



INTERNATIONAL TRAVEL INSURANCE

MASTER POLICY WORDING - EFFECTIVE 1 JUNE 2019

Cover•More

eTiqa

malaysia 
airlines

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POLICY WORDING

This Policy Wording, which serves to disclose the terms & conditions of the MHinsure Policy issued by Etiqa General Insurance Berhad (9557-T) "Formerly known as Etiqa Insurance Berhad", with Assistance Services provided by Cover-More.

To understand this policy's significant features, benefits and risks, we advise that you read the following:

- **TABLE OF BENEFITS**

Outlines the maximum amounts payable and applicable sub limits for each policy benefit.

- **IMPORTANT MATTERS**

Contains important information on your duty of disclosure, period of cover, choosing a doctor, accessing 24 hour medical assistance, and matters relating to hospitalisation or medical evacuation.

- **POLICY DEFINITIONS**

This section defines words with special meaning.

- **POLICY BENEFITS**

This section sets out what "We will pay" as well as what "We will not pay" for each area of coverage.

- **GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS**

This section contains exclusions that are applicable to all Sections.

- **CLAIMS**

This section sets out certain obligations that you and we have, which may determine the outcome of your claims settlement.

INTRODUCTION

ABOUT THE AVAILABLE COVERS

You have the option to choose from any of our plans:

- **Basic Plan**
- **Value Plan**
- **Premier Plan**
- **Annual Plan**

Basic Plan, Value Plan, and Premier Plan are offered with single trip coverage, which provides cover for one journey only to the geographical area you have selected, up to a maximum of 90 days.

The Annual Plan is offered with multi-trip annual coverage, which provides cover for all journeys made during the year to destinations under the Worldwide 1 geographical area, up to a maximum of 90 days per journey.

You may also have the option to choose from Individual coverage or Family coverage.

- **Individual coverage**

Provides cover for you and the persons travelling with you as covered in your certificate of insurance.

- **Individual & Spouse Coverage**

Individual & Spouse Plan means the Policy covers You and Your Spouse, who are named as Insured Persons in the certificate of insurance.

- **Family coverage**

Provides cover for you and the members of your family who travel with you on your journey.

Under the Family coverage option, insured persons may comprise of a maximum of two adults who need not be related, and who are named as insured persons in the certificate of insurance; and up to eight (8) dependants of either of the two adults mentioned in the certificate of insurance. All insured persons must depart from and return to Singapore together to be eligible for Family coverage.

GEOGRAPHICAL AREA INSURED

You will only be covered for the entire regional geographical area in which your destination is located as indicated below.

ASEAN Region means Brunei Darussalam, Indonesia, Cambodia, Laos, Myanmar, Malaysia, Philippines, Thailand, and Vietnam.

- Asia-Pacific Region means ASEAN, Australia, Bangladesh, Bhutan, China, Fiji, Guam, Hong Kong, India, Japan, N. Korea, S. Korea, Sri Lanka, Mongolia, Macau, Maldives, Nepal, New Zealand, Pakistan, Papua New Guinea, East Timor, and Taiwan, as well as other Pacific nations.

- Worldwide 2 means ASEAN, Asia-Pacific, and the rest of the world excluding the United States of America and Canada.

- Worldwide 1 means anywhere in the world, including the United States of America and Canada.

YOUR POLICY AND PREMIUM

When you apply for the policy by completing our application we will confirm with you such details as: the plan chosen, the coverage type, the period of insurance, your premium, and whether any standard terms need to be varied (this may be by way of an endorsement). These details are recorded in the certificate of insurance we issue to you. The premium we charge varies according to the plan chosen and your risk profile (e.g. the destination you are travelling to, the period of your journey, who you want to be insured, etc.). We tell you the total amount payable when you apply and if you purchase cover, the amounts due will be confirmed in your certificate of insurance.

CONTACT US

General Enquiries

Office Hours Mon - Fri, 09:00-17:30 (Singapore time)

Call 800 6011 458 or +60 3 2263 5710

E-mail: MHinsure-sales@covermore.com.sg

Claims Enquiries

Office Hours Mon - Fri, 09:00-17:30 (Singapore time)

Call 800 6011 459 or +60 3 2263 5711

E-mail: MHinsure-claims@covermore.com.sg

24 Hour Emergency Assistance

Call 800 6011 459 or +60 3 2263 5711

(Reverse call for those outside Singapore).

TABLE OF BENEFITS

This is only a summary of the benefits and amounts payable for each plan. Please read the Policy Benefits section carefully for the complete details of “We Will Pay” and “We Will Not Pay” which apply.

Importantly, please note that exclusions and limits do apply to the cover and these are set out in the Policy Wording. The limits displayed in the Table of Benefits are shown in Singapore Dollars (SGD).

TRAVEL INSURANCE BENEFITS (In SGD)		INTERNATIONAL BASIC PLAN (NOT AVAILABLE ON ANNUAL PLAN)	INTERNATIONAL VALUE PLAN (NOT AVAILABLE ON ANNUAL PLAN)	INTERNATIONAL PREMIER PLAN
MEDICAL & TRAVEL ACCIDENT BENEFITS				
1	Emergency Medical And Dental Expenses	Up to 50,000	Up to 250,000	Up to 500,000
	Seniors (over 70 years)	Up to 20,000	Up to 100,000	Up to 200,000
	Insured Dependant	Up to 20,000	Up to 100,000	Up to 200,000
	Follow up treatment in Singapore post journey	Included (7 days)	Included (7 days)	Included (7 days)
	Emergency Dental Expenses	Up to 500	Up to 500	Up to 500
2	Emergency Telephone Charges & Internet Use	Up to 150	Up to 300	Up to 450
3	Emergency Travel And Accommodation Expenses	Up to 2,500	Up to 5,000	Up to 10,000
4	Hospital Confinement Benefit	Up to 5,000	Up to 10,000	Up to 30,000
	Benefit paid for each complete day of hospitalisation	100 per day	200 per day	200 per day
5	Repatriation of Mortal Remains	Up to 15,000	Up to 30,000	Up to 100,000
6	Emergency Medical Assistance, Evacuation or Repatriation	Up to 100,000	Up to 500,000	Up to 1,000,000
7	Compassionate Visit	Up to 1,000	Up to 1,000	Up to 1,000
8	Return of Minor Children	Up to 5,000	Up to 5,000	Up to 5,000
9	Quarantine Cover as a result of Pandemic Influenza	Up to 600	Up to 600	Up to 600
10	Accidental Death & Disablement	Up to 25,000	Up to 40,000	Up to 40,000
	Seniors (over 70 years)	Up to 10,000	Up to 16,000	Up to 16,000
	Insured Dependant	Up to 10,000	Up to 16,000	Up to 16,000
11	Child Education Fund	Up to 1,500	Up to 1,500	Up to 1,500
TRAVEL INCONVENIENCE BENEFITS				
12	Luggage & Personal Effects	Up to 1,500	Up to 3,000	Up to 5,000
	Sub-limit applies per article, pair or set of articles	Up to 300	Up to 500	Up to 500
	Sub-limit applies per article, pair or set of articles for personal computers, video cameras, cameras or golf equipment	Up to 300	Up to 1,000	Up to 1,000
13	Loss of Travel Documents	Up to 1,500	Up to 3,000	Up to 7,500
14	Theft of Cash	-	Up to 300	Up to 300
15	Luggage Delay	Up to 500	Up to 600	Up to 1,000
	Benefit paid for each complete 10 hours of delay	Up to 100	Up to 200	Up to 200
16	Travel Delay	Up to 1,000	Up to 1,000	Up to 1,000
	Benefit paid for each complete 10 hours of delay	Up to 100	Up to 100	Up to 100
17	Common Carrier Delay	Up to 700	Up to 1,300	Up to 1,700
	Benefit paid for each complete 10 hours of delay	Up to 175	Up to 250	Up to 300
18	Travel Misconnection	-	Up to 200	Up to 300
19	Flight Overbooking	-	Up to 200	Up to 250
20	Trip Cancellation	Up to 2,500	Up to 5,000	Up to 10,000
21	Trip Curtailment/Interruption	Up to 2,500	Up to 5,000	Up to 10,000
22	Hijacking	Up to 500	Up to 500	Up to 500
	Benefit paid for each complete 10 hours	Up to 100	Up to 100	Up to 100

TABLE OF BENEFITS CONT.

TRAVEL INSURANCE BENEFITS (In SGD)		INTERNATIONAL BASIC PLAN (NOT AVAILABLE ON ANNUAL PLAN)	INTERNATIONAL VALUE PLAN (NOT AVAILABLE ON ANNUAL PLAN)	INTERNATIONAL PREMIER PLAN
23	Personal Liability	Up to 250,000	Up to 500,000	Up to 1,000,000
24	Home Protection	-	Up to 300	Up to 600
25	Cancellation due to Delay	-	-	Up to 150
26	Travel Reroute	-	-	Up to 60
27	Loss of Deposit/Full payment due to insolvency of Airlines	-	-	Up to 1,500
28	Loss of Credit Card/Fraudulent use of Credit Card	-	-	Up to 1,500
29	Rental Car Excess Cover	-	-	Up to 300
30	Pet Care	-	-	Up to 150
31	Sports Equipment Golf Bicycle	-	-	Up to 1,600 Up to 3,300
24 HOUR EMERGENCY ASSISTANCE				
32	24 Hour Travel Assistance	Included	Included	Included
33	24 Hour Medical Assistance	Included	Included	Included
34	Emergency Language Travel Interpreter	Arrangement only	Arrangement only	Arrangement only
35	Ambassador Services	Included	Included	Included
36	Global Cash	Arrangement only	Arrangement only	Arrangement only
37	Legal Services	Arrangement only	Arrangement only	Arrangement only
38	Urgent Message Relay	Included	Included	Included
39	Emergency Travel Arrangements	Arrangement only	Arrangement only	Arrangement only
40	Arrange Accommodation due to Travel Delay	Arrangement only	Arrangement only	Arrangement only
41	Lost Luggage Retrieval	Included	Included	Included
42	Lost Passport Assistance	Included	Included	Included

Note:

1. For Family Plan, the members of your family is up to a maximum of ten (10) persons.
2. Emergency assistance is available through our 24-Hour Emergency Assistance toll free on telephone number +603 2263 5700/1800 888 777.
3. Please refer to the policy contract for further details of the above benefits.
4. 'Arrangement only' shall mean additional fee may be applicable where necessary and will be charge accordingly to policyholder.

ABOUT THIS POLICY WORDING

This policy wording sets out the cover provided and the terms, conditions and exclusions which apply. You need to read it carefully to make sure you understand it entirely and that it meets your needs.

This policy wording, your certificate of insurance, and any endorsements written by us make up your contract with us. Please retain these documents in a safe place.

Under this policy wording, the maximum amount we will pay for the total of all claims under each policy benefit is detailed in the Table of Benefits.

HOW TO TAKE OUT YOUR POLICY

Once you have selected your plan, chosen who you wish to insure, completed our application, paid the full premium required and we agree to provide cover, we will give you a certificate of insurance, which will entitle you to claim under the policy up to the relevant amounts for which you are covered.

WHO IS YOUR INSURER?

This Travel Insurance is underwritten by Etiqa General Insurance Berhad (9557-T) "Formerly known as Etiqa Insurance Berhad", (the Insurer) of Dataran Maybank, No 1 Jalan Maarof, 59000 Kuala Lumpur, Malaysia and is referred to as "we", "our" and "us" in this Policy Wording. The Insurer will settle all claims under this policy.

WHO IS COVER-MORE?

Cover-More is a global travel assistance company whose subsidiary company is Cover-More Asia Pte. Ltd. Suite 2A-23-1. Block 2A, Level 23, Plaza Sentral, Jalan Stesen Sentral 5, KL Sentral, 50470 KL, Malaysia and has been appointed by us to administer all emergency assistance services and benefits of this insurance. You may contact them in an emergency 24 hours a day, 7 days a week. Contact details are shown on the last page of the Policy Wording.

JURISDICTION AND CHOICE OF LAW

This insurance policy document is subjected and interpreted in accordance to the laws of the Republic of Singapore.

IMPORTANT MATTERS

WHO CAN PURCHASE THIS POLICY?

This policy is available for citizens, or residents of Singapore; or person travelling through Singapore or transiting through a Singapore Airport whose journey starts in Singapore.

YOUR DUTY OF DISCLOSURE

Before commencing this contract of insurance, you have a duty to disclose to us the information we need to enable us to decide whether and on what terms your proposal for insurance is acceptable. You have the duty to:

- Disclose every matter that you know, or could reasonably be expected to know.
- Give us honest and complete answers.
- Disclose any information that is relevant to our decision whether to accept the risk of the insurance and if so, on what terms.

The same duties apply for policy amendment, extension, and any other endorsement.

This policy will be void and automatically expire in the event of misrepresentation, misdescription, non-disclosure or concealment of any material circumstances, such as but not limited to your health conditions, your country of residence, and your destination.

YOUR PERIOD OF COVER

Your cover commences at different time for different sections of the policy:

- The cover for the Trip Cancellation benefit commences 30 days prior to your scheduled departure, and expires at the moment of your scheduled departure.
- The cover for all other policy benefits begins on the departure date set out on your certificate of insurance, and expires on the expiry date set out on your certificate of insurance, or upon your return to Singapore, whichever is earlier.

Under the Annual Plan, the maximum period of cover will be 90 consecutive days from the date you depart from your home in Singapore. If your policy will expire before your journey ends, please ensure you renew your policy before your journey commences.

EXTENSION OF YOUR POLICY

Your period of cover will automatically extend for up to a maximum 30 days from the policy expiry date without payment of any additional premium if you are delayed in your return by a claimable event, or if the carrier you are travelling on, or the carrier that has accepted your fare or luggage, is delayed.

If the delay is for any other reason, you must request the extension at least 7 days before your original policy expires and we must agree to this because extension may incur additional premiums.

We will not extend cover beyond the maximum term of cover. In no event will single trip coverage exceed 90 consecutive days from the departure date to the date of return to Singapore. In no event will coverage under the Annual Plan exceed 90 consecutive days from the departure date to the date of return to Singapore.

POLICY CANCELLATION

If you decide that you do not want this policy, you may cancel this policy, however any premiums that have been paid are completely non-refundable.

COOLING OFF PERIOD

If you have purchased a policy with Single Trip Coverage and you decide that you do not want this policy, you may cancel this policy by returning this document and your original certificate of Insurance to us before your departure date shown on your certificate of insurance.

You will be given a full refund of premium you paid to us (with no interest), provided you also furnish to us sufficient proof required by us that you do not intend to start your journey and you provide written confirmation that you do not want to make a claim or to exercise any other right under the policy. After your departure date you can still cancel your policy, but we will not refund any part of your premium.

If you have purchased a policy with Annual Coverage, and you notify us in writing within seven days of the certificate of insurance issuance date that you do not want this policy, we will give you a full refund of premium you paid to us (with no interest), provided you return this policy and your original certificate of insurance to us within seven days and you provide to us sufficient proof required by us that you have not commenced any journey since the certificate of insurance has been issued and you provide written confirmation that you do not want to make a claim or exercise any other right under the policy. After seven days of the certificate of insurance issuance date, you can still cancel your policy, but we will not refund any part of your premium.

SAFEGUARDING YOUR LUGGAGE AND PERSONAL EFFECTS

You must take all reasonable precautions to safeguard your luggage and personal effects. If you leave your luggage and personal effects unsupervised in a public place, we will not pay your claim for those items.

For a definition of “unsupervised”, “public place” and “luggage and personal effects” please see “WORDS WITH SPECIAL MEANINGS”.

PRIVACY NOTICE

Any personal information you provide is used by us to evaluate and arrange your policy. We also use it to administer and provide the insurance services and manage your rights and our rights and obligations in relation to the insurance services, including managing, processing and investigation claims. We may also collect, use and disclose it for product development, marketing, research, IT systems, maintenance and development and for any other purposes related to this product.

PRE-EXISTING MEDICAL CONDITIONS

Pre-existing medical conditions are not covered under this policy (see “GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS”). The term “pre-existing medical condition” has a special meaning and is defined in the Policy Definitions section.

IN THE EVENT OF AN OVERSEAS HOSPITALISATION OR MEDICAL EVACUATION OR REPATRIATION

For emergency assistance anywhere in the world at any time the Cover-More medical team is only a telephone call away. The team will help with medical problems, locating nearest medical facilities, your evacuation home, locating the nearest embassies and consulates, as well as keeping you in touch with your family in an emergency.

If you are hospitalised, you or a member of your travelling party MUST contact our assistance team at Cover-More as soon as possible. If you do not, we will not pay for these expenses or for any evacuation or airfares that have not been approved or arranged by us.

If you are hospitalised or receive outpatient treatment costing more than SGD5,000 you, or a member of your travelling party, MUST contact our assistance team at Cover-More as soon as possible. If you do not, we will not pay for these expenses or for any evacuation, repatriation or airfares that have not been approved or arranged by us.

In case of in-patient hospitalisation, Cover-More will guarantee the medical in-patient expenses on your behalf and we will settle the claim directly with the Hospital or other medical or service provider, wherever possible. If Cover-More is unable to arrange this, we will reimburse you for costs insured and approved by us, when you return to Singapore. In the event of requiring Assistance you should also read, “Conditions of Providing Assistance” in the Policy Benefits section, 6. Emergency Medical Assistance, Evacuation or Repatriation.

ASSISTANCE AND HOSPITALISATION

Cover-More is a worldwide travel assistance service company whose subsidiary company is Cover-More Asia Pte. Ltd. Suite 2A-23-1, Block 2A, Level 23, Plaza Sentral, Jalan Stesen Sentral 5, KL Sentral, 50470 KL, Malaysia, 995394 M and has been appointed by us to administer all emergency assistance services and benefits of this insurance. You may contact them in an emergency 24 hours a day, 7 days a week.

If you are hospitalised, you or a member of your travelling party, must contact Cover-More as soon as possible. If you do not, we will not pay for these expenses or for any evacuation or airfares that have not been approved or arranged by us.

If you are not hospitalised but you are being treated as an outpatient and the total cost of such treatment will exceed SGD 2,000 you must contact Cover-More.

YOU CAN CHOOSE YOUR OWN DOCTOR

You are free to choose your own Medical Advisor or we can appoint an approved Medical Advisor to see you. You must, however, advise us of your admittance to Hospital or your intended early return to Singapore based on medical advice. To guarantee cover you must follow set instructions from us or the Cover-More medical team.

If you do not get the medical treatment you expect, we can assist you but we and/or the Agent, are not liable for anything that results from that advice.

NOTICE OF TRUST OR ASSIGNMENT

We shall not accept or be affected by notice of any trust or assignment or the like which relates to this Policy.

LIMIT OF BENEFIT PAYABLE

Subject to any sub-limits which may apply the limit of benefit payable under the plan you have selected applies to each of the persons listed as covered on your certificate of insurance. Details of all applicable sub-limits are shown under each benefit section, in the Table of Benefits and/or the Policy Benefits section.

A maximum limit of liability we accept resulting from any single claimable occurrence impacting more than one policy or insured person will be an aggregate total of SGD 2,000,000.

WORDS WITH SPECIAL MEANING

Some words used in this Policy Wording have special meanings. When these words are used, they have the meaning defined below:

“accident”, “accidental”, “accidentally” means an unexpected, unintended, unforeseeable event causing injury, disablement, or death.

“arises” or “arising” means directly or indirectly arising or in any way connected with.

“carrier” means any bus, coach, ferry, ship, train (including underground train, light rail and magnetic train companies) operated by a carrier duly licensed from relevant government authorities for the regular transportation of fare-paying passengers, including any fixed, wing aircraft provided by a regular flight operating airline or an air charter company; and any helicopter provided and operated by an airline operating only between established commercial airports or licensed commercial heliports.

“certificate of insurance” means the document we give you which confirms that we have issued a policy to you and sets out the details of your policy.

“dependant” means your unmarried children or grandchildren that are not in full time employment, who are under the age of 18 (or under 23 years old if still studying full time in a recognised institution of higher learning) and who are travelling with you on the journey.

“depreciation” means the loss in value due to age and/or wear and tear that will be applied to claims for lost or damaged belongings, including luggage and personal effects, golfing equipment, and others. The rate of depreciation is 15% of the original value of each item per complete 365 days of ownership.

“emergency” means a sudden and unforeseen situation or condition requiring immediate action, assessment or treatment.

“epidemic” means a sudden development and rapid spreading of a contagious disease or illness in an area as documented by a recognised public health authority.

“home” means the place where you normally reside in Singapore.

“hospital” means an established hospital registered under any legislation that applies to it, that provides inpatient medical care.

“injure”, “injured” or “injury” means bodily injury caused solely and directly by violent, accidental, visible and external means, which happens on or after the departure date and before the expiry date as listed on your certificate of insurance, which occurs independently and does not result from any illness, sickness or other bodily disease.

“insured person” means the person(s) whose name(s) are set out on your certificate of insurance.

“journey” or “trip” means your travel during the period of cover. Your journey starts from the time when you leave your home to go directly to the place you depart from, and ends when you return to Singapore, or when your policy expires, whichever is sooner.

“locked storage compartment” means a boot, trunk, glove box, enclosed centre console, or concealed cargo area of an automobile, which is not your carrier.

“luggage and personal effects” means any personal items owned by you and that you take with you, or buy, on your journey and which are designed to be worn or carried about with you. This includes items of clothing, personal jewellery, golfing equipment, photographic and video equipment or laptop computers, electrical devices or portable equipment. However, it does not mean any business samples or items that you intend to trade.

“medical practitioner” means a qualified doctor of medicine or dentist registered in the place where you received the services/treatment or who is licensed and legally entitled to practice medicine in the applicable field for which services are delivered. A medical practitioner cannot be related to you.

“overseas” means a country outside of Singapore.

“pair or set of articles” means a number of items of luggage and personal effects that belong together or can be used together, for example but not limited to:

1. A camera, lenses (attached or not), tripod and accessories;
2. A matched or unmatched set of golf clubs, golf bag and buggy (golf equipment);or
3. A matching pair of earrings

“pandemic” means a form of an epidemic that extends throughout an entire continent or even the entire human race.

“permanent disability” means you have lost either: all sight in one or both eyes, the loss of hearing or speech, or the use of a hand or foot at or above the wrist or ankle, and the loss is for at least 12 months and in our opinion after consultation with an appropriate medical specialist, that loss will continue indefinitely.

“personal computer” means a laptop or handheld computer, including accessories or attachments. This does not include iPhone, Blackberry, other smart phones, or personal digital assistants.

“pre-existing medical condition” means:

1. An ongoing injury, medical or dental condition of which you are aware, or related complication you have, or the symptoms of which you are aware;
2. A medical or dental condition that is currently being, or has been investigated, or treated by a health professional (including dentist or chiropractor) at any time in the past, prior to policy purchase;
3. Any condition for which you take prescribed medicine;
4. Any condition for which you have had surgery;
5. Any condition for which you see a medical specialist;
6. Pregnancy.

This definition of pre-existing medical condition applies to you, your travelling companion(s), dependant(s) or any other person.

“policy holder” means the individual who the policy has been issued to, as stated in the certificate of insurance.

“public place” means any place that the public has access to, including but not limited to planes, trains, taxis, buses, shops, airports, railway stations, streets, museums, galleries, hotel foyers and general access areas, beaches, restaurants and public toilets.

“reasonable” means:

1. For medical or dental expenses: the standard level of care given in the country you are in;
2. For other expenses: the standard level of accommodation and travel that you have booked for the rest of your journey or, as determined by us; or
3. The actions that a reasonable person could be expected to take in a given scenario, as determined by us.

“relative” means any of the following who are resident in Singapore: fiancé, fiancée, spouse, legally recognised de facto, parent, parent-in-law, brother, sister, son, daughter, daughter-in-law or son-in-law.

“resident” means;

- a) a Singapore Citizen
- b) a Permanent Resident of Singapore; or
- c) a holder of Singapore Employment Pass and/ or Work Permit (which include his/her dependant(s) residing in Singapore;

and his/her name must either appear in the Certificate of Insurance or as otherwise agreed upon between the Policyholder and Us.

“sick”, “sickness” or “illness” means a medical condition that is not an injury or not a pre-existing medical condition which first occurs during your period of cover.

“terrorism” means an act or acts, of any person or group(s) of person, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorism can include, but not be limited to, the actual use of force or violence and/ or the threat of such use. Furthermore the perpetrators of terrorism can either be acting alone, or on behalf of, or in connection with any organisation(s) or government(s).

“total disablement” means injury of a permanent nature which solely and directly totally disables and prevents you from attending to any business, occupation of any and every kind or if you have no business or occupation, from attending to your usual duties or activities.

“travelling companion(s)” means a person/persons who made travel arrangements with you for at least 75% of your journey.

“unsupervised” means leaving your luggage and personal effects:

1. With a person you did not know prior to commencing your journey; or
2. Where it can be taken without your knowledge, or;
3. At such a distance from you that you are unable to prevent it being taken.

“valuables” means jewellery, watches, items made of precious metals or precious stones, furs, leather ware/ goods, binoculars, telescopes.

“we”, “our”, “us” means the insurer of your policy, Etiqa General Insurance Berhad (9557-T) “Formerly known as Etiqa Insurance Berhad”, and where applicable to also include its agent Cover-More.

“you”, “your” means the person(s) whose name(s) are set out on your certificate of insurance, your travelling companion(s), and your dependant(s).

POLICY BENEFITS

1. EMERGENCY MEDICAL AND DENTAL EXPENSES

1.1 WE WILL PAY

We will reimburse the reasonable medical or hospital expenses you incur until you return to Singapore, if you become sick or injure yourself overseas whilst on your journey.

- a) The medical or hospital expenses must have been incurred on the advice of a medical practitioner.
- b) You must make every effort to keep your medical or hospital expenses to a minimum.
- c) If we determine that you should return to Singapore for treatment and you do not agree to do so then we will pay you the amount, which we determine would cover your medical expenses and related costs had you agreed to our recommendation. You will then be responsible for any ongoing or additional costs relating to or arising out of the event you have claimed for.
- d) In the case of emergency dental treatment due to an injury, the treating dentist must certify in writing that treatment was for the relief of sudden and acute pain to sound and natural teeth.
- e) Expenses incurred in relation to treatment by a medical advisor, which are necessarily incurred whilst overseas for injury and sickness which you suffered solely and independently of any other causes. This benefit also covers expenses incurred for treatment or follow-up treatment in Singapore by a medical advisor for injury or sickness which you had sustained whilst overseas.

- f) The time limit for seeking such treatment is as follows:
- if prior treatment has not been sought overseas, you must seek treatment in Singapore within 7 days from the date of return to Singapore. From the date of the first treatment in Singapore, you have up to a maximum of 30 days to continue treatment in Singapore up to the limit specified under Section 1; or
 - if treatment had already been sought overseas, you have up to a maximum of 30 days from the date of return to Singapore to continue treatment in Singapore up to the limit specified in Section 1.

In no event will the total expenses for treatment by a physician incurred overseas and in Singapore exceed the limits specified in Section 1.

The maximum amount we will pay for all claims combined under this section is shown under the table of benefits.

1.2 WE WILL NOT PAY

We will not pay for losses:

- a) when you have not notified us as soon as possible of your admittance to hospital or you do not take our reasonable advice following the notification.
- b) relating to treatment by a chiropractor or physiotherapist, unless approved by us.
- c) if you do not take our reasonable advice or that of any assistance company we appoint.
- d) incurred for donation of any body organ by you and costs of obtaining the organ including all costs incurred by the donor during organ transplant.
- e) for damage to dentures, dental prostheses, bridges or crowns.
- f) relating to dental treatment involving the use of precious metals or for cosmetic dentistry.
- g) incurred within Singapore.
- h) any treatment that can reasonably be delayed until your return to Singapore.

You must check “GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS” for other reasons why we will not pay.

2. EMERGENCY TELEPHONE CHARGES & INTERNET USE (APPLICABLE TO RETURN JOURNEY)

If during the Period of Insurance and whilst You on a Journey, You, as a result of being in Critical medical Condition, incur charges for personal mobile phone use d for the sole purpose of engaging the services of Etiqa Assistance, or an authorized representative of Etiqa Assistance, during a medical emergency, and for which a Medical Expenses claim has been submitted. We will reimburse You for the emergency mobile phone charges incurred for such call to Etiqa Assistance, up to relevant Benefit amount as specified in the Certificate of insurance, subject to the terms and conditions of this policy.

2.1 WE WILL PAY

Charges incurred must be supported by an itemized statement of Charges

2.2 WE WILL NOT PAY

In addition to the General Exclusions, this policy does not cover, and we will not in any event be liable in respect of any claim under this Section which is directly or indirectly, caused by, a consequence of , arises in connection with or contributed to by any of the following :

- a) Telephone calls made via standard land line
- b) Public telephone using international calling card

3. EMERGENCY TRAVEL AND ACCOMMODATION EXPENSES

3.1 WE WILL PAY

- a) If you are injured overseas or become too sick to travel due to an event or illness that requires emergency treatment from a medical advisor who certifies in writing that you are unfit to travel, we will pay your reasonable additional accommodation and travel expenses.
- b) If you are in hospital overseas suffering from a life threatening or other serious injury or sickness, or are evacuated for medical reasons, then we will pay the reasonable accommodation and travel expenses of your travelling companion or a relative to travel to you, stay near you or escort you on the written advice of a medical advisor confirming that it is required.
- c) If your travelling companion cannot continue their journey while overseas because of an injury or sickness which needs emergency treatment and a medical advisor certifies in writing that your travelling companion is unfit to travel, we will pay your reasonable additional accommodation and travel expenses for you to remain with your travelling companion for a reasonable period of time.
- d) If during your journey, your travelling companion or a relative;
 - dies unexpectedly;
 - is disabled by an injury;
 we will pay the reasonable additional cost of your return to your country of residence. You must utilise any possible pre-arranged return travel.

If you do not have a return ticket to Singapore then we will reduce the amount that we will pay by the price of the fare to Singapore. We will only pay the cost of the fare class that you originally departed on, or had originally booked for your return.

The maximum amount we will pay for all claims combined under this policy section is shown under the table of benefits for the plan that you have.

3.2 WE WILL NOT PAY

We will not pay under this section:

- a) if you can claim the additional expenses from any other party.

You must check “GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS” for other reasons why we will not pay.

4. HOSPITAL CONFINEMENT BENEFIT

4.1 WE WILL PAY

We will reimburse you for each day you are hospitalised as an inpatient for more than 24 continuous hours in an overseas hospital due to an injury or sickness sustained while overseas.

The maximum amount we will pay for all claims combined under this section is shown under the table of benefits.

4.2 WE WILL NOT PAY

We will not pay:

- a) if your hospital stay is less than 24 continuous hours in an overseas hospital.
- b) if you cannot claim under Policy Benefit 1, Emergency Medical and Dental Expenses.

You must check “GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS” for other reasons why we will not pay.

5. REPATRIATION OF MORTAL REMAINS

5.1 WE WILL PAY

We will arrange and pay for the approved, reasonable cost of either an overseas funeral or cremation or for the reasonable costs of repatriating your remains back to Singapore if you die as a result of an injury or a sickness during your journey overseas.

The maximum amount we will pay for all claims combined under this section is shown under the table of benefits.

5.2 WE WILL NOT PAY

We will not pay expenses:

- a) relating to funeral services or cremation or bringing your remains back to Singapore unless it has been first approved by us.
- b) for the transportation of your remains to any country other than Singapore.

You must check “GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS” for other reasons why we will not pay.

6. EMERGENCY MEDICAL ASSISTANCE, EVACUATION OR REPATRIATION

6.1 WE WILL PAY

We will arrange for the following assistance services if you injure yourself or become sick whilst overseas:

- a) Access to a medical practitioner for emergency medical treatment
- b) Any urgent messages which need to be passed on to your family, relatives or employer in the case of an emergency
- c) Provide any written guarantees for payment of reasonable expenses for emergency overseas hospitalisation
- d) Your medical transfer or evacuation if you must be transported to the nearest hospital for emergency medical treatment
- e) Your medical repatriation back to Singapore if you are sick or injured overseas, with appropriate medical supervision
- f) If you require travel assistance including:
 - Rescheduling travel arrangements as a result of an emergency,
 - Referral for legal advice arising out of an incident during your journey,
 - Contacting the issuer when passports or travel documents are lost,
 - Arranging translator/interpreter assistance in an emergency, and/or
 - Arranging overnight hotel accommodation following flight delay or travel misconnection, the experienced Cover-More team will help you

The maximum amount we will pay for all claims combined under this section is shown under the table of benefits

6.2 WE WILL NOT PAY

We will not pay:

- a) if you decline to promptly follow the medical advice we have obtained, nor will we be responsible for subsequent medical, hospital or evacuation expenses
- b) expenses relating to medical evacuation from Singapore to an overseas country
- c) expenses incurred for donation of any body organ by you and costs of obtaining the organ including all costs incurred by the donor during organ transplant

You must check “GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS” for other reasons why we will not pay.

CONDITIONS OF PROVIDING ASSISTANCE

By using Cover-More, you accept that solely Cover-More makes decisions and organisation of the appropriate and necessary assistance measures

- a) Cover-More's decisions are taken solely in your medical interest
- b) Cover-More doctors contact the local medical facilities and, if needed, your usual doctor to collect information allowing Cover-More to take the decisions best suited to your health condition
- c) Any refusal on your part to comply in part or in full with the decisions taken by Cover-More means you exempt us from any liability concerning the consequences of such an initiative and you will then lose all rights under this policy from the point you refused to comply with the decisions taken by Cover-More.
- d) Cover-More is entitled to the right to decide the means of evacuation and repatriation and the final destination according to your health condition and the treatment needed by you
- e) The means of evacuation and repatriation assistance are based on Cover-More's opinion of your medical condition and will include the arrangement of necessary transportation vehicles, necessary medical escorts and any other medically necessary items, at the discretion of Cover-More. Necessary transportation vehicles can be air ambulance, road ambulance, commercial airline, railway or any other appropriate means
- f) Expenses incurred in the repatriation of mortal remains include service and material fees for embalming, preservation, cremation, delivery and cinerary casket
- g) Cover-More interventions are carried out under the national and international laws and regulations. Cover-More services are subject to the required authorisations by the relevant authorities
- h) Cover-More and the Insurer cannot be held liable for delays in, or prevention of, the agreed services resulting from a case of force majeure or from events such as strikes, riots, civil commotion, restrictions to free circulation, sabotage, terrorist attacks, civil or foreign war, and any consequences of a source of radioactivity or of any other Act of God
- i) You must transfer ownership of any transport tickets to Cover-More and you must undertake to send the unused transport tickets back to Cover-More or reimburse Cover-More with the amount recovered from the organisation having issued the transport tickets
- j) Cover-More reserves the right to amend or upgrade the transport tickets in order to deliver the assistance detailed under this section. Any benefits will be transferred to us. Cover-More at its option will deduct the value of the unused transportation ticket from any claim amount payable to you

7. COMPASSIONATE VISIT

7.1 WE WILL PAY

If, during your journey, you sustain bodily injury or sickness which results in confinement of more than 5 days in a hospital, we will pay you for the hotel accommodation and travel (economy return air travel) expenses necessarily incurred for one (1) relative or friend to visit and stay with you during your confinement as advised by a physician.

The maximum amount we will pay for all claims combined under this policy section is shown under the table of benefits for the plan that you have.

7.2 WE WILL NOT PAY

We will not pay under this section:

- a) if you can claim the additional expenses from any other party.

You must check "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" for other reasons why we will not pay.

8. RETURN OF MINOR CHILDREN

8.1 WE WILL PAY

If you are confined in a hospital outside Singapore and there is no other adult to accompany the dependant child or children on their journey back to Singapore, We will pay your reasonable additional hotel accommodation and travel (economy air travel) expenses necessarily incurred for one (1) relative or friend to accompany your child/ children back to Singapore.

You must first use any prepaid travel arrangements or adjust them accordingly. We will only pay the difference or any amendment fees. We will not pay more than the original ticket value.

The maximum amount we will pay for all claims combined under this policy section is shown under the table of benefits for the plan that you have.

8.2 WE WILL NOT PAY

We will not pay under this section:

- a) if you can claim the additional expenses from any other party.
- b) if you do not first attempt utilise prepaid travel arrangements.

You must check "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" for other reasons why we will not pay.

9. QUARANTINE COVER AS A RESULT OF PANDEMIC INFLUENZA

9.1 WE WILL PAY

If you are placed under compulsory quarantine by order of the relevant government authorities of the country in which You are visiting We will pay You SGD 60 per day for every complete twenty four (24) hours period that You are under quarantine up to the amount stated in the Schedule of Benefits.

10. ACCIDENTAL DEATH AND PERMANENT DISABLEMENT

10.1 WE WILL PAY

We will pay in the event an accident occurs during your journey, which causes death or permanent disablement within 90 days from the occurrence, or the transport vessel you are aboard disappears, sinks or crashes and you are presumed dead and your body is not found within 12 months from the occurrence, we will pay a portion of the Maximum Amount Payable outlined in the table of benefits, according to the below Schedule of Compensation.

Schedule of Compensation		
1.	Accidental death	100%
2.	Permanent total disablement	100%
3.	Permanent loss or lost use of:	
	all limbs	100%
	two limbs	75%
	one limb	50%
4.	Permanent total loss of sight in:	
	both eyes	100%
	one eye	50%
5.	Permanent total loss of speech	75%
6.	Permanent total loss of hearing in:	
	both ears	75%
	one ear	15%

In relation to accidental death, we will pay the capital benefit to the estate of the deceased.

The maximum amount we will pay for all claims combined under this section is shown under the table of benefits.

10.2 WE WILL NOT PAY

We will not pay:

- for accidents or disablements caused by any reason other than injury.
- for accidents incurred in Singapore.
- for accidents incurred while travelling on an aircraft, unless it is a fixed wing aircraft operated by a commercial airline company, and is operating between two commercial airports.

You must check “GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS” for other reasons why we will not pay.

11. CHILD EDUCATION FUND

11.1 WE WILL PAY

Upon the death of the Insured Person where the claim is payable except under general exclusion and such Insured Person Who, at the date of the accident, has any surviving children, We will pay the amount stated in the Schedule of Benefits being an education fund for surviving Children.

12. LUGGAGE AND PERSONAL EFFECTS

12.1 WE WILL PAY

We will pay the repair cost, or replacement value, less depreciation, of luggage and personal effects which are stolen, accidentally damaged or permanently lost.

- You must provide receipts for your items, to justify the amount of your claim. If you are unable to submit receipts we may be able to accept alternate proof of ownership and value for your items, as agreed upon by us on a case by case basis.
- We also have the option to repair or replace the luggage and personal effects instead of paying you.
- If you are partially reimbursed by your carrier or other third party, we will pay the difference between the amount of your loss and what you were reimbursed, up to the limit of your cover, less depreciation.
- When determining the classification of an item, we will use the item's intended primary function as determined by the manufacturer. E.g. camera phones such as iPhone and Nokia N95 will be assessed as mobile phones.
- Luggage and personal effects left in a motor vehicle are only covered, during daylight hours and must have been in a locked storage compartment and forced entry must have been made. The most we will pay if your luggage and personal effects are stolen from the locked storage compartment of an unoccupied vehicle is SGD 250 for each item and SGD 1,000 in total for all stolen items.

The maximum amount we will pay for all claims combined under this section is shown under the table of benefits.

12.2 WE WILL NOT PAY

We will not pay for losses:

- above the original purchase price, replacement price or repair cost of any item, whichever amount is lower.
- if you do not report the loss, theft or misplacement within 24 hours to the police and if applicable to an office of the carrier you were travelling on when the loss, theft or damage occurred, and if you cannot prove that you made such report by providing us with a written statement from whoever you reported it to.
- if the loss or damage is not supported by proof of ownership, value and age.
- relating to cash, or traveller's cheques.
- if your valuables, personal computer equipment or camera/camera equipment or other electronic items/equipment is transported in the cargo hold of a carrier.

- f) if the loss, theft or damage is to items left behind in a taxi, hotel or motel room after you have checked out or items left behind after you have disembarked from the carrier.
- g) if the loss, theft or damage is to watercraft of any type (other than surfboards) or bicycles.
- h) if the luggage or personal effects was being sent unaccompanied or under a freight contract.
- i) if the loss of, or damage arises from any process of cleaning, repair or alteration.
- j) if the loss of or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, electrical or mechanical breakdown, insects, rodents or vermin.
- k) if the luggage or personal effects was left unsupervised in a public place.
- l) if the luggage and personal effects were left unattended in a motor vehicle unless it was locked in the boot or locked storage compartment, or were left overnight in a motor vehicle even if it was in the locked storage compartment.
- m) if the luggage or personal effect is fragile, brittle or an electronic or mechanical component is broken or scratched unless either:
 - it is the lens of spectacles, binoculars or photographic or video equipment; or
 - the breakage or scratch was caused by a crash involving a vehicle in which you are travelling.
- n) if the loss, theft or damage occurs in your country of residence.
- o) if the loss or damage is to sporting equipment whilst in use (including surfboards).

You must check “GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS” for other reasons why we will not pay.

13. LOSS OF TRAVEL DOCUMENTS

13.1 WE WILL PAY

We will reimburse you the replacement costs (including essential and reasonable communication, travel and accommodation costs to obtain replacements) of travel documents, including passports, traveller’s cheques and other necessary travel documents when such loss arises from robbery, burglary, or theft while you are overseas on your journey.

The maximum amount we will pay for all claims combined under this section is shown under the table of benefits.

13.2 WE WILL NOT PAY

We will not pay for losses:

- a) if you do not report the robbery or theft within 24 hours to the police and if applicable to an office of the carrier you were travelling on when the loss, theft or misplacement occurred, or in the case of traveller’s cheques to the issuing bank or relative company, and if you cannot prove that you made such report by providing us with a written statement from whoever you reported it to.

- b) if the expenses are incurred due to the fraudulent use of traveller’s cheques or credit cards.
- c) for reasonable transport and accommodation expenses that have not been first approved by us.

You must check “GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS” for other reasons why we will not pay.

14. THEFT OF CASH

14.1 WE WILL PAY

You are covered up to the amount specified on your policy schedule for theft of your own cash. Cash is only covered whilst being carried on your person or secured in a locked safety deposit box.

In the event of a claim for loss of cash you must provide evidence of the initial withdrawal of the cash.

The maximum amount we will pay for all claims combined under this section is shown under the table of benefits.

14.2 WE WILL NOT PAY

We will not pay for losses:

- a) if you do not report the robbery or theft within 24 hours to the police and if applicable to an office of the carrier you were travelling on when the theft occurred, and if you cannot prove that you made such report by providing us with a written statement from whoever you reported it to.
- b) if you do not exercise reasonable care in protecting your cash.

You must check “GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS” for other reasons why we will not pay.

15. LUGGAGE DELAY

15.1 WE WILL PAY

We will pay you for each full, consecutive 10 hour delay if your luggage is delayed, misdirected or misplaced by the carrier. Delays will be calculated from the time the responsible carrier arrives at your travel destination.

Any payments made under this section will be deducted from claims made under section 9 for the same event.

The maximum amount we will pay for all claims combined under this section is shown under the table of benefits.

15.2 WE WILL NOT PAY

We will not pay:

- a) if you do not report the delay within 24 hours to an appropriate authority, and provide us with a written statement from whomever you reported it to.
- b) if you are entitled to be adequately reimbursed by the carrier who was responsible for your delayed luggage.
- c) if your luggage is delayed on the flight returning you to Singapore.

You must check “GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS” for other reasons why we will not pay.

16. TRAVEL DELAY

16.1 WE WILL PAY

We will pay you for each full consecutive 10 hour delay if a disruption to your journey, for a period of at least 10 consecutive hours from the scheduled time of your carrier's departure as specified in your itinerary, arises from strike or industrial action, adverse weather conditions, mechanical breakdown, derangement, or structural defect of the carrier you were scheduled to travel aboard.

The maximum amount we will pay for all claims combined under this section is shown under the table of benefits.

16.2 WE WILL NOT PAY

We will not pay:

- a) due to the financial collapse, insolvency, or the inability to carry on normal business due to financial reasons of any transport, tour or accommodation provider, or travel agent.
- b) claims arising from strike or industrial action which began or was announced before the issue date of your policy or on the date your travel tickets or confirmation of booking was issued, whichever is earlier.
- c) if you have not departed your home to commence your journey, or the period of delay allows sufficient time for you to return to your home.
- d) if you are suitably compensated by the carrier by means of transport and accommodation.
- e) due to hijacking.
- f) if your claim arises directly or indirectly from an act of terrorism or the threat or perceived threat of an act of terrorism.

You must check "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" for other reasons why we will not pay.

17. COMMON CARRIER DELAY

17.1 WE WILL PAY

We will pay you for each completed 10 consecutive hour period, if whilst you are on a journey, the departure of the carrier in which you have arranged to travel is delayed, cancelled or rescheduled for at least 10 consecutive hours at any single location from the time specified in the itinerary supplied to you due to strikes or industrial action by the employees of the carrier.

The delay is calculated from the scheduled departure time of the carrier specified in the itinerary. We will pay one delay per return journey.

The delay must be verified in writing by the operators of the common carrier or their handling agent(s) as well as the number of hours delayed and the reason for delay.

The maximum amount we will pay for all claims combined under this policy section is shown under the table of benefits for the plan that you have.

17.2 WE WILL NOT PAY

We will not pay:

- a) for portions of the misconnection that are less than 10 hours, following the initial 10 hour delay.
- b) if your claim arises directly or indirectly from an act of terrorism or the threat or perceived threat of an act of terrorism.

You must check "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" for other reasons why we will not pay.

18. TRAVEL MISCONNECTION

18.1 WE WILL PAY

We will pay in the event that you miss your confirmed onward travel connection at the transfer point due to the late arrival of your scheduled incoming connecting transport conveyance and no other transportation is available to you within 8 consecutive hours of your arrival at the transport point.

The maximum amount we will pay for all claims combined under this section is shown under the table of benefits.

18.2 WE WILL NOT PAY

We will not pay:

- a) due to the financial collapse, insolvency, or the inability to carry on normal business due to financial reasons of any transport, tour or accommodation provider, or travel agent.
- b) claims arising from strike or industrial action which began or was announced before the issue date of your policy or on the date your travel tickets or confirmation of booking was issued, whichever is earlier.
- c) if you are suitably compensated by the carrier by means of transport and accommodation.
- d) due to hijacking.
- e) if your claim arises directly or indirectly from an act of terrorism or the threat or perceived threat of an act of terrorism.

You must check "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" for other reasons why we will not pay.

19. FLIGHT OVERBOOKING

19.1 WE WILL PAY

We will pay in the event that you are unable to travel on your scheduled flight while you are overseas due to the flight being overbooked and no other flight is available to you within 8 consecutive hours of your scheduled departure time we will pay you the capital benefit for the plan you have selected.

The maximum amount we will pay for all claims combined under this policy section is shown under the table of benefits for the plan that you have.

19.2 WE WILL NOT PAY

We will not pay a claim under this section:

- a) if the overbooking is due to the financial collapse of any transport, tour or accommodation provider
- b) arising from strike or industrial action which began or was announced before the issue date of your certificate of insurance or on the date your travel tickets or confirmation of booking was issued, whichever is the earlier.

You must check “GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS” for other reasons why we will not pay.

20. TRIP CANCELLATION

20.1 WE WILL PAY

We will pay your cancellation fees and lost deposits for travel, entertainment, and accommodation arrangements that you have paid in advance and cannot recover from any other source if your journey is cancelled due to circumstances neither expected nor intended by you or outside your control occurring from the time you purchased your travel package (except item c):

- a) Death, serious injury, serious illness, or quarantine suffered to you, your relative, your children, or your dependent, regardless of whether they are insured or not.
- b) Unexpected outbreak of strike, riot or civil commotion arising at your planned destination.
- c) Serious damage to your home from fire, flood, typhoon, earthquake or tsunami within seven (7) days before the departure date which required your presence on the premises on the departure date.

The maximum amount we will pay for all claims combined under this section is shown under the table of benefits.

20.2 WE WILL NOT PAY

We will not pay for losses:

- a) due to the financial collapse, insolvency, or the inability to carry on normal business due to financial reasons of any transport, entertainment, tour, or accommodation provider, or travel agent.
- b) incurred due to prohibition or regulation by any government.
- c) caused by a tour operator or wholesaler being unable to complete arrangements for any tour because there were not enough people to go on the tour.
- d) relating to the death, injury or sickness of any person who resides outside of Singapore.
- e) if your claim arises directly or indirectly from an act of terrorism or the threat or perceived threat of an act of terrorism.

You must check “GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS” for other reasons why we will not pay.

21. TRIP CURTAILMENT AND INTERRUPTION

21.1 WE WILL PAY

We will pay the unutilised and non-refundable portion of travel and accommodation expenses paid in advance by you, and/or the additional, reasonable travel and accommodation expenses incurred after the commencement of your overseas journey, due to any of the following events that requires your immediate return to Singapore:

- a) An injury or sickness suffered by you resulting in advice from a medical practitioner to abandon your planned journey and return to Singapore immediately.
- b) The hijacking of the carrier in which you are travelling as a passenger.
- c) A typhoon, earthquake or tsunami which prevents you from continuing your scheduled journey.
- d) The unexpected outbreak of strike, riot or civil commotion arising.

The maximum amount we will pay for all claims combined under this section is shown under the table of benefits.

21.2 WE WILL NOT PAY

We will not pay:

- a) for losses or expenses relating to the death, injury or sickness of any person who resides outside of Singapore.

You must check “GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS” for other reasons why we will not pay.

22. HIJACKING

22.1 WE WILL PAY

We will reimburse you the amount specified in the table of benefits for your relevant plan type for each 10 hour period you are forcibly detained by hijackers on a means of public transport during your journey due to it being hijacked by persons using violence or threat of violence.

The maximum amount we will pay for all claims combined under this policy section is shown under the table of benefits for the plan that you have.

22.2 WE WILL NOT PAY

We will not pay a claim in relation to hijacking:

- a) for periods that are less than 10 hours, following the initial 10 hour period.

You must check “GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS” for other reasons why we will not pay.

23. PERSONAL LIABILITY

23.1 WE WILL PAY

We will cover your legal liability for payment of compensation in respect of:

- a) Death or bodily injury to someone else, and/or
- b) Physical loss or damage to someone else's property as a result of an incident that happens during your journey.

We will also reimburse your reasonable legal costs and legal expenses for settling or defending the claim made against you. We will decide whether the costs were reasonable.

You must not accept liability or promise to pay the claim without prior written approval from us.

The maximum amount we will pay for all claims combined under this section is shown under the table of benefits.

23.2 WE WILL NOT PAY

We will not pay for losses or expenses:

- a) relating to bodily injury to you, your travelling companion, or to a relative or employee of either of you.
- b) relating to damage to property belonging to you, or in your care or control, or belonging to, or in the care or control of, a relative of yours, or your travelling companion, or to an employee of either of you.
- c) arising out of the ownership, custody or use of any animal, aerial device, watercraft or mechanically propelled vehicle.
- d) arising out of the conduct of a business, profession or trade.
- e) relating to any loss, damage or expenses which are covered or should have been covered under a statutory or compulsory insurance policy, statutory or compulsory insurance or compensation scheme or fund, or under workers' compensation legislation, an industrial award or agreement, or accident compensation legislation.
- f) relating to any fine, penalty or aggravated, punitive or exemplary or liquidated damages.
- g) caused by disease that is transmitted by you.
- h) concerning any relief or recovery other than monetary amounts.
- i) relating to liability arising from a contract that imposes on you a liability which you would not otherwise have.
- j) due to assault and/or battery committed by you or at your direction.
- k) relating to conduct intended to cause personal injury, property damage or liability with reckless disregard for the consequences of you or any person acting with your knowledge, consent or connivance.
- l) claims arising directly or indirectly from an act of terrorism or the threat or perceived threat of an act of terrorism.

You must check "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" for other reasons why we will not pay.

24. HOME PROTECTION

24.1 WE WILL PAY

We will pay for damage to your home and its contents if during the period of insurance your home is left unoccupied and is damaged as a result of fire or theft by forcible violent means.

The maximum amount we will pay for all claims combined under this policy section is shown under the table of benefits for the plan that you have.

24.2 WE WILL NOT PAY

We will not pay a claim under this section:

- a) for any loss as a result of the actions of a Domestic Servant.

You must check "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" for other reasons why we will not pay.

25. CANCELLATION DUE TO DELAY

25.1 WE WILL PAY

If any part of the planned Trip is cancelled due to the delay, but you still continue with the rest of the Trip, We will pay You for irrecoverable deposits or charges paid in advance or contracted to be paid for those parts that are cancelled, up to the limit stated in the Schedule of Benefits

The delay must be verified in writing by the operator(s) of the conveyance or their handling agent(s) on the number of hours delayed. If you are entitled to a refund of all or part of such expenses from another source, we will only be liable for the excess of the amount recoverable from such other source.

25.2 WE WILL NOT PAY

We will not pay for claim arising directly or indirectly from, in respect of, or due to:

1. Your failure to check in accordingly to the itinerary supplied to You or failure to obtain a written confirmation from the carriers or their handling agents of the numbers of hours of delay
2. Strike, riot or industrial action existing at the date You purchased this insurance
3. Your late arrival at the Common Carrier terminal after check in or booking in time (Except for the late arrival due to strike on industry action)

You must check "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" for other reasons why we will not pay.

26. TRAVEL REROUTE

26.1 WE WILL PAY

We will pay You SGD 60 if the arrival of the schedule public conveyance in which You have arranged to travel is delayed for at least five (5) hours from the time specified in the itinerary supplied to You due to rerouting of the schedule public conveyance, as a result of strike/industrial action, adverse weather conditions or mechanical breakdown.

26.2 WE WILL NOT PAY

We will not pay for claims arising directly or indirectly from, in respect of, or due to:

1. Delay in arrival at the destination as a result of delay in departure of the schedule public conveyance
2. Failure of the Insured Person to obtain a written confirmation from the carriers or their handling agents of the number of hours of delay and the reason such delay
3. Strike or industrial action existing at the date you purchase this insurance

You must check “GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS” for other reasons why we will not pay.

27. LOSS OF DEPOSIT/FULL PAYMENT DUE TO INSOLVENCY OF AIRLINE

27.1 WE WILL PAY

In the event that before or after the departure date of Your booked Trip, The airline from which you purchase your air ticket from is declared insolvent and You are unable to proceed with Your Trip, We will pay You up to the limit stated in the Schedule of Benefits for loss or unrecoverable deposits or full payment paid in advance for Your air tickets.

27.2 WE WILL NOT PAY

We will not pay for any loss:

1. For air tickets purchased for non scheduled commercial flights
2. If You knew at the time You bought this insurance about any reason that could cause a claim under this section

You must check “GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS” for other reasons why we will not pay.

28. LOSS OF CREDIT CARD/FRAUDELENT USE OF CREDIT CARD

28.1 WE WILL PAY

If You suffer financial loss as a direct result of the fraudulent use of Your credit card(s) following theft during Your trip, we will pay for such loss up to the limit stated in the schedule of Benefits.

Any claim must be accompanied by a report issued by the card company(s) evidencing the loss

28.2 WE WILL NOT PAY

We will not pay for any loss:

1. If the loss or theft of Your Credit Card is not reported to your Credit Card issuing company within three (3) hours from the time of theft
2. Losses recoverable from any other sources

You must check “GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS” for other reasons why we will not pay.

29. RENTAL CAR EXCESS COVER

29.1 WE WILL PAY

We will pay the insured for any excess or deductible, which the insured becomes legally liable to pay under a car rental contract as a result of loss or damage to the rented car arising from an accident provided that the following conditions are observed:

1. The car must be rented from a licensed rental agency
2. The insured shall take a comprehensive motor insurance against any Loss or Damage to the rented car during the rental period
3. The insured must comply with all requirements of the rental agency under the rental agreement, the insurer under the motor insurance policy of the rented car as well as the laws, rules and regulations of the country of visit; and
4. The car must be rented and driven by the insured or any of his/her immediate Family member who holds a valid license(s) to drive the rented car at country of visit and is named as the insured under the certificate of insurance

29.2 WE WILL NOT PAY

1. Loss or Damage arising from failure of the insured to observe any of the conditions listed in this section
2. The insured or the said immediate Family member was during the Period of Insurance, disqualified by any order from any court of Law or Prohibited from renting and/or driving by reason of any law, enactment, rule or regulation of the Country of visit: or
3. Loss or Damage not due to an Accident involving the rented car.

You must check “GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS” for other reasons why we will not pay.

30. PET CARE

Compensates for additional cost of pet hotel charges for which the Insured Person is liable under pet hotel agreement if the Insured Person is unable to return to collect the pet due to:

1. Insured Person's accidental bodily injuries or serious illness which requires admittance to Hospital: or
2. Delay of scheduled carrier in which Insured Person is travelling during the journey

You must check “GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS” for other reasons why we will not pay.

31. SPORT EQUIPMENT (GOLF EQUIPMENT AND/OR BICYCLE)

31.1 WE WILL PAY

We will pay the repair cost, or value of any sport equipment which are stolen, accidentally damaged or permanently lost. If your claim is accepted we have the choice of paying for the repair cost, paying you the replacement value (as per an available rate obtained by us) or settle you the value of the item(s) in cash allowing for depreciation.

1. You must provide receipts for your items, to justify the amount of your claim. If you are unable to submit receipts we may be able to accept alternate proof of ownership and value for your items, as agreed upon by us on a case by case basis.
2. When calculating the amount payable we will apply depreciation due to age, wear and tear for each item which is more than 12 months old. The rate of depreciation is 15% of the original cost of each item per complete calendar year.
3. We will not pay more than the original purchase price, replacement price or repair cost of any item, whichever amount is lower. We also have the option to repair or replace the sport equipment instead of paying you.
4. The maximum amount we will pay for any item (item limit) is:
 - SGD 1,600 for golf equipment.
 - SGD 3,300 for bicycle.

The maximum amount we will pay for all claims combined under this policy section is shown under the table of benefits for the plan that you have.

31.2 WE WILL NOT PAY

We will not pay a claim in relation to your Golf equipment and/or bicycle if ;

1. You do not report the loss, theft or misplacement within 24 hours to the police or if applicable
2. The loss, theft or damage is to items left behind in any hotel or motel room, aircraft, ship, train, tram, taxi, bus or rental vehicle.
3. The Golf equipment and/or bicycle were being sent unaccompanied or under a freight contract.
4. The loss of or damage arises from any process of cleaning, repair or alteration.
5. The loss of or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin.

6. The Golf equipment and/or bicycle were left unsupervised in a public place.
7. The Golf equipment and/or bicycle were left unattended in a motor vehicle unless it was locked in the boot or locked storage compartment.
8. The Golf equipment and/or bicycle were left overnight in a motor vehicle, even if they were in a locked storage compartment.
9. The Golf equipment and/or bicycle have and electrical or mechanical breakdown or Malfunction, or cease to work without an event occurring.
10. The Golf equipment and/or bicycle are parts that or an electronic component is broken or scratched unless either:
 - a. The breakage or scratch was caused by a crash involving a vehicle in which you are travelling.
11. You are entitled to be reimbursed by the shipping line, bus line, airline, cruise line or rail authority you were travelling on when the loss, theft, misplacement or damage occurred.

However, if you are not reimbursed the full amount of your claim, we will pay the difference between the amount of your loss and what you were Reimbursed, up to the limit of your cover (allowing for depreciation due to age, wear and tear).
12. The loss or damage is Golf equipment and/or bicycle whilst in use.
13. You do not provide proof that you owned the item and proof of its value and age.

You must check “GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS” for other reasons why we will not pay.

GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS

We will not pay under any circumstances if:

General

1. you do not act in a reasonable or responsible way to protect yourself and your property and to avoid making a claim.
2. you do not do everything you can to reduce your loss as much as possible.
3. your claim arises from consequential loss of any kind, including loss or lack of enjoyment.
4. your claim arises directly or indirectly from, or is in anyway related to you or your travelling companions changing plans.
5. at the time of purchasing the policy, you were aware of something that would give rise to you making a claim under this policy.
6. your claim is for a loss, which is recoverable by compensation under any workers compensation act or transport accident laws or by any Government sponsored fund, plan, or medical benefit scheme, or any other similar type legislation required to be effected by or under a law.
7. your claim arises from errors or omissions in your booking arrangements or failure to obtain relevant visa, passport or travel documents or overbooking by a transport operator, agent or provider.
8. your claim arises because you act illegally or break any government prohibition or regulation including visa requirements.
9. your claim arises from a government authority confiscating, detaining or destroying anything.
10. Wilful, criminal, illegal or intentional acts, or neglect;
11. Self-inflicted injury; unless the injury result in death: or
12. War or any act of war, declared or undeclared;
13. No claims shall be considered or become payable for motor vehicle accident if You do not possess a valid driving license. A valid driving license shall constitute a license which is in force and shall include holders of LDL, PDL & CDL licence as opposes to having suspended or revoked licence.

Medical

14. your claim arises from, is related to, or associated with a pre-existing medical condition.
15. your claim is in respect of travel booked or undertaken against the advice of any medical advisor.
16. your claim arises directly or indirectly from any metastatic or terminal prognosis that was made prior to the policy being issued.
17. your claim arises directly or indirectly from any journey for the purposes of obtaining any form of treatment overseas or any elective treatment that you choose to undertake.
18. claim arises out of pregnancy, childbirth, related complications or any medically assisted conception.
19. your claim involved a hospital where you are being treated for addiction to drugs or alcohol, or you are using it as a nursing, convalescent or rehabilitation place.
20. your claim involves the cost of medication in use at the time the journey began or the cost for maintaining a course of treatment you were on prior to the journey. This includes any medication lost or stolen during your journey or your purchase of preventative medication.
21. your claim arises from or is in any way related to depression, anxiety, stress, mental or nervous conditions including addiction or withdrawal.
22. your claim arises from or is any way related to suicide or attempted suicide.
23. your claim arises from or is any way related to a sexually transmitted disease or your claim arises directly or indirectly from Human Immunodeficiency Virus (HIV) infection, Acquired Immune Deficiency Syndrome (AIDS).
24. you were under the influence of, or affected by alcohol or drugs – unless the drugs were prescribed by a medical advisor and taken in accordance with their instructions.
25. despite their advice otherwise following your call to Cover-More, you received private hospital or medical treatment where public funded services or care is available or under any Reciprocal Health Agreement between appropriate Governments.
26. your claim arises from or is related to the death or hospitalisation of any person aged 85 years and over, not listed on the certificate of insurance, regardless of the country that they reside.
27. your claim arises from or is any way connected to any elective medical, surgery or dental treatment.
28. your claim involves the cost of preventative medication or preventative treatment including, but not limited to, vaccination or contraception.

CLAIMS

Cover-More Asia Pte Limited is authorised by Etiqa General Insurance Berhad (9557-T) “formerly known as Etiqa Insurance Berhad” to also provide claims handling services as our agent, not as your agent.

Cover-More acts under an agreement with the insurer which means that Cover-More can handle claims and make recommendations of claim settlements to the insurer and is jointly referred to as “we”, “our” and “us” in this policy wording for this purpose only.

CLAIMS PROCESSING

We endeavour to process your claim within 10 working days of us receiving a completed claim form and all necessary documentation. If we need additional information, a written request will be sent to you within 10 working days. We will pay all claims in Singapore Dollars. The rate of currency exchange that will apply is the rate at the time we process your claim. No indemnity from us will carry any interest.

HOW TO MAKE A CLAIM

You must give us notice of your claim as soon as possible by completing the claim form within 15 days after the receipt and posting to the address shown on the claim form. If the claim form is not fully completed by you, we cannot process your claim and we will return the form to you for completion.

If you do not, we can reduce your claim by the amount of prejudice we have suffered because of the delay.

You must give us any information we reasonably ask for to support your claim at your expense, such as but not limited to police reports, valuations, medical reports, original receipts, proof of ownership, or proof of an item’s age.

If required, we may ask you to provide translations of your documents into English at your expense to enable us assess your claim.

If you cannot provide the requested proof of ownership, then we can reject your claim.

You must co-operate with us at all times in relation to the provision of supporting evidence and such other information as we may reasonably require.

- For medical, hospital or dental claims, contact us as soon as possible. We will require you to submit a medical report clearly outlining the diagnosis of the medical condition, any relevant past medical history and the required treatment plan.

- For damage or permanent loss of your unchecked luggage and personal effects, report it immediately to the police or carrier you were travelling with when the damage, loss or theft occurred within 24 hours and obtain a written statement of your report. For damage, loss, or theft by your carrier, please include any offer of settlement that they have made.

Please note that we will never pay more than your actual loss.

YOU MUST NOT ADMIT FAULT OR LIABILITY

In relation to any claim under this policy you must not admit that you are at fault, and you must not offer or promise to pay any money, or become involved in litigation, without our approval.

EXCLUSIONS

We won’t pay a claim as set out in the “WE WILL NOT PAY” under each section and in “GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS” – these restrict coverage and benefits.

FRAUD

If you or anyone acting on your behalf uses dishonest means to obtain a claim payment under the policy for which you do not qualify, we will not pay the benefit and we will cancel the policy. Any benefit claimed fraudulently and received must be paid back to us. We will report any acts of fraud to the local police authority.

YOU MUST HELP US TO RECOVER ANY MONEY WE HAVE PAID

If we have a claim against someone in relation to the money we have to pay under this policy, you must do everything you can to help us do that in legal proceedings. If you are aware of any third party that you or we may recover money from, you must inform us of such third party.

IF YOU CAN CLAIM FROM ANYONE ELSE, WE WILL ONLY MAKE UP THE DIFFERENCE

If you make a claim against someone in relation to a loss or expense covered under this policy and you do not get paid the full amount of your claim, we will make up the difference. You must claim from them first.

OTHER INSURANCE

No person shall be insured under more than one travel insurance policy issued by us. In the event the Insured Person is covered under more than one such policy, we shall consider that person to be insured under the policy, which provides the greatest amount of benefit. If at the time of any loss, damage, or liability arising under the policy there is any other insurance provided by another company covering the same loss, damage or liability, we will only pay our proportion.

ARBITRATION

Any dispute, controversy or claim arising out of or relating to this Policy shall be referred to the decision of an Arbitrator. The Arbitrator shall be appointed in writing by the parties in difference, or if they cannot agree upon a single Arbitrator, to the decision of two Arbitrators one to be appointed in writing by each of the parties. Appointment shall be within one (1) calendar month after having been required to do so by either of the parties. In the case the parties do not agree on a single Arbitrator, an Umpire will be appointed in writing by the the Arbitrators in accordance with the Asian International Arbitration Centre for i-Arbitration Rules. The Umpire shall sit with the Arbitrators and preside at their meeting and the making of an Award shall be a condition precedent to any right of action against Us. The place of arbitration shall be Kuala Lumpur, Malaysia.

CUSTOMER SATISFACTION

Should you have a complaint arising out of this insurance or our employees, authorised representatives or service providers, please contact us we will respond to your complaint within 5 business days, provided we receive all necessary information and we have completed any investigation required. If we need more time, we will agree on a reasonable alternative time frame.

In the unlikely event of you remaining unsatisfied with the decision of the Insurance Company, The Ombudsman for Financial Services (OFS) and BNM LINK provide alternative avenues for members of the public to seek redress against unfair market practices. Procedures for complaints to OFS and BNM LINK are provided on this page.

PROCEDURE FOR COMPLAINT TO OFS

The Ombudsman for Financial Services (OFS) may be contacted by you, in the event that you are dissatisfied with the decision of the Insurance Company to a dispute, or the Insurance Company's failure to respond to a complaint within sixty (60) days. The OFS contact details are as follows:

Email: enquiry@ofs.org.my

Fax: 603-2272 1577

Postal address: Chief Executive Officer, Ombudsman for Financial Services (Formerly known as Financial Mediation Bureau)

Level 14, Main Block, Menara Takaful Malaysia,

No.4, Jalan Sultan Sulaiman, 50000, Kuala Lumpur.

Alternatively, you may file the dispute in person at the OFS office.

The OFS must be contacted within six (6) months from the date of the final decision from the Insurance Company to the dispute or after sixty (60) calendar days from the date of your dispute was referred to the Insurance Company in respect of which no response has been received from the Insurance Company.

For further details on the OFS, please obtain the information pamphlets from the Insurance Company or visit the OFS website at www.ofs.org.my.

Engagement of the OFS is subject to the terms of reference pursuant to section 126 of the Financial Services Act 2013. Contacting the OFS does not affect your right to take legal action against Insurance Company should they be dissatisfied with the outcome by the OFS.

PROCEDURE FOR COMPLAINT TO BNM LINK

If you are not satisfied with the conduct of the Insurance Company, you may write to BNM LINK, giving details of the complaint, the name of Insurance Company and policy number or the claim number.

Copies of the correspondence (if any) between you and the Insurance Company may be sent to facilitate tracing the case file kept by the Insurance Company.

The contact details are as follows:

Director, Jabatan LINK dan Pejabat Wilayah

Bank Negara Malaysia

Jalan Dato' Onn

50480 Kuala Lumpur

Telephone Number: 1 300 88 5465

Facsimile Number: +603 2174 1515

E-mail: bnmtelelink@bnm.gov.my

DATA, DATA PROTECTION OBLIGATIONS AND RIGHTS (PDPA)

We shall be able to process Personal Data according to the section 4 of the Personal Data Protection Act 2010. We shall be able to disclose Personal Data provided by you, as the context may require to:

- a) Etiqa Life Insurance Berhad, Etiqa Family Takaful Berhad, Etiqa General Insurance Berhad, Etiqa General Takaful Berhad, Etiqa Life International (L) Ltd or Etiqa Offshore Insurance (L) Ltd;
- b) Other entities within the Maybank Group;
- c) Our authorized agents and service providers with whom we have contractual agreements for some of our functions, service and activities;
- d) Other Insurance or Takaful companies and distribution partners (such as, banks, Islamic banks, Insurance brokers, Takaful brokers, re-Insurance companies and re-Takaful);
- e) Industry trade associations such as Life Insurance Association of Malaysia (LIAM), Persatuan Insurans Am Malaysia (PIAM) and Malaysian Takaful Association (MTA);
- f) Our merchants and strategic partners;
- g) Any parties authorized by you (from time to time); or
- h) Enforcement regulatory and governmental agencies as permitted or required by law, authorized by any order of court or to meet obligations to regulatory authorities.

You will keep us updated in respect of all such Personal Data as soon as is practicable.

We shall not be liable for any direct or indirect loss or damage due to any inaccuracy or incompleteness in the Personal Data provided to us.

We may from time to time request that you provide other Personal Data required for the purposes of this Policy.

Prior to providing us with the Personal Data of an insured person, or another individual, you must inform that individual of our privacy notice.

For detailed privacy notice on how we collect, use, process, protect and disclose Personal Data, please visit our branches, contact Etiqa Online at 1300 13 8888, or refer to our website at www.etiqa.com.my



CONTACT DETAILS

MHINSURE

GENERAL ENQUIRIES

Office Hours Mon - Fri, 09:00-17:30 (Singapore time)

Call 800 6011 458 or +60 3 2263 5710

E-mail: MHinsure-sales@covermore.com.sg

CLAIMS ENQUIRIES

Office Hours Mon - Fri, 09:00-17:30 (Singapore time)

Call 800 6011 459 or +60 3 2263 5711

E-mail: MHinsure-claims@covermore.com.sg

24 HOUR EMERGENCY ASSISTANCE

Call 800 6011 459 or +60 3 2263 5711 (Reverse call for those outside Singapore)

Assistance services are arranged and managed by Cover-More, a subsidiary company of the Cover-More Group. This insurance is underwritten by Etiqa General Insurance Berhad (9557-T) (Licensed under Financial Services Act 2013 and regulated by Bank Negara Malaysia)

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Cover·More

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