPENSATION

The total compensation payable under this Section for all losses arising from the same Injury shall not exceed 100% of the sum insured and there shall be no further liability under the Policy in respect of the same Insured Person for Injury sustained thereafter.

“**Permanent Disablement**” means any of the specific events or losses mentioned above.

Exclusions

We will not pay any compensation for any event as set out in the Schedule of Compensation under listed events 1 to 9 above that arises from or is caused by any sickness or infectious disease.

SECTION 2 – BAGGAGE LOSS

We will pay, up to the aggregate limits applicable to the ANZ Credit Card, for the purchase of essential clothing and personal effects within 96 hours of arrival at the scheduled destination of an Overseas Trip arising from the loss sustained outside Singapore of personal baggage taken by the Insured Person for the Overseas Trip.

We will only cover the Insured Person under this Section if the loss of his/her personal baggage arises from an Overseas Trip undertaken during the period of insurance but not exceeding 90 consecutive days from the date of departure and only when he/she is traveling solely as a fare-paying passenger in, boarding or alighting from an air Common Carrier. Provided that the full air fare for the Overseas Trip has been fully charged and/ or invoiced in advance of the scheduled departure time to his/her ANZ Credit Card.

The loss must be reported to the police or relevant authority such as airline management having jurisdiction at the place of the loss within 24 hours from the incident. Any claim must be accompanied by written documentation from such authorities.

The Insured Person must take every possible step to ensure that their baggage or personal effects are not left unattended.

2.1 Exclusions

We will not be liable for:-

1. the following classes of property which are excluded from coverage: animals, motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances, snow skis, fruits, foodstuff, household effects, antiques, artifacts, paintings, objects of art, computers (including software and accessories with the exception of Lap-Top Computers as provided herein above), manuscript, jewellery, watches, contact or corneal lenses, securities or souvenirs;
2. loss or damage caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process or while actually being worked upon resulting in such loss or damage;
3. loss or damage to hired or leased equipment and loss of or damage to property resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or customs regulations, confiscation by order of any Government or Public Authority or risk of contraband or illegal transportation or trade;
4. loss or damage to property insured under any other insurance policy, or reimbursed by any other carrier, hotel or any other party;
5. loss or damage to Insured Person's baggage sent in advance, mailed or shipped separately;
6. loss or damage to Insured Person's baggage left unattended in any Public Place
7. loss or damage to Insured Person's baggage arising from failure to take due care and precaution for the safeguard and security of such property;
8. loss or damage to Insured Person's baggage resulting from willful act, omission, negligence or carelessness;
9. loss or damage arising from confiscation or retention by customs or other officials;
10. loss or damage of business goods or samples or equipment of any kind;
11. loss or damage of data recorded on tapes, cards, discs or otherwise;
12. loss or damage of cash or cash equivalents, bank notes, bonds, coupons, stamps, negotiable instruments, title deeds, manuscripts, securities of any kind or travel documents;
13. loss or damage or derangement or breakage of fragile or brittle articles; and/or
14. loss or damage resulting from mysterious disappearance of such property.

SECTION 3- FLIGHT DELAY (6 HOURS AND ABOVE)

In the event that the scheduled flight in which the Insured Person had arranged to travel is delayed for at least 6 consecutive hours from the departure time specified in the itinerary supplied to the Insured Person due to Strike/industrial action, adverse weather condition, mechanical breakdown/derangement and structural defect of the air conveyance, We will pay \$100 for every

full 6 consecutive hours of delay up to the maximum sum insured under the applicable plan in this Section as shown in the Policy Schedule.

We will only cover the Insured Person under this Section for an Overseas Trip undertaken during the period of insurance but not exceeding 90 consecutive days from the date of departure and only when he/she is traveling solely as a fare-paying passenger in, boarding or alighting from an air Common Carrier. Provided that the full air fare for the Overseas Trip has been fully charged and/ or invoiced in advance of the scheduled departure time to his/her ANZ Credit Card.

3.1 Exclusions

We will not pay for any delay:

1. arising from failure of the Insured Person to check in according to the itinerary supplied to him/her, or if the Insured Person fails to obtain written confirmation from the carriers or their handling agents of the number of hours delayed and the reason for such delay; and/or
2. arising from Strike/ industrial action, adverse weather condition, actual or suspected mechanical breakdown/derangement or structural defect of the air conveyance which was publicly known at the time the Overseas Trip is booked or this insurance is purchased, which is later.

SECTION 4- TRIP CANCELLATION

We will pay, up to the maximum sum insured under the applicable plan in this Section as shown in the Policy Schedule, for loss of travel and/or accommodation expenses paid in advance by the Insured Person using his/her ANZ Credit Card and for which expenses the Insured Person is legally liable and which are not recoverable from any other source consequent upon the cancellation of the Overseas Trip occurring within 30 days before the date of departure, due to any of the following:-

- a) Accidental Death or Serious Injury or Serious Sickness or compulsory quarantine of the Insured Person, the Insured's Immediate Family Members or Travel Companion, the Insured Person's business partner or co-director who is resident in Singapore or whose place of regular employment is Singapore;
- b) unexpected Strike, Civil Unrest, Riot or Commotion or natural disasters (typhoon, earthquake etc) arising from circumstances beyond the Insured Person's control at the planned destination;
- c) serious damage to the Insured Person's principal place of residence from fire, flood or similar natural disaster (typhoon, earthquake etc) occurring within 7 Days before the departure date and which requires the Insured Person's presence at the place of residence on the departure date; or
- d) witness summons or jury service of the Insured Person.

We will only cover the Insured Person under this Section for an Overseas Trip undertaken during the period of insurance but not exceeding 90 consecutive days from the date of departure and only when he/she is traveling solely as a fare-paying passenger in, boarding or alighting from an air Common Carrier. Provided that the full air fare and accommodation expenses for the Overseas Trip has been fully charged and/or invoiced in advance of the scheduled departure time to his/her ANZ Credit Card.

4.1 Exclusions

We will not be liable for any loss or expenses:-

1. caused directly or indirectly by cancellation by the Common Carrier;

2. that is covered by any other existing insurance scheme, government program or which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation;

3. caused directly or indirectly by government regulations or control; or

4. should this insurance be purchased less than 7 days before the departure date (with the exception of Accidental Death or Serious Injury resulting from Accidents only of the Insured Person, the Insured Person's Immediate Family Member or Travel Companion).

SECTION 5- MEDICAL BENEFITS (MEDICAL & ACCIDENTAL DENTAL EXPENSES INCURRED OVERSEAS)

We will reimburse, up to the maximum sum insured under the applicable plan in this Section as shown in the Policy Schedule, the Medical Expenses incurred by the Insured Person whilst overseas for Injury or Sickness suffered by the Insured Person solely and independently of any other causes.

Return treatment

We will pay for Medical Expenses necessarily incurred for treatment or follow-up medical treatment in Singapore or the Insured Person's place of regular employment for Injury or Sickness which the Insured Person had sustained whilst on an Overseas Trip. The time limit for seeking such medical treatment is as follows:

a) If prior treatment has not been sought overseas, the Insured Person must seek treatment in Singapore or his/her place of regular employment within 7 days from the date of return from the Overseas Trip. From the date of the first medical treatment, the Insured Person has a maximum of 45 days to continue treatment in Singapore or his/her place of regular employment. The sum insured for such return treatment is :

- up to 5% of the maximum sum insured under the applicable plan in this Section as shown in the Policy Schedule; or
- up to S\$25,000/-

whichever sum is lower.

b) If treatment had already been sought overseas, the Insured Person has a maximum of 45 days from the date of return from the Overseas Trip to continue medical treatment in Singapore or his/her place of regular employment. The sum insured for such return treatment is :

- up to 5% of the maximum sum insured under the applicable plan in this Section as shown in the Policy Schedule; or
- up to S\$25,000/-

whichever sum is lower.

Treatment for Traditional Chinese Medicine (TCM)

We will pay for Medical Expenses incurred for Traditional Chinese Medicine or treatment by a Traditional Chinese Medicine Practitioner, which are necessarily incurred whilst on an Overseas Trip for an Injury and Sickness suffered by the Insured Person solely and independently of any other causes, up to a maximum sum of \$750/- per Injury or Sickness.

We will also pay for expenses incurred for medicine, treatment or follow-up treatment in Singapore or the Insured Person's place of regular employment by a Traditional Chinese Medicine Practitioner for an Injury or Sickness which the Insured Person had sustained whilst on an Overseas Trip.

If the Insured Person is entitled to a refund of all or part of the Medical Expenses from any person or any other source, We will only pay the balance amount of the Medical Expenses that is not refunded subject to the applicable limits.

We will only cover the Insured Person under this Section for an Overseas Trip undertaken during the period of insurance but not exceeding 90 consecutive days from the date of departure and only when he/she is traveling solely as a fare-paying passenger in, boarding or alighting from an air Common Carrier provided that the full airfare for travel has been fully charged and/or invoiced in advance of the scheduled departure time to his/her ANZ Credit Card.

SECTION 6- EMERGENCY MEDICAL EVACUATION

If the Insured Person suffers Injury or Sickness while on an Overseas Trip and if in the opinion of TRAVEL GUARD, or an authorised representative of TRAVEL GUARD, it is judged medically appropriate to move an Insured Person to another location, or to return the Insured Person to Singapore or place of regular employment for medical treatment, TRAVEL GUARD, or the authorised representative, will arrange for the evacuation utilising the means best suited to do so, based on the medical severity of the Insured Person's condition. We will pay TRAVEL GUARD directly the covered expenses for such evacuation up to the maximum sum insured under the applicable plan in this Section as shown in the Policy Schedule.

The means of evacuation arranged by TRAVEL GUARD, or an authorised representative, may include air ambulance, surface ambulance, regular air transportation, railroad or any other appropriate means. All decisions as to the means of Transportation and the final destination will be made by TRAVEL GUARD or the authorised representative, and will be based solely upon medical necessity.

We will pay for expenses for services provided and/or arranged by TRAVEL GUARD for the Transportation, medical services and medical supplies necessarily incurred as a result of an emergency medical evacuation of an Insured Person and payment is subject to the following exclusions.

6.1 Exclusions

We will not pay for:-

1. any expenses incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of a scheduled Overseas Trip and/or
2. any expenses for a service not approved and arranged by TRAVEL GUARD, or an authorised representative of TRAVEL GUARD, except that We reserve the right to waive, at Our sole discretion, this exclusion in the event the Insured Person, his/her Immediate Family Members or Travel Companion cannot for reasons beyond their control notify TRAVEL GUARD during an emergency medical situation. In any event, We reserve the right to reimburse the Insured Person only for those expenses incurred for services which TRAVEL GUARD would have provided under the same circumstances and up to the maximum sum insured under the applicable plan in this Section as shown in the Policy Schedule.

We will only cover the Insured Person under this Section for an Overseas Trip undertaken during the period of insurance but not exceeding 90 consecutive days from the date of departure and only when he/she is traveling solely as a fare-paying passenger in, boarding or alighting from an air Common Carrier provided that the full airfare for travel has been fully charged and/or invoiced in advance of the scheduled departure time to his/her ANZ Credit Card.

SECTION 7- REPATRIATION OF MORTAL REMAINS

If the Insured Person dies as a result of Injury or Sickness while on an Overseas Trip, TRAVEL GUARD or an authorised representative of TRAVEL GUARD will make the necessary arrangements for the return of the Insured Person's mortal remains to Singapore. We will pay

TRAVEL GUARD directly the covered expenses for such repatriation up to the maximum sum insured under the applicable plan in this Section as shown in the Policy Schedule. We will also reimburse the Insured Person's estate expenses actually incurred, for services and supplies provided by the mortician or undertaker, including but not limited to the cost of the casket, the embalming and cremation if so elected. This will not include expenses related to religious ceremony or rites.

7.1 Exclusions

We will not be liable for:-

1. any expenses incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of a scheduled Overseas Trip;
2. any expenses for a service not approved and arranged by TRAVEL GUARD, or an authorised representative of TRAVEL GUARD, except that this exclusion shall be waived in the event the Insured Person's Immediately Family Member or Travel Companion cannot for reasons beyond his/her respective control notify TRAVEL GUARD during an emergency medical situation. In any event, We reserve the right to reimburse Insured Person only for those expenses incurred for services which TRAVEL GUARD would have provided under the same circumstances and up to the specified limit applicable under the Selected Plan; and/or
3. any expenses other than those specified under this Section.

We will only cover the Insured Person under this Section for an Overseas Trip undertaken during the period of insurance but not exceeding 90 consecutive days from the date of departure and only when he/she is traveling solely as a fare-paying passenger in, boarding or alighting from an air Common Carrier provided that the full airfare for travel has been fully charged and or invoiced in advance of the scheduled departure time to his/her ANZ Credit Card.

PART C - GENERAL EXCLUSIONS

(A) We will not cover any loss, Injury, damage or legal liability arising directly or indirectly from:

1. the Insured Person's wilful, malicious or unlawful act or negligence;
2. any act of War, invasion, act of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion or revolution;
3. the Insured Person not taking all reasonable efforts to safeguard his/her property or to avoid Injury or minimize any claim under the Policy;
4. riding or driving in any kind of race, participating in any professional sports or in any sport in which the Insured Person would or could earn or receive remuneration, donation, sponsorship, award or certificate of any kind and Air Travel (other than as a fare-paying passenger in any properly licensed private and/or commercial aircraft or other mode of conveyance or transportation);
5. pregnancy or childbirth, and any Injury or Sickness associated with pregnancy, childbirth;
6. the Insured Person's illegal or unlawful act;
7. suicide or attempted suicide or intentional self-inflicted injury or provoked assault or intoxication or drugs;
8. the Insured Person being employed on merchant vessels, engaging in naval, military or air force service or operations or testing of any kind of conveyance or being employed as a manual worker or whilst engaging in offshore activities like diving and oil-rigging or mining or aerial photography or handling of explosives;
9. sexually transmitted diseases or venereal disease, AIDS, HIV infections and AIDS related infections;
10. mental and nervous or sleep disorders, including but not limited to insanity;
11. mysterious disappearance;
12. any Pre-Existing Condition including congenital anomalies; and

13. any Overseas Trip undertaken against the advice of a Qualified Medical Practitioner, or when the purpose of such Overseas Trip was to obtain any form of medical treatment, consultation or advice.

(B) If, by virtue of any law or regulation which is applicable to Us, Our parent company or Our ultimate controlling entity, at the inception of this Policy or at any time thereafter, providing coverage to the Insured Person is or would be unlawful because it breaches an applicable embargo or sanction, We shall provide no coverage and have no liability whatsoever nor provide any defense to the Insured Person or make any payment of defense costs or provide any form of security on the Insured Person's behalf, to the extent that it would be in breach of such embargo or sanction.

PART D – GENERAL EXTENSIONS

We will provide coverage under the following circumstances subject to the terms and conditions applicable to each benefit under Part B of this Policy:

1. STRIKE, CIVIL UNREST, RIOT OR COMMOTION AND TERRORISM

We will pay for Accidental Death or Injury or inconveniences as specified as a result of Strike, Civil Unrest Riot or Commotion or Acts of Terrorism whilst the Insured Person is on an Overseas Trip. We will not be liable for any claim arising out of or in connection with the Insured Person's own participation or provocation of any such act or if such act could reasonably have been avoided by the Insured Person.

2. HIJACK, MURDER AND ASSAULT

We will pay for Accidental Death or Injury as a result of the Insured Person being a victim of Hijack, murder or assault whilst the Insured Person is on an Overseas Trip. We will not be liable for any claims arising out of or in connection with Insured Person's own participation or provocation of any such act.

3. DROWNING AND SUFFOCATION

We will pay for Accidental Death or Injury as a result of drowning or suffocation of the Insured Person by poisonous fumes, gas or smoke whilst the Insured Person is on an Overseas Trip. We will not be liable for any claim arising out of or in connection with the Insured Person's own wilful or intentional act.

4. EXPOSURE AND DISAPPEARANCE

When by reason of any Accident covered by this Policy the Insured Person is exposed to the elements whilst on an Overseas Trip, and as a result of such exposure suffers an event for which compensation is otherwise payable herein, We will pay for such an event. If the body of the Insured Person has not been found within one year of the date of disappearance, sinking or wrecking of the aircraft or other conveyance either on the ground or at sea in which the Insured Person was travelling at the time of the event and under such circumstances as would otherwise be covered herein, it will be presumed that the Insured Person suffered loss of life resulting from an Injury caused by an Accident at the time of such disappearance, sinking or wrecking. If at any time after We have made payment under this Policy, the Insured Person is found alive or to be living, all sums paid by Us must be refunded in full.

5. MOTOR-CYCLING

This Policy is extended to cover the Insured Person against Accidental Death or Injury as a result of motor-cycling (whether as a rider or a pillion-rider) provided that at the time of sustaining the

Injury, the Insured Person was wearing a safety helmet, and not engaging in or practising for racing and hill climbing contests and reliability trials and speed or duration testing.

6. UNSCHEDULED FLIGHT

The Policy is extended to cover the Insured Person against Accidental Death or Injury whilst on an Overseas Trip and travelling as a passenger in any properly licensed private aircraft and/or helicopter excluding whilst onboard military aviation.

7. ACCIDENTAL MISCARRIAGE

If the Insured Person is a female, this Policy is extended to cover the Insured Person who sustains Injury and as a result suffered a miscarriage, not attributed to any natural causes and/or sickness relating to pregnancy or childbirth.

8. AUTOMATIC EXTENSION OF COVERAGE

The Policy period will automatically extend up to 30 days from the expiry of the Policy or when the maximum period for an Overseas Trip has occurred without payment of any additional premium if the Insured Person is hospitalised and quarantined overseas as advised by his/her attending Qualified Medical Practitioner.

PART E – GENERAL CONDITIONS

1. PHYSICAL HEALTH

At the time of commencement of an Overseas Trip, the Insured Person must be medically fit to travel and not be aware of any circumstances, which could lead to the cancellation or disruption of the Overseas Trip or to any other claim under this Policy; otherwise any claim is not payable.

2. AGE LIMIT

Coverage is extended to Insured Persons up to the age of 70 years for adult(s) and 18 years for Dependent Child(ren) (up to 25 years if studying full time in a recognized institution of higher learning).

3. AUTOMATIC ADDITION AND DELETION CLAUSE

It is hereby declared and agreed that this Policy shall automatically cover all present and new ANZ Credit Card members upon the approval of their card membership. Cover will automatically terminate once the membership has ceased with the Policyholder.

4. YEAR END ADJUSTMENT

It is hereby declared and agreed that any adjustment of premium will be made at the end of the Policy period. Adjustment of premium will be based on the actual lives declared at the end of the Policy period less the actual lives declared at the beginning of the Policy period and dividing this balance by 2 subject to a minimum number of 100,000 ANZ Credit Card members' lives.

5. NUMBER OF POLICY

The Insured Person shall only be covered under one such Policy for the same Overseas Trip.

6. ENTIRE CONTRACT

This Policy is used in conjunction with the Policy Schedule, Endorsements and attached papers, if any. The Policy, Policy Schedule, Endorsements, Proposal Form, Declaration and attached papers together with other statement in writing shall be read together as one contract. Any word or expression to which a specific meaning has been ascribed in any part of the Schedule attached shall bear specific meaning wherever it may appear. In the event of a conflict, the terms, conditions or provisions of the Policy Schedule attached shall prevail. No statement made by the applicant for insurance not included herein shall void the insurance cover or be used in any legal proceedings hereunder. No agent has the authority to change or waive any provisions of the insurance. No change of provisions shall be valid unless approved by Our executive officer and such approval be endorsed hereon.

7. CHANGE OF OCCUPATION

If an Insured Person is engaged in any occupation in which a greater risk may be incurred than in the occupation disclosed in the proposal for this Policy without first notifying Us and obtaining written agreement to the amendment of the Policy (subject to the payment of such reasonable additional premium as We may require as the consideration for such agreement), then We will not pay for any claim in respect of any Injury arising out of or in the course of such occupation.

8. COMPLYING WITH POLICY PROVISIONS

The due observance and fulfillment of the terms and conditions of this Policy so far as they relate to anything to be done or complied with and the truth to the best of the Policyholder's and/or Insured Person's knowledge and belief of the information furnished to Us in connection with this insurance shall be conditions precedent to Our liability. The Policyholder's and/or Insured Person's failure to comply with any of the provisions contained in this Policy will invalidate all claims made under this Policy

9. CONVEYANCE LIMIT

Our maximum liability in respect of Part B - Section 1 of this Policy shall be limited to S\$10,000,000 on any one aircraft or other conveyance as defined at any one time. In the event where the total amount of compensation payable is more than S\$10,000,000 the amount payable to each Insured Person shall be proportionately reduced so that the total sum payable by Us shall remain at S\$10,000,000.

10. NOTICE OF CLAIM

You or the Insured Person must give Us written notice of any claim or any event which may give rise to a claim under this Policy immediately and in any case within 30 days after the occurrence of any event which may give rise to a claim. Any notice given by You or on Your behalf with information sufficient to identify You or the Insured Person will be deemed to be notice to Us.

11. NOTIFY AUTHORITIES

Before any claim is admitted under Part B – Section 2, the Insured Person must take all reasonable measures to protect, save, and recover it, and will also promptly notify or report any loss or damage to the police, hotel management, responsible officer of any transportation company, aircraft, vessel or conveyance on which the Insured Person is travelling or transportation terminal authorities, and obtain a written statement from such responsible persons/officers unless failure to do so is due to circumstance beyond the Insured Person's control. If the Insured Person fails to notify the airline or transport company or other service provider within 24 hours of the incident or the police (and hotel management company if this

applies) within 24 hours of the incident, We reserve the right not to pay the Insured Person's claim.

12. SUBROGATION

In the event of any payment under this Policy, We shall be subrogated to all the Policyholder/Insured Person's rights of recovery against any person or organisation and the Policyholder/Insured Person shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The Policyholder/Insured Person shall take no action after the loss to prejudice such rights.

13. PAYMENT OF BENEFITS

In respect of any of the insured events under this Policy, You and/or the Insured Person must not make any offer or promise to make any payment or admit fault to any other party, or become involved in any litigation without Our prior written approval.

14. CLAIM FORMS

Upon receipt of a claim, We will furnish to You and/or the Insured Person such forms as are usually furnished for filing proof of loss. If such forms are not furnished within 15 days after giving such notice You and/or the Insured Person shall be deemed to have complied with requirements of this clause but the You and/or the Insured Person are/is still required to comply with General Condition 16 hereof.

15. PROOF OF LOSS

Written proof of loss including original receipts, invoices and all other relevant documents must be furnished to Us within 60days after date of such loss. Failure to furnish such proof within the time required shall not invalidate nor reduce any claim for which it was not reasonably possible to give proof within such time, provided such proof is furnished as soon as reasonably possible and not later than 180 days from the time proof is otherwise required.

16. MEDICAL EXAMINATION AND TREATMENT

The Insured Person shall at his own expense or at Your expense furnish to Us all such certificates, information and evidence as may be required by Us and You shall whenever reasonable required to do so, arrange for the Insured Person to submit to medical examination by Qualified Medical Practitioners appointed by Us. In the event of death of the Insured Person, where it is not forbidden by law, We shall be entitled to have a post-mortem examination at Our own expense, and notice shall, where practical, be given to Us before internment or cremation, stating the name and place of any inquest appointed. In the event of any conflict of opinion between Our doctors and Your registered medical practitioner, the opinion of Our doctors shall prevail and be binding on You and/or the Insured Person.

17. CONDUCT OF CLAIMS

The Insured Person shall not without Our consent in writing repudiate liability, negotiate or make admission, offer promise or make payment in connection with any occurrence or claim to which the Policy applies. We shall be entitled if it so desires to take over and conduct in the name of the Insured Person the defence of any claims or to prosecute in the name of the Insured Person at Our own expense for Our own benefit any claim for indemnity or damage or otherwise against any person and shall have discretion in the conduct of any proceedings and in the settlement of any claim. The Insured Person shall give all such information and assistance as We may require.

18. LEGAL ACTIONS

An Award given in an arbitration pursuant to General Condition 20 herein shall be a condition precedent to Our liability or any right of action against Us.

19. LIMITATION OF TIME FOR BRINGING SUIT

No action of law or in equity shall be brought to recover on this Policy prior to the expiration of 60 days after Proof of Loss has been filed in accordance with the requirements of this Policy, nor shall such action be brought at all unless brought within 2 years from the expiration of the time within which Proof of Loss is required by this Policy.

20. ARBITRATION

Any dispute, difference or question which may arise at any time hereafter between Us and You or the Insured Person or his legal personal representatives in relation to the true construction of the Policy or the rights or liabilities of the parties hereto shall be referred to the decision of a single arbitrator in Singapore to be agreed upon by the parties or in default of agreement for 14 days to be appointed in accordance with and subject to the provisions of the Arbitration Act, Cap. 10 of Singapore or any statutory modification or re-enactment thereof for the time being in force. Arbitration proceedings will be conducted in accordance with the Rules of the Singapore International Arbitration Centre for the time being in force.

21. TO WHOM BENEFITS ARE PAYABLE

Indemnity for loss of life of the Insured Person is payable to the estate of the Insured Person. All other indemnities of this Policy is payable to the Insured Person.

22. RECEIPTS

We shall not be committed by any notice or any trust, charge, a lien, assignment or other dealing with the Policy and the receipt of the Insured Person for any compensation payable herein shall in all cases be effectual discharge of Our liability.

23. CANCELLATION

a. This Policy may be terminated by 30 days' notice in writing at Your request in which case We will retain Our short period rate for the time the Policy has been enforced. This Policy shall be deemed to be cancelled upon the date of expiry of 30 days' from the date of receipt of the notice in writing by Us from You.

b. We may cancel this Policy by sending 30 day's notice in writing by A.R. Registered post to You at Your last address known to Us. The Policy shall be deemed to be cancelled upon the date of expiry of 30 days from the date of posting of the notice. After cancellation of the Policy by Us, the proportionate part of any premium received in respect of the unexpired period of the Policy will be refunded by Us to You as soon as possible.

24. RIGHT OF RECOVERY

In the event authorisation of payment and/or payment is made by Us or TRAVEL GUARD or authorised representative of TRAVEL GUARD for a medical claim for which is not covered under this Policy and/or We are not liable, We or TRAVEL GUARD or an authorised representative of TRAVEL GUARD, reserve the right to recover against You or the Insured Person the full sum which We or TRAVEL GUARD or an authorised representative of TRAVEL GUARD are liable to pay to the medical institute which the Insured Person was admitted to.

25. REINSTATEMENT OF POLICY

If default be made in the payment of the agreed premium for this Policy, the subsequent acceptance of a premium by Us shall reinstate this Policy, but only to cover loss resulting from Injury thereafter sustained.

26. RENEWAL

This Policy may be renewed with Our consent from term to term, by payment of the premium in advance at Our premium rate in force at time of renewal.

27. INTEREST

No indemnity from Us will carry any interest.

28. GOVERNING LAW

This Policy shall be governed by and interpreted in accordance with Singapore Law.

29. DUPLICATION OF COVER

An Insured Person can only be covered under one card category/ one plan for an Overseas Trip. In the event that an Insured Person is covered under more than one such Policy, We will consider the person to be insured under the Policy which provides the highest benefit level.

30. DUTY OF DISCLOSURE

Any fraud, mis-statement or concealment in respect of this insurance or of any claim hereunder shall render this Policy null and void and any benefits due hereunder shall be or become forfeited.

31. CONTRACTS (RIGHTS OF THIRD PARTIES) ACT

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

32. PREMIUM PAYMENT WARRANTY

a. Notwithstanding anything herein contained but subject to sub-clause b below, if the period of insurance is 60 days or more, any premium due must be paid and actually received in full by Us (or the intermediary through whom this Policy was effected) within 60 days of the inception date of the coverage under the Policy or, renewal thereof.

b. In the event that any premium due is not paid and actually received in full by Us (or the intermediary through whom this Policy was effected) within the 60-day period referred to above, then:-

- (i) the cover under the Policy or renewal is automatically terminated immediately after the expiry of the said 60-day period;
- (ii) the automatic termination of the cover shall be without prejudice to any liability incurred within the said 60-day period; and
- (iii) We shall be entitled to a pro-rata time on risk premium subject to a minimum of S\$25.00.

(iv) If the period of insurance is less than 60 days, any premium due must be paid and actually received in full by Us (or the intermediary through whom this Policy was effected) within the period of insurance.

33. CONDITION PRECEDENT

The validity of this Policy is subject to the condition precedent that:

a. for the risk insured, You have never had any insurance terminated in the last twelve (12) months due solely or in part to a breach of any premium payment condition; or

b. if You have declared that You have breached any premium payment condition in respect of a previous policy taken up with another insurer in the last twelve (12) months:

(v) You must have fully paid all outstanding premium for time on risk calculated by the previous insurer based on the customary short period rate in respect of the previous policy; and

(vi) a copy of the written confirmation from the previous insurer to this effect is first provided by You to Us before cover incepts.

34. CURRENCY

All premiums and benefits payable under this Policy will be in Singapore Dollars.

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