

Policy Schedule Express & Excursion Bus Association (EEBA)

Master Policy Number : CO000001
Policyholder : Express & Excursion Bus Association (EEBA)
Address of Policyholder : 28 Sin Ming Lane #04-131, Midview City Singapore 573972
For The Benefit Of : Coach Passengers of the Policyholders
Insurer : HL Assurance Pte Ltd
Address of Insurer : 11 Keppel Road, #11-01 ABI Plaza, Singapore 089057
Period of Insurance : 1 March 2023 to 31 May 2026

Coverage Outline

The coverage of Express & Excursion Bus Association Travel Insurance is outlined in the table below for Your easy reference.

Section	Coverage	Maximum Benefit Limit Payable (S\$) Per Insured Person
1	Accidental Death & Permanent Disablement	25,000
2	Accidental Medical Expenses	2,000
3	Emergency Medical Evacuation	1,000
4	Repatriation of Mortal Remains	1,000
5	Loss of Baggage due to theft	200
6	Loss of Money due to theft	200
7	Emergency Travel Expenses	1000

For the full coverage, exclusions and other terms and conditions of this insurance, please refer to the attached policy.

Contact Us

HL Customer Care	(Mondays to Fridays, 9am to 6 pm)	(65) 6702 0202	Fax (65) 6922 6002	service@hlas.com.sg
HL Assurance Claims	(Mondays to Fridays, 9am to 6 pm)	(65) 6922 6003	Fax (65) 6224 1923	claims@hlas.com.sg

POLICY DEFINITIONS

This policy, the Schedule, Endorsements, Proposal Form, Declaration and attached papers together with any other statement in writing shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this policy shall bear such meaning wherever it may appear.

“Accident or Accidental” means a specific event which happens during the Period of Insurance, which is sudden, unforeseen and unexpected and gives rise to a result which is not intended or anticipated, and which must be the only cause of Bodily Injury or damage to or loss of property, whichever applies.”

“Adult” means a person aged (at last birthday) eighteen (18) years and above at the date of commencement of this insurance.

“Benefit Limit” means the Maximum Benefit Payable as stated in the Coverage Outline of the Policy Schedule.

“Bodily Injury” means physical bodily injury to the Insured Person occurring during the Trip caused solely and directly by an Accident and not by sickness, disease or gradual physical wear and tear.

“Child(ren)” means the Insured Person’s unemployed and unmarried dependent child(ren), including step or legally adopted child(ren), above three (3) months old but below eighteen (18) years, or between the ages of eighteen (18) years and twenty-five (25) years of age, if the child(ren) is studying full time in a recognized institution of higher learning at the commencement of this insurance. Age is calculated as at last birthday.

“Coach” means any coach operated by a carrier duly licensed for the regular transportation of fare-paying and operating on fixed routes and schedules.

“Common Carrier” means any bus, taxi, ferry, ship, train or tram provided and operated by a carrier duly licensed for the regular transportation of fare-paying passengers and any 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 regularly scheduled airport limousine, airport transit system operating on fixed routes and schedules.

“Country of Residence” means Singapore, Malaysia or Hatyai which the Insured Person resides in.

“Common Carrier Operator” means the relevant duly licensed carrier, provider and/or operator who provides or operates any “Common Carrier”, as defined above.

“Hospital” means an institution lawfully operated for the care and treatment of injured or sick persons with organized facilities for diagnosis and surgery, having twenty-four (24) hours per day nursing services by legally qualified registered nurses and medical supervision under Registered Medical Practitioners, but not including any institution used primarily as a clinic, a nursing or convalescent home, a place of rest, a

geriatric care facility, a mental institution, a rehabilitation or extended care facility, or a place for the care or treatments of alcoholics or drug addicts.

“Immediate Family Member” means the Insured Person’s legal spouse, biological Child(ren), step or legally adopted Child(ren), parent, parent-in-law, sibling, grandparent, great grandparent, great grandparent-in-law, grandchild(ren), brother-in-law or sister-in-law.

“Insured Person” means a person who has purchased from or transacted a Coach ticket through the Policyholder.

“Loss of Sight” means the complete and irrecoverable and irremediable loss of sight, which must be certified by a Registered Medical Practitioner with medical reports and full diagnosis.

“Loss of Limb” means loss by physical severance of a hand at or above the wrist or of a foot at or above the ankle, or permanent and total loss of use of a hand or foot, which must be certified by a Registered Medical Practitioner with medical reports and full diagnosis.

“Loss of Hearing” means permanent and total loss of hearing, which must be certified by a Registered Medical Practitioner with medical reports and full diagnosis.

“Loss of Speech” means permanent and total loss of the ability to speak, which must be certified by a Registered Medical Practitioner with medical reports and full diagnosis.

“Medical Expenses” means the charges for diagnostic test or procedure, medical treatment, surgical operation, nursing care, medical supplies, dental treatment (as a result of Bodily Injury only), medicine, physiotherapy or ambulance services received in a Hospital or rendered or recommended or prescribed by a Registered Medical Practitioner. All treatment including specialist treatment must be prescribed or referred by a Registered Medical Practitioner in order for expenses to be reimbursed under this Policy, which reimbursement 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.

“Member” means registered travel agencies with the Policyholder.

“Money” means cash, bank notes and coins, cheques, traveler’s cheques or money orders.

“Permanent Total Disablement” means disablement that solely directly and totally renders the Insured Person unable to pursue, engage in, or attend to any business or occupation of any and every kind for the remainder of the Insured Person’s life as determined in writing by way of a medical report issued by a Registered Medical Practitioner, such medical report to be issued only after the Insured Person was unfit to work for a period of twelve (12) continuous months from the date of the Bodily Injury as proven by medical certificates to that effect.

“Personal Documents” means passport, visa, identity card, driving license or like documents of identity or credit card.

“Personal Effects” means items of personal use, worn or carried by the Insured Person, in suitcases and receptacles.

“Pre-Existing Medical Condition” means any condition which is in existence within one hundred and eighty-two (182) days prior to the commencement of the Insured Person’s Trip, regardless of whether:

- a) The Insured Person have received medical treatment, diagnosis, consultation or prescribed drugs; or
- b) Symptoms or manifestations have existed;
- c) Treatment was actually sought or received; or
- d) A reasonable person in the circumstances would be expected to be aware of the condition.

“Policy” means this policy, Declarations, the Policy Schedule, Proposal Form, any attached papers together with any other statement in writing and any Endorsements We have issued under this policy.

“Policyholder” means Express & Excursion Bus Association whose registered address is at 5001 Beach Road, #04-02 Golden Mile Complex, Singapore 199588.

“Registered Medical Practitioner” means a person qualified by degree in western medicine and duly licensed or registered with the relevant medical board or council to practice medicine and surgery in the geographical area of his practice, and who in rendering such services is practicing within the scope of his licensing and training. The attending Registered Medical Practitioner shall not be an Insured Person, an employee of the Insured Person, the spouse or relative of the Insured Person.

“Serious Bodily Injury” means Bodily Injury that is certified as being life threatening by a Registered Medical Practitioner.

“Theft, Burglary or Robbery” means dishonestly and illegally taken from the Insured Person against the Insured Person’s will, whether by stealth, by force or threat of force or by coercion.

“Traditional Chinese Medical Practitioner” means a person qualified by a medical degree/certification (including herbalist, acupuncturist or bonesetter) and duly licensed or registered with the relevant medical board or council to practice Traditional Chinese Medicine in the geographical area of his practice, and who in rendering such services is practicing within the scope of his licensing and training. The attending Traditional Chinese Medical Practitioner shall not be the Insured Person, the Insured Person’s employee, spouse or relative.

“Trip” means a trip undertaken by the Insured Person beginning when the Insured Person board the Coach at the location indicated in the itinerary or Coach ticket for the purpose of commencing the travel abroad and ceasing upon the Insured Person’s disembarking from the Coach upon arrival at the Insured’s Person destination indicated in the itinerary or Coach Ticket. The maximum duration of coverage provided for any Trip should not exceed thirty-one (31) consecutive days. The Trip would include any meal breaks or other stopovers en route as part of the itinerary to the destination.

“We, Our, Us or Company” refers to HL Assurance Pte. Ltd.

“You, Your, Yours” means the Policyholder.

POLICY COVERAGE

Section 1 - Accidental Death & Permanent Disablement

We shall pay according to the Percentage of Benefit Limit as specified hereunder in the event that the Insured Person sustain a Bodily Injury which within ninety (90) days of its happening is the sole and independent cause of one of the following Covered Event(s) whilst the Insured Person was on a Trip.

Covered Event	Percentage of Benefit Limit
1. Accidental Death	100%
2. Permanent Disablement	
(a) Permanent Total Disablement	100%
(b) Loss of Sight in both eyes	100%
(c) Loss of:	
(i) one or two Limbs	100%
(ii) one or two hands	100%
(d) Loss by physical severance or Permanent Disablement of one limb and Loss of Sight in one eye	
(e) Permanent insanity	100%
(f) Loss of Sight in one eye except perception of light	50%
(g) Loss of:	
(i) Hearing and Speech	100%
(ii) Hearing in two ears	75%
(iii) Hearing in one ear	25%
(iv) Speech	50%

We shall not pay for:

- a. any specific item of Permanent Disablement where that item is also comprised in any other item of Permanent Disablement for which a greater amount of compensation is payable in the circumstances. If benefit is payable for loss of use of a whole member of the body, the benefit for parts of the member cannot also be claimed.
- b. Death in addition to any Permanent Disablement if caused by the same Accident, except that if a payment has been made under any part of Permanent Disablement and Death occurs subsequently solely caused by and ninety (90) days of the Accident, then We will pay any difference if the Compensation payable for Death is greater than that already paid for Permanent Disablement.
- c. more than 100% of the Benefit Limit in aggregate of all percentages payable under Permanent Disablement for the same injury.

Section 2 - Accident Medical Expense

We will pay up to the Benefit Limit, for the necessary Medical Expenses incurred within sixty (60) days from the date of the Insured Person’s Bodily Injury sustained during the Trip.

If Traditional Chinese Medical treatment is sought by the Insured Person, We will pay the cost incurred for treatment by

the Traditional Chinese Medicine Practitioner, which shall not exceed \$100 per visit, up to the Benefit Limit.

The aggregate limit per Member per event shall not exceed \$25,000.

Exclusions Applicable to Section 2

No benefit will be payable under section 2 for:

1. Surgery or medical treatment which, in the opinion of the Registered Medical Practitioner, can be reasonably delayed until the Insured Person's return to Singapore or arrival in the country of final destination for travelers not returning to Singapore.
2. Cosmetic or plastic surgery other than that necessitated to correct a condition resulting solely from Bodily Injury occurring during the Trip.
3. Any additional cost other than that necessitated to treat the Insured Person's Bodily Injury.
4. Dental care other than that solely and directly necessitated by accidental injuries to sound natural teeth occurring during the Trip.
5. Any elective treatment, aromatherapy, tonic medication, services provided by a health spa or massage parlor.
6. The cost of prosthetic devices or visual or hearing aids.

Section 3 - Emergency Medical Evacuation

In the event that the Insured Person sustain Serious Bodily Injury during the Trip and if judged by Our appointed assistance company that it is medically appropriate to move the Insured Person to another location for medical treatment or to return the Insured Person to Singapore, Our appointed assistance company shall arrange at their absolute discretion for the mode of evacuation, based on the medical severity of the Insured Person's condition and We shall pay such expenses incurred directly to Our appointed assistance company, up to the Benefit Limit.

Exclusions Applicable to Section 3

No benefit will be payable under Section 3 for:

1. Evacuation 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 Trip.
2. Expenses for a service not approved and arranged by Us or Our appointed assistance company except in the event that the Insured Person cannot notify Us or Our appointed assistance company during an emergency medical situation for reasons beyond the Insured Person's control. Such expenses incurred shall be subjected to Our review and reimbursed up to the amount which Our appointed assistance company would have incurred for services provided under the same circumstances.
3. Any treatment performed or ordered by a person who is not a Registered Medical Practitioner.

4. Surgery or medical treatment which, in the opinion of the Registered Medical Practitioner, can be reasonably delayed until the Insured Person's return to Singapore or arrival in the country of final destination for travelers not returning to Singapore.

Section 4 - Repatriation of Mortal Remains

In the event of the Insured Person's death due to Bodily Injury sustained during the Trip, Our appointed assistance company will arrange for the transportation of the return of the Insured Person's mortal remains to the Country of Residence, and We shall pay such expenses incurred directly to Our appointed assistance company, up to the Benefit Limit.

Exclusions Applicable to Section 4

No benefit will be payable under Section 4 for:

1. Expenses for a service not approved and arranged by Us or Our appointed assistance company.

Section 5 - Accidental Damage or Loss of Baggage

We shall pay up to the Benefit Limit for Accidental loss or damage due to Theft, Burglary or Robbery to the Insured Person's baggage, Personal Effects or Personal Documents, which the Insured Person took along during the Trip or purchased during the Trip, provided that We shall not be liable for more than \$50 in respect of any one article or pair or set of articles.

We shall have the right to opt to make payment, reinstate or repair any damaged article subject to due allowance for wear and tear and depreciation.

Pair and Sets Clause

Where any insured item consists of articles in a pair or set, this Section will not pay more than the value of any particular part or parts which may be lost or damaged without reference to any special value which such article or articles may have as part of such pair or set, nor more than a proportionate part of the value of the pair or set.

In the event of a serious road accident, the Insured Person's baggage is unrecoverable, We will pay the Benefit Limit and the limit of \$50 in respect of any one article or pair or set of articles shall not apply.

Exclusions Applicable to Section 5

No benefit will be payable under Section 5 for:

1. Loss or damage arising from delay, confiscation, detention, requisition or destruction by Customs or other officials.
2. Loss or damage to Money, bonds, coupons, negotiable instruments, title deeds, manuscripts, securities or documents of any kind.
3. Breakage or damage to fragile articles (excluding cameras and tape recorders) unless caused by an Accident to the conveyance in which the baggage is being carried.

4. Business goods or samples or equipment of any kind.
5. Perishables such as fruits or food articles and consumable articles such as cosmetics, toiletries, contact or corneal lenses, skincare products and perfume.
6. Sports equipment, musical instruments, dentures or bridges for teeth.
7. Normal wear and tear, gradual deterioration, or mechanical or electrical breakdown or derangement.
8. Losses due to Theft, Burglary or Robbery unless reported to the local police, where the loss occurs, within twenty-four (24) hours of loss and a local police report is obtained.
9. Unattended properties
10. Loss or damage to personal computers (except for laptops), portable personal data processing/storage equipment, tablets and communication equipment, and their accessories.
11. Unexplained and mysterious disappearance of the Insured Person's baggage or Personal Effects.
12. Loss or damage due to the Insured Person's omission, negligence or carelessness.
13. Animals, motor vehicles (including accessories), motorcycles, boats, motors and any other conveyance.
14. Paintings, antiques, artifacts, objects of art or gemstones.

Section 6 - Loss of Money

We will pay up to the Benefit Limit, for the loss of Money belonging to the Insured Person while in the Insured Person's care, custody or control during the Trip due to Theft, Burglary or Robbery.

Exclusions Applicable to Section 6

No benefit will be payable under Section 6 for:

1. Loss or damage arising from delay, confiscation, detention, requisition or destruction by customs or other officials.
2. Loss or damage to stamps, bonds, coupons, negotiable instruments, title deeds, manuscripts, securities or documents of any kind.
3. Losses unless reported to the local police, where the loss occurs, within twenty-four (24) hours of loss and a local police report is obtained.
4. Any shortage due to error, omission, exchange or depreciation in value.
5. Unexplained and mysterious disappearance of the Insured Person's Money.
6. Loss or damage due to the Insured Person's omission, negligence or carelessness.

7. Losses when the Money is not carried on the Insured Person or with the Insured Person at the time of the loss.
8. Money that is left unattended at any time.
9. Losses as a result of the Insured Person's failure to take precaution or active supervision to ensure security of the Money.

Section 7 - Emergency Travel Expenses

In the event of the Insured Person's:

- (a) Death or;
- (b) Hospital confinement to receive in-patient treatment for at least a continuous twenty-four (24) hours period

due to Bodily Injury sustained during the Trip and there is no accompanying Adult person with the Insured Person, We will pay up to the Benefit Limit, for the necessary travelling and accommodation expenses of one (1) Adult Immediate Family Member, relative, friend or an employee of the travel agency where the Coach ticket was purchased, to travel from Singapore to assist in the final arrangements or to visit and stay with him until the Insured Person is medically fit to return to Singapore.

Exclusions Applicable to Section 7

No benefit will be payable under Section 7 for any losses:

1. If the Hospital confinement is not considered medically necessary and upon the advice by a Registered Medical Practitioner.

GENERAL CONDITIONS

(Applicable to the whole Policy)

1. Arbitration

Any dispute arising out of or in connection with Your Policy, including any question regarding its existence, validity or termination shall be referred to the Financial Industry Disputes Resolution Centre Ltd (FIDReC).

If the dispute or any part of the dispute cannot be referred to or dealt with by FIDReC, or if You do not accept the decision of the FIDReC Adjudicator, the dispute shall be referred to and finally resolved by arbitration administered by the Singapore International Arbitration Centre ("SIAC") in accordance with the Arbitration Rules of the SIAC ("SIAC Rules") for the time being in force, which rules are deemed to be incorporated by reference in this condition.

The seat of the arbitration shall be Singapore.

The Tribunal shall consist of one (1) arbitrator.

The language of the arbitration shall be English.

2. Cancellation and Refund

We may cancel the Policy at any time by giving thirty (30) working days notification in writing to You at Your last known address. The Policy shall be deemed to be cancelled upon the expiry of thirty (30) days from the date of posting of the notice. After cancellation of the Policy,

We will return the pro rata portion of the premium for the unexpired part of the Period of Insurance due to You provided no claim has been made under the Policy.

You may cancel the Policy at any time by giving thirty (30) working days notification in writing to Us. The Policy shall be deemed to be cancelled upon the expiry of thirty (30) days from the date of receipt of the notice in writing by Us from You. In the event of such cancellation, there will be no refund of premium to You.

Such cancellation shall be without prejudice to any event giving rise to a claims under this Policy prior to the effective date of such cancellation.

3. **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 (Chapter 53B) to enforce any of its terms.

4. **Conveyance Limit**

Our maximum liability in respect of Section 1 of this Policy shall be limited to \$400,000 on any one (1) conveyance as defined at any one time. In the event where the total amount of compensation payable is more than \$400,000, the amount payable to each Insured Person shall be proportionately reduced so that the total sum payable by Us shall remain at \$400,000.

5. **Currency**

All amounts shown are in Singapore dollars. All claims will be paid in Singapore dollars. For claims incurred in a foreign currency, We will convert the foreign currency amount into Singapore dollars at a foreign currency rate to be determined by Us.

6. **Data Privacy**

It is hereby declared that as a condition precedent to Our liability, You and/or the Insured Person has/have agreed that any personal information in relation to You and/or the Insured Person provided by or on behalf of the Insured Person and/or You to Us may be held, used and disclosed to enable Us or individuals / organisations associated with Us or any independent third party (within or outside of Singapore) to:

- (a) process and assess the Insured's application or any matter arising from the Schedule and any other application for insurance cover and/or
- (b) provide all services related to this Policy.

7. **Due Observance**

The conditions that appear in the Policy or in any Endorsements are part of the contract and must be complied with. The due observance and compliance of these conditions by You and/or the Insured Person and the truth of the statements and answers in the proposal form shall be conditions precedent to any liability of Us to make any payment under this Policy.

8. **Duty of Care**

The Insured Person must exercise reasonable care and take all reasonable precautions to prevent Accidents, Bodily Injury, loss or damage.

9. **Fraud, Misstatement or Concealment**

Any fraud, misstatement or concealment in respect of this insurance or of any claim hereunder shall render this Policy null and void and any benefit due hereunder shall be or become forfeited. We also reserve the right to lodge a report with the local police.

10. **Geographical Limits**

This Policy shall cover:

One-way Trip

1. Departing from Singapore and arriving at Malaysia or Hatyai.
2. Departing from Malaysia or Hatyai and arriving at Singapore.

Two-way Trip

1. Departing from Singapore and arriving at Malaysia or Hatyai and departing from Malaysia or Hatyai and arriving at Singapore.
2. Departing from Malaysia or Hatyai and arriving at Singapore and departing from Singapore and arriving at Malaysia or Hatyai.

11. **Governing Law**

This Policy shall be governed by, construed and interpreted in accordance with the laws of Singapore.

12. **Other Insurance**

If at the time any claim arises under this Policy there is any other insurance policy effected by or on behalf of the Insured Person with other insurance company covering the same loss, damage, expenses or liability, We shall not be liable to pay or contribute more than its ratable proportion of any claim for such loss, damage, expense or liability. This condition is not applicable to Section 1.

13. **Payments of Benefits**

All benefits payable under this Policy shall be paid to the Insured Person or the Insured Person's legal representative or the Insured Person's beneficiary (if any), or otherwise to the Insured Person's estate in the event of death. Any payment made by Us in accordance with this condition shall in all cases be deemed final and a complete discharge of all Our liability.

14. **Payment Before Cover Warranty**

- (a) Notwithstanding anything herein contained but subject to sub-clause (b) below, it is hereby agreed and declared that if the Period of Insurance is sixty (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 sixty (60) days of the inception date of the coverage under the Policy, Renewal Certificate or Cover Note.
- (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, Renewal Certificate or Cover Note 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 \$25.00.

(c) If the Period of Insurance is less than sixty (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.

15. Recovery From Other Sources

If at the time any claim arises under this Policy, the Insured Person is able to seek recovery to be paid or refunded by other sources, including but not limited to government program, a hotel, Common Carrier Operator, travel agent or any other provider of travel and/or accommodation, for the same loss, damage, expenses or liability covered under this Policy, We shall not be liable to pay or contribute more than its ratable proportion of any claim for such loss, damage, expense or liability.

16. Renewal of Your Policy

This Policy may be renewed with Our consent annually, by payment of the agreed premium prior to the expiry of the Period of Insurance or as per Payment Before Cover Warranty clause.

17. Sanction Clause

Notwithstanding any provision to the contrary within this Policy or any endorsement thereto, this insurance shall, in no case, be deemed to provide cover and be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or United Kingdom, United States of America or Singapore.

18. Subrogation

You and/or the Insured Person shall at Our expense do and concur in doing and permit to be done all such acts and things as may be necessary or reasonably required by Us, for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which We shall be or would become entitled to or subrogated upon its paying for or making good any loss, destruction or damage under this Policy, whether such acts and things shall be or become necessary or required before or after their indemnification by Us.

CLAIMS CONDITIONS

(Applicable to the whole Policy)

1. Written notice of Accidents, or any other events which may give rise to a claim under this Policy shall be given to Us within thirty (30) days of the Accident and/or event. The Insured Person must also notify Us of any Writ, Summons,

or prosecution against the Insured Person. The Insured Person shall as soon as practicable, at own expense, supply Us with full particulars in writing of the loss or damage and give all necessary information, documents, receipts, invoices, evidence and assistance as We may reasonably require for investigating or verifying a claim.

We reserve the right to refuse to refund the Insured Person for any expense which he/she cannot provide original receipts or invoices for.

2. Except with Our written consent, the Insured Person shall not make any promise, offer, payment or admission of liability to a third party in respect of any third party claim. We shall be entitled to conduct all proceedings arising out of or in connection with claims in the Insured Person's name and to instruct solicitors of Our own choice for this purpose. The Insured Person shall give such information and assistance as We may require from time to time.
3. We shall have full discretion in the conduct, of any proceedings or the settlement of any claim.
4. In the event of the Insured Person's death, We shall have the right, at Our own expense, to conduct a post mortem.

GENERAL EXCLUSIONS

(Applicable to the whole Policy)

Unless otherwise expressly stated or extended in the Policy, this Policy does not insure any destruction of or damage to any property or any consequential loss or any legal liability or any Bodily Injury, illness or disease and death to any person directly or indirectly caused by, or contributed to, or arising from:

1. Suicide, attempted suicide or self-inflicted injury.
2. Pregnancy, miscarriage, childbirth or abortion and their complications or fertility, sub-fertility or assisted conception operation.
3. Under the influence of intoxicating liquor or the use of drugs or medications (other than taken under a prescription by a Registered Medical Practitioner and not for the treatment of drug addiction), volunteered exposure to needless peril (except in an attempt to save human life).
4. Infectious disease, venereal disease, HIV (Human Immuno Deficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivatives or variations of this however caused.
5. The Insured Person proceeding with the Trip against the advice of a Registered Medical Practitioner.
6. The Insured Person engaging in naval, military, air force, civil defence or Police services or operations, testing of any kind of conveyance, being employed as a manual worker, whilst engaged in off-shore or in mining, aerial photography or handling of explosives, ammunitions or firearms.

7. Any Pre-Existing Medical Condition of the Insured Person.
8. Mental and nervous or sleep disorders, including but not limited to insanity or any diagnosed psychological or psychiatric disorder, anxiety or depression.
9. Any willful, negligent, malicious, criminal or unlawful acts committed by the Insured Person and/or any person acting on the Insured Person's behalf. This includes failing to take reasonable precautions to avoid or minimize claims under this policy.
10. (a) War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), hijack, civil war, mutiny, rebellion, revolution, insurrection, conspiracy, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or

(b) any act of terrorism.

For the purpose of this exclusion an "act of terrorism" means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to (a) and/or (b) above.

If We allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance, the burden of proving the contrary shall be upon the Insured Person.

11. Nuclear weapons material or ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this Exception, combustion shall include any self-sustaining process of nuclear fission.
12. (a) Permanent or temporary dispossession resulting from confiscation nationalisation commandeering or requisition by any lawfully constituted authority, and/or
- (b) Permanent or temporary dispossession of any property resulting from the unlawful occupation or possession of such property by any person, provided that We are not relieved of any liability to the Insured Person in respect of physical damage to the property insured occurring before dispossession or during temporary dispossession which is otherwise covered by this Policy,
- (c) the destruction of property by order of any public authority.

In any action suit or other proceeding where We allege that

by reason of the provisions above, any loss destruction or damage is not covered by this insurance the burden of proving that such loss destruction or damage is covered shall be upon the Insured Person.

13. Property damage covered under this Policy shall mean physical damage to the substance of property.

Physical damage to the substance of property shall not include damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure.

Consequently the following are excluded from this Policy:

- (a) Loss of or damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure, and any business interruption losses resulting from such loss or damage. Notwithstanding this exclusion, loss of or damage to data or software which is the direct consequence of insured physical damage to the substance of property shall be covered.
- (b) Loss or damage resulting from an impairment in the function, availability, range of use or accessibility of data, software or computer programs, and any business interruption losses resulting from such loss or damage.

The Policy does not insure loss or damage to property, which is already specifically insured under other policies of insurance.

POLICY OWNER'S PROTECTION SCHEME

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 HL Assurance Pte. Ltd. or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg).