



## Benefit Schedule

	Summary of Benefits	Return Journey (KRW) \$	One Way Journey (KRW) \$
1	Accidental Death and Disablement - For Insured Person between 18 years and 70 years old (both age inclusive) - For Insured Person above 70 years old - For Insured Person between 8 days old to 17 years old	80,000,000 40,000,000 8,000,000	80,000,000 40,000,000 8,000,000
2	Medical Expenses due to Accident and Sickness - For Insured Person between 18 years and 70 years old (both age inclusive) - For Insured Person above 70 years old	40,000,000 20,000,000	NA NA
3	Emergency Dental Expenses due to Accident	20,000,000	NA
4	Chubb Assistance - Emergency Medical Evacuation	16,000,000	NA
5	Chubb Assistance - Repatriation of Mortal Remains		
6	Compassionate Allowance	1,500,000	NA
7	Loss of Luggage & Personal Effects (200,000 per article)	1,500,000	1,500,000
8	Loss of Travel Documents (Max 200,000 for Money)	500,000	NA
9	Checked-In Luggage Delay (80,000 per 6 consecutive hours)	240,000	240,000
10	Travel Delay (80,000 per 6 consecutive hours)	240,000	240,000
11	Travel Misconnection (80,000 per 6 consecutive hours)	240,000	240,000
12	Hijack Inconvenience (70,000 per 6 consecutive hours)	700,000	NA
13	Flight Cancellation	200,000	200,000
14	Flight Curtailment	200,000	NA
15	Personal Liability	50,000,000	NA
16	Terrorism Extension	Yes	Yes
17	Automatic Extension of Policy period - Due to overseas hospital confinement - Due to Public Transport delay or Critical Medical Condition	30 days 7 days	30 days 7 days
18	24-hour Travel Assistance Included	Included	NA
19	24-hour Medical Assistance	Included	NA

### Important Notes

- The amounts listed above are the maximum coverage payable for each benefit.
- All benefit items are on reimbursement basis where you will be reimbursed for the expenses incurred except for benefit items 2, 3, 4, 5, 6, 7, 8, 13, 14 and 15.
- Maximum of 45 days per Journey.
- “Pre-existing conditions” will not be covered.
- Please refer to the policy wordings for the full specifications, conditions and exclusions.

# Chubb Journey Protect

Chubb Insurance Singapore Limited (hereinafter called the 'Company') hereby insures the Insured Person(s) named in the Certificate of Insurance if included hereunder, subject to the terms, conditions and exclusions contained herein.

In witness whereof the Company has caused this Policy to be executed on and to commence on the Effective Date as stated in the Certificate of Insurance provided that this Policy shall not be binding on the Company unless the Certificate of Insurance is signed by an authorised representative of the Company.



Authorised Representative of the Company

## Part 1 Interpretation

### Definitions

In this Policy, unless otherwise defined or the context otherwise requires:

**Accident** means a sudden unforeseen and fortuitous event and **Accidental** shall have a corresponding meaning.

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

**Benefit** means the respective benefit, as stated in the Certificate of Insurance, payable by the Company under the terms and conditions of this Policy in respect of each event or loss covered by this Policy.

**Bodily Injury** means injury sustained by an Insured Person resulting solely, directly and independently of all other causes from an Accident and caused by external, violent and visible means.

**Certificate of Insurance** means the Certificate of Insurance which is incorporated and forms part of this Policy.

**Civil Commotion** means a disturbance, commotion or disorder created by civilians usually against a governing body or the policies thereof.

**Confined or Confinement** means Confinement in Hospital for at least a Day as a Resident in-Patient (other than

for day surgery) upon the advice of and under the regular care and attendance of a Physician and for this purpose, **Day** shall mean a period for which the Hospital charges for room and board.

**Covered Locations** means Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand, Vietnam, Australia, New Zealand, China, Taiwan, Hong Kong, Macau, Mongolia, Japan, Korea, India, Saudi Arabia, Sri Lanka and Timor-Leste.

**Dental Expenses** means reasonable and necessary charges for dental treatment, carried out by a Dentist, medically necessary to treat the Insured Person's condition, including charges for medical supplies or services, not exceeding the usual level of charges for similar treatment, supplies or medical services in the locality where the expense is incurred and does not include charges that would not have been made if no insurance existed.

**Dentist** means a legally licensed dentist or dental surgeon duly registered and practicing within the scope of his license pursuant to the laws of the country in which such practice is maintained. Dentist shall not include the Insured Person or any of their relatives unless otherwise approved by the Company.

**Destination** means the Covered Locations stated in Tigerair Taiwan Travel Itinerary for the Insured Person's Journey.

**Effective Date** means the effective date stated in the Certificate of Insurance.

**Family Member** means an Insured Person's Partner, parent, parent-in-law, grandparent, child, brother or sister.

**Financial Default** means the complete suspension of operations due to financial circumstances whether or not bankruptcy petition is filed; or partial suspension of operations following a filing of a bankruptcy petition.

**Hospital** means a legally constituted establishment operated pursuant to the laws of the country in which it is based,

which holds a license as a hospital (if licensing is required in the state or government jurisdiction) and meets the following requirements:-

- (i) operates primarily for the reception, care and medicare and treatment of sick, ailing or injured persons as in-patients;
- (ii) provides full-time nursing service by and under the supervision of a staff of Nurses;
- (iii) has a staff of one or more Physicians available at all times;
- (iv) maintains organised facilities for the medical diagnosis and treatment of such persons, and provides (where appropriate) facilities for major surgery within the confines of the establishment or in facilities controlled by the established; and
- (v) is not primarily a clinic, nursing, rest or convalescent home or similar establishment and is other than a place for alcoholics or drug addicts.

and **Hospital** shall not include the following:-

- (a) a mental institution; an institution confined primarily to the treatment of psychiatric disease including sub-normally; the psychiatric department of a hospital.
- (b) a place for the aged; a rest home; a place for drug addicts or alcoholics.
- (c) a health hydro or nature cure clinic; a special unit of a hospital used primarily as a place for drug addicts or alcoholics, or nursing, convalescent, rehabilitation, extended-care facility or rest home.

**Insured Person(s)** means the person(s) named in the Certificate of Insurance who is at least eight (8) days old on the Effective Date.

**Journey** means a One Way Journey or a Return Journey.

**Loss of Limb** means total functional disablement or loss by complete and

permanent physical severance of a hand at or above the wrist or a foot at or above the ankle.

**Loss of Sight** means the entire and permanent loss of all sight in any eye rendering the Insured Person absolutely blind in that eye and beyond remedy by surgical or other treatment.

**Loss of Speech and Hearing** means total and irrecoverable loss of speech and hearing which is beyond remedy by surgical or other treatment.

**Medical Expenses** means Usual, Reasonable and Customary Medical Expenses necessarily and reasonably incurred in the medical or surgical treatment of Bodily Injury or Sickness covered by this Policy.

**Nurse** means any qualified or trainee nurse or general nurse duly registered pursuant to the laws of the country in which the nurse is employed.

**One Way Journey** means a one way trip made by the Insured Person from Korea on a Scheduled Flight to a Destination, and shall commence three (3) hours prior to the departure of the Scheduled Flight and terminate three (3) hours after the actual arrival of the Scheduled Flight at the Destination.

**Partner** means spouse or de-facto with whom the Insured Person has been living permanently with at least three (3) months or more at the time of Bodily Injury or Sickness.

**Period of Insurance** means the period during which the coverage under this Policy is effective, as stated in the Certificate of Insurance.

**Permanent Disablement** means disablement that results solely, directly and independently of all other causes from Bodily Injury and which occurs within one hundred and eighty (180) consecutive days of the Accident in which Bodily Injury was sustained, and:

- (i) falls into one of the categories listed in the Table of Benefits in Section 1 of Part 6; or

- (ii) is a disablement which, having lasted for a continuous and uninterrupted period of at least twelve (12) consecutive months, is at the expiry of that period, beyond hope of improvement.

**Permanent Total Disablement** means disablement that results solely, directly or independently of all other causes from Bodily Injury and which occurs within one hundred eighty (180) days of the Accident in which such Bodily Injury was sustained, which, having lasted for a continuous and uninterrupted period of at least twelve (12) consecutive months, will, in all probability, entirely prevent the Insured Person from engaging in gainful employment of any and every kind for the remainder of his life and from which there is no hope of improvement.

**Physician** means a legally licensed physician or surgeon duly registered and practicing within the scope of his license pursuant to the laws of the country in which such practice is maintained. Physician shall not include the Insured Persons or any of their relatives unless otherwise approved by the Company.

**Policy** means this Policy Wording and Certificate of Insurance describing the insurance contract between the Company and the Insured Person.

**Policy Wording** means this document.

**Pre-existing Condition** means any condition which:-

- (i) the Insured Person received medical treatment, diagnosis, consultation or prescribed drugs within a twelve (12) month period preceding the commencement of a Journey, or
- (ii) medical advice or treatment was recommended by a Physician within a twelve (12) month period preceding the commencement of a Journey, or
- (iii) a reasonable person in the circumstances would be expected

to be aware of within a twelve (12) month period preceding the commencement of a Journey.

**Public Conveyance** means any land or sea conveyance operated under a license for the transportation of fare paying passengers, and which has fixed and established routes only.

**Resident In-patient** means an Insured Person whose Confinement is as a resident bed patient and whose confinement is due to Bodily Injury and is covered by this Policy and not merely for any form of nursing, convalescence, rehabilitation, rest or extended-care.

**Return Journey** means a return trip made by the Insured Person from Korea on a Scheduled Flight, to a Destination, and back, and shall commence three (3) hours prior to the departure of Scheduled Flight and terminate three (3) hours after the actual arrival of the Scheduled Flight in Korea.

**Riot** means the act of any person taking part together with others in any disturbance of the public peace (whether in connection with a strike or lock-out or not) or the action of any lawfully constituted governmental authority in suppressing or attempting to suppress any such disturbance or in minimizing the consequences of such disturbance.

**Scheduled Flight** means the Tigerair Taiwan flight and/or Tigerair Taiwan Affiliated flight which corresponds to the flight details set out in the Insured Person's Tigerair Taiwan Travel Itinerary.

**Tigerair Taiwan Affiliated** means the non-Tigerair Taiwan flight provider shown in the Insured Person's Tigerair Taiwan Travel Itinerary.

**Tigerair Taiwan Travel Itinerary** means the travel itinerary issued to the Insured Person when he booked his Scheduled Flight, which evidence payment of Tigerair Taiwan premium for travel insurance under this Policy.

**Sickness** means physical condition marked by a pathological deviation

from the normal healthy state as verified by a Physician.

**Specially Designated List** means names of a person, entities, groups, corporate specified on a list who are subject to trade or economic sanctions or other such similar laws or regulations of the United States of America, Australia, United Nations, European Union or United Kingdom.

**Strike** means the willful act of any striker or locked-out worker done in furtherance of a strike or in resistance to a lock-out; or the action of any lawfully constituted authority in preventing or attempting to prevent any such act in minimizing the consequences of any such act.

**Usual, Reasonable and Customary Medical Expenses** means charges for treatment, supplies or medical services medically necessary to treat the Insured Person's condition, does not exceed the usual level of charges for similar treatment, supplies or medical services in the locality where the expense is incurred and does not include charges that would not have been made if no insurance existed.

## Part 2 Scope And Limits Of Cover And Benefits

### Section 1 - Commencement Of Coverage

Coverage under Section 13 of Part 6 - Flight Cancellation is effective upon the issuance of the Certificate of Insurance and terminates on commencement of the planned Journey from Korea.

For all other sections, insurance commences upon commencement of a Journey.

### Section 2 - Limits Of Coverage

1. Any cover under this Policy in respect of an Insured Person shall terminate on the earliest of the following events:-

- (i) Upon the expiry of any Period of Insurance;

- (ii) Upon the death of the Insured Person;

- (iii) With respect to Return Journey scheduled departure date of the Scheduled Flight.

### Section 3 - Policy Extension

1. In the event that the Insured Person, as a ticket holding passenger on a scheduled Public Conveyance, being prevented from completing the return leg of a Journey within the Period of Insurance, as a result of:
  - (a) the Insured Person's Critical Medical Condition (as defined in Part 6, Section 6); or
  - (b) the scheduled Public Conveyance in which the Insured Person is traveling being unavoidably delayed due to Strike or industrial actions, adverse weather conditions or mechanical breakdown/derangement of the Public Conveyance or due to grounding of an aircraft as a result of mechanical or structural defect; or
  - (c) the Insured Person being Confined in a Hospital outside of Singapore at the expiry of the Period of Insurance,

the Period of Insurance shall automatically be extended without premium up to seven (7) days for event (a) and (b) and up to thirty(30) days for event (c).

### Part 3 General Exclusions

This Policy does not cover, and the Company will not in any event be liable to pay any Benefits or indemnify the Insured Person in respect of, any loss which is, directly or indirectly, caused by, a consequence of, arises in connection with or is contributed to by any of the following:

1. Declared or undeclared war or any act of war, invasion, foreign enemy, civil war, rebellion, revolution,

insurrection, military or usurped power.

2. Loss, destruction or damage to any property whatsoever or any loss or expense whatsoever arising there from or any consequential loss directly or indirectly caused or contributed by or arising from ionizing radiations or contamination by radio-activity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
3. Any willful or intentional acts of the Insured Person whether sane or insane, self-inflicted injury, suicide pacts or agreements or any attempts thereat, provoked homicide or assault.
4. The Insured Person acting as a law enforcement officer, emergency medical or fire service personnel, civil defense personnel or military personnel of any country or international authority, whether full-time service or as a volunteer, other than for reservist training under the Section 14 of the Enlistment Act (Cap. 93).
5. The Insured Person engaging in, practicing for or taking part in training in any speed contest or racing (other than on foot) and any professional competition or sports.
6. Any condition, which is or results from or is a complication of infection with Human Deficiency Syndrome ('HIV'), any variance including Acquired Immune Deficiency Syndrome ('AIDS'), and AIDS Related Complications ('ARC'), or any opportunistic infections and/or malignant neoplasm (tumor) found in the presence of HIV, AIDS or ARC.
7. Any condition which results from or is a complication of pregnancy, childbirth, miscarriage (except Accidental miscarriage) or abortion, intoxication by alcohol or drugs not prescribed by a Physician.
8. Illegal acts (or omissions) of

- the Insured Person or the Insured Person's executors, administrators, legal heirs or personal representatives, loss resulting directly or indirectly from action taken by the Government Authorities including confiscation, seizure, destruction and restriction.
9. The Insured Person engaging in air travel other than as a passenger on a Scheduled Flight.
  10. Any loss or expenses which is, directly or indirectly, caused by, a consequence of, arises in connection with or is contributed to by the Insured Person undertaking any Journey against the advice of a Physician or for the purpose of seeking medical attention.
  11. Any Pre-existing Conditions.
  12. Any prohibition or breach of government regulation or any failure by the Insured Person to take reasonable precautions to avoid a claim under this Policy following the warning of any intended Strike, Riot or Civil Commotion through or by general mass media.
  13. Any loss or expenses with respect to any applicable trade and economic sanction, law or regulation or a Specially Designated List or which if reimbursed or paid by the Company would result in the Company being in breach of trade or economic sanctions or other such similar laws or regulations.
  14. The Insured Person not taking all reasonable efforts to safeguard his property or to avoid any injury or minimise any claim under the policy.
  15. Any condition which results from or is a complication of suicide or attempted suicide or intentional self-injury.
  16. Mental and nervous disorders, including but not limited to insanity.
  17. The Insured Person engaging in naval, military or air force service or operation or testing of any kind of conveyance or being employed as a manual worker or whilst engaging in offshore activities like diving, oil-rigging, mining or aerial photography or handling of explosive or loss of or damage to hired or leased equipment.
  18. Any condition which results from or is a complication of venereal disease.
  19. Any loss or expenses which arises in connection with or is contributed by the Insured Person undertaking any Journey against the travel advice of the Ministry of Foreign Affairs of Korea or the Ministry of Health of Korea, in relation to actual or threatened Riot, Strike or Civil Commotion, war or warlike situation, outbreak of disease or unsafe health conditions, or impending natural disasters, to the country or territory of the Insured Person's Destination, unless the Journey had already commenced prior to the issuance of the travel advice.

## Part 4 General Conditions

### 1. Payment Before Cover Warranty

It is hereby agreed and declared that the total premium due must be paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) on or before the Effective Date of the coverage under the Policy, Renewal Certificate or Cover Note.

In the event that the total premium due is not paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) on or before the Effective Date referred to above, then the Policy shall not attach and no benefits whatsoever shall be payable by the Company. Any payment received thereafter

shall be of no effect whatsoever as cover never attached on the Policy.

### 2. Entire Contract, Changes

This Policy, the Certificate of Insurance and any amendments or endorsements shall constitute the entire contract of insurance. No change to the terms and conditions of this Policy shall be valid unless approved in writing by an authorised representative of the Company and such approval shall be endorsed hereon or attached hereto. No broker or agent has the authority to amend or to waive any of the terms and conditions of this Policy.

### 3. Conditions Precedent To Liability

The liability of the Company for any Benefit under this Policy is conditional upon:

- (a) the truth of the statements and information as provided to the Company by the Insured Persons; and
- (b) the due observance and fulfillment of the terms and conditions of this Policy insofar as they relate to anything to be done or complied with by the Insured Persons.

### 4. Legal Action

No action shall be brought to recover on this Policy prior to the expiration of sixty (60) days after written proof of claim has been filed accordance with the provisions of this Policy.

### 5. Misrepresentation

This Policy shall be voidable in the event of any misrepresentation, mis-description, non-disclosure or concealment of any circumstances by the Insured Persons which is material to or connected with:

- (a) the Insured Persons' risk experience and claim history;
- (b) the Insured Persons' insurance record, including previous

refusals to grant insurance coverage.

**6. Fraud**

If any claim under this Policy shall be, in any respect, fraudulent or if any fraudulent means or devices shall be used by any person to obtain a Benefit under this Policy, the Company shall have no liability in respect of such claim and the Company shall be entitled to terminate this Policy with immediate effect.

**7. Claims Procedure**

On the happening of any occurrence likely to give rise to a claim under this Policy, written notice shall be given to the Company's Claims Department at 138 Market Street #11-01 CapitaGreen Singapore 048946, as soon as possible and, in any event, within thirty (30) days after the date of the occurrence. The Company will provide the Insured Person with forms for filing proof of claim.

Any documents or evidence required by the Company to verify the claim shall be provided by the Insured Person at his own expense. Any medical examination required by the Company to verify the claim will be at the Company's expense.

The Company shall, in the event of the death of an Insured Person, be entitled to have a post-mortem examination performed at its own expense where it is not prohibited by law.

Failure to notify the Company within the time limit prescribed shall not invalidate the claim if it can be shown, to the Company's satisfaction, that it was not reasonably possible to give such proof within the prescribed time limit for an otherwise legitimate claim.

**8. Payment Of Claims**

Any Benefits payable under this

Policy shall be paid to the Insured Person or to the Insured Person's estate in the event of the Insured Person's death, except under Part 5, Section 4 -Medical Evacuation and Repatriation and Section 5 - Repatriation of Mortal Remains.

Any Benefits payable under this Policy shall be paid to the Insured Person by way of telegraphic transfer (TT) remittance to the bank account of the Insured Person as designated in the claim form. The Company shall not be liable for any differences in the claim payment arising from foreign currency exchange rate fluctuation and any other bank charges which may be imposed by the intermediary bank for clearing the TT remittance. Any receipt by the Insured Person of any Benefit payable under this Policy shall in all cases be deemed final and complete discharge of all liability of the Company in respect of such Benefit.

**9. Termination For Non-Payment Of Premium**

This Policy shall deem to have been void from the intended Effective Date if the premium is not paid.

**10. Right Of Recovery**

In the event authorisation of payment and/or payment is made by the Company or Chubb Assistance or an authorised representative of Chubb Assistance for a medical claim whereby policy liability is not engaged, the Company or Chubb Assistance or an authorised representative of Chubb Assistance reserves the right to recover against the Insured Person the full sum which the Company or Chubb Assistance or an authorised representative of Chubb Assistance is liable to the Hospital into which the Insured Person was admitted.

**11. No Multiple Policies**

The Insured Person can only be covered under one leisure travel

insurance policy underwritten by the Company for the same Journey.

**12. Compliance With Policy Provisions**

Failure to comply with any of the provisions contained in this Policy shall invalidate all claims hereunder.

**13. Other Insurances**

Except as otherwise provided in this Policy, if the Insured Person has or should have any other insurance providing cover for the same loss, damage or liability, the Company shall not be liable to pay except for any excess beyond the amount which would have been payable under the Policy or Policies had this insurance not been effected.

**14. Notice Of Trust Or Assignment And Third Party Rights**

The Company shall not be bound or be affected by any notice of any trust, charge, lien, assignment or other dealing with or in relation to this Policy.

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

**15. Arbitration**

If any dispute or disagreement arises regarding any matter pertaining to or concerning this Policy, the dispute or disagreement must be referred to arbitration in accordance with the provisions of the Arbitration Act (Cap. 10) and any statutory modification or re-enactment thereof then in force, such arbitration to be commenced within three (3) months from the day such parties are unable to settle the dispute or difference. If the Insured Person fails to commence arbitration in accordance with this clause, it is agreed that any cause of action and any right to make a claim that the Insured Person have



or may have against the Company shall be extinguished completely. Where there is a dispute or disagreement, the issuance of a valid arbitration award shall also be a condition precedent to the Company's liability under this Policy. In no case shall the Insured Person seek to recover under this Policy before the expiration of sixty (60) days after written proof of claim has been submitted to the Company in accordance with the provisions of this Policy.

#### 16. Governing Law

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

#### 17. Interest

No amounts payable by the Company under this Policy shall carry interest.

#### 18. Currency

Premiums and benefits payable under this Policy shall be in Korean Won.

#### 19. Clerical Error

A clerical error by the Company shall not invalidate insurance otherwise validly in force, nor continue insurance otherwise not validly in force.

#### 20. Gender

A masculine personal pronoun as used herein includes the feminine, wherever the context requires.

#### 21. Cooling Off Period

The Insured Person has seven (7) days from the date the Company issues the Certificate of Insurance to decide if this insurance meets his/her needs. The Insured Person may cancel the Policy simply by advising the Company in writing within those seven (7) days. If the Insured Person does this, the Company will refund any premiums that have been paid. This cooling off period does not apply if the Insured Person has

commenced the Journey or the Insured Person has made or is entitled to make a claim prior to the cancellation of the Policy.

#### 22. Due Diligence

The Insured Person will exercise due diligence and precaution in doing all things to avoid or reduce any loss under this Policy.

#### 23. Policy Owners' Protection Scheme

Your Policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for Your Policy is automatic and no further action is required from You. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Us or visit the GIA / LIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

#### 24. Personal Data Protection Consent

You are deemed to give consent and authorisation to Us to collect, use, disclose, and/or process Your personal data or information supplied to Us without further notification to You confidentially with Our affiliated companies, third party service providers, business partners and/or other parties, which may be sited outside Singapore, for administering policies taken out with Us, customer services and to allow us and/or Our business partners to perform marketing and related activities, until We receive Your written instruction to the contrary. Upon Your written request, We shall, without charge, cease to use Your personal information for purposes other than those directly related to Your Policy. A copy of the Personal Data Protection Policy can be found at <http://www.chubb.com/sg-privacy>

and You are deemed to have read the same.

You may write to Our Data Protection Officer at 138 Market Street #11-01 CapitaGreen Singapore 048946 for any request to withdraw Your consent, access to and/or correction of any information supplied to Us and We may reserve the right to charge a reasonable fee to offset the administrative costs in complying with access requests.

#### 25. Modification

We reserve the right to modify the terms and conditions of Your Policy within the Period of Insurance by giving You prior notice of at least thirty (30) days, and such modification shall be applicable from the effective date as stated in Our written notice to Your address on file.

No modification of Your Policy shall be valid unless approved in writing by Our authorised representative, and such approval shall be evidenced by way of an endorsement to Your Policy issued by Us. No broker or agent has the authority to modify or to waive any of the terms and conditions of Your Policy.

### Part 5 Benefits

The benefits payable under the respective Sections in this Part 6 as mentioned below are mutually exclusive:

- (i) Sections 13 and 14

#### Section 1 - Personal Accident

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person sustains Bodily Injury which results in death and/or Permanent Disablement within one hundred and eighty (180) days after the date of the Accident, the Company will pay up to the relevant Benefit amount specified in the Table of Benefits read with the Certificate of Insurance subject to the terms and conditions of this Policy.

**Table Of Benefits**

Loss Events	Compensation Payable % of Capital sum stated in the Certificate of Insurance
Accidental Death	100%
Permanent Total Disablement	100%
Total and Permanent Loss of Speech and Hearing	100%
Loss of Sight in both eyes	100%
Loss of two Limbs	100%
Loss of one Limb	50%
Loss of Sight in one eye	50%
Total and Permanent Loss of Speech	50%
Total and Permanent Loss of Hearing in	
i) both Ears	50%
ii) one Ear	15%

The occurrence of any specific loss for which indemnity is payable under this Section shall at once terminate all insurance under the Policy, but such termination shall be without prejudice to any other claim originating from the Accident causing such loss.

No indemnity will be paid under any circumstances for more than one of the losses, the greatest for which provision is made in this Section.

No payment will be made for any loss caused by or resulting from Sickness.

**Section 2 - Medical Expenses Due To Accident And Sickness (Applicable To Return Journey Only)**

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person incurs Medical Expenses as a direct result of Bodily Injury or Sickness, the Company will indemnify the Insured Person in respect of such expenses up to the relevant Benefit amount specified in the Certificate of Insurance subject to the terms and conditions of this Policy.

**Additional Conditions**

- (a) For the avoidance of doubt, in the event the Insured Person becomes entitled to a refund of or reimbursement of all or part of such expenses from any other source, or if there is in place any other insurance against the events covered under this Section, the Company will only be liable for the excess of the amount recoverable from such other source or insurance.

**Additional Exclusions**

In addition to the General Exclusions, this Policy does not cover, and the Company will not in any event be liable in respect of any claim under this Medical Expenses due to Accident and Sickness section which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:

1. Any expenses relating to any treatment for Bodily Injury or Sickness where such treatment was first sought more than sixty (60) days from the time the Bodily Injury or Sickness was first sustained.
2. Any expenses incurred for prostheses, contact lenses, spectacles, hearing aids, dentures or medical equipment unless prescribed by a Physician for the treatment of Bodily Injury or Sickness.
3. Any expenses relating to any treatment not prescribed by a Physician or a Chinese Physician.

**Section 3 - Emergency Dental Expenses Due To Accident (Applicable To Return Journey Only)**

If, during the Period of Insurance, whilst the insured Person is on a Journey, the Insured Person incurs Dental Expenses a direct result of Bodily Injury, the Company will indemnify the Insured Person in respect of such expenses up to the relevant Benefit amount specified in the

Certificate of Insurance subject to the terms and conditions of this Policy.

**Additional Conditions**

For the avoidance of doubt, in the event the Insured Person becomes entitled to a refund of or reimbursement of all or part of such expenses from any other source, or if there is in place any other insurance against the events covered under this Section, the Company will only be liable for the excess of the amount recoverable from such other source or insurance.

**Additional Exclusions**

In addition to the General Exclusions, this Policy does not cover, and the Company will not in any event be liable in respect of any claim under this Emergency Dental Expenses Due to Accident section which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:

1. Any expenses relating to any treatment for Bodily Injury where such treatment was first sought more than sixty (60) days from the time the Bodily Injury was first sustained.
2. Any expenses relating to any treatment not prescribed by a Dentist

**Section 4 - Medical Evacuation And Repatriation (Applicable To Return Journey Only)**

If, during the Period of Insurance, whilst the Insured Person is on a Journey, as a result of an Insured Person being in a Critical Medical Condition and in the opinion of Chubb Assistance, or an authorised representative of Chubb Assistance, it is judged medically appropriate to move the Insured Person to another location for medical treatment, or to return the Insured Person to Korea, Chubb Assistance or its authorised representative, shall arrange for the evacuation utilizing the means best suited to do so based on the medical severity of the Insured Person's condition. The Company shall

pay directly to Chubb Assistance the Covered Expenses for such evacuation, up to the relevant Benefit amount specified in the Certificate of Insurance, subject to the terms and conditions of this Policy.

In the event the Insured Person cannot for reasons beyond his control notify Chubb Assistance, and nevertheless makes arrangements for his own evacuation, the Company shall, if satisfied that the arrangements were medically appropriate in view of the Insured Person's Critical Medical Condition at that time, indemnify the Insured Person in respect of the expenses incurred, up to an amount which would have been payable to Chubb Assistance for services provided under the same circumstances, subject to the terms and conditions of this Policy.

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

#### **Additional Definitions**

Critical Medical Condition means a medical condition suffered by the Insured Person as a result of Bodily Injury or Sickness, which is determined to be life-threatening by a Physician designated by Chubb Assistance at the Physician's absolute discretion.

Covered Expenses means expenses for services provided and/or arranged by Chubb Assistance for the transportation, medical services and medical supplies necessarily incurred as a result of a Medical Evacuation and Repatriation of an Insured Person as described herein.

#### **Additional Exclusions**

In addition to the General Exclusions,

this Policy does not cover, and the Company will not in any event be liable in respect of any claim under this Medical Evacuation and Repatriation section which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:

1. Any expenses incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of a scheduled trip.
2. Any expenses for a service not approved and arranged by Chubb Assistance or its authorised representative, except as mentioned in paragraph two (2) of this Section.
3. Any treatment performed or ordered by a person who is not a Physician
4. Any expenses incurred if the Insured Person is not suffering from a Critical Medical Condition or if the treatment can be reasonably delayed until the Insured Person return to Korea.

#### **Section 5 - Repatriation Of Mortal Remains (Applicable To Return Journey Only)**

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person dies as a result of a Critical Medical Condition (as defined in Section 4), Chubb Assistance, or its authorised representative shall make the necessary arrangements for the return of the Insured Person's mortal remains to Korea. The Company shall pay directly to Chubb Assistance the Covered Expenses for such repatriation up to the relevant Benefit amount specified in the Certificate of Insurance, subject to the terms and conditions of this Policy.

In addition to the transportation of the remains, the Company shall reimburse to the Insured Person's estate expenses actually incurred for services and

supplies by a mortician or undertaker, including but not limited to the cost of a casket, and the embalming and cremation if so elected, to a maximum of the relevant Benefit Amount specified in the Certificate of Insurance subject to the terms and conditions of this Policy.

#### **Additional Definitions**

Covered Expenses means expenses for services provided and/or arranged by Chubb Assistance for the transportation, medical services and medical supplies necessarily incurred as a result of the repatriation of the Insured Person's mortal remains.

#### **Additional Exclusions**

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

1. Any expenses incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of the Journey.
2. Any expenses incurred for the transportation of the Insured Person's remains not approved and arranged by Chubb Assistance or its authorised representative.

#### **Section 6 - Compassionate Allowance (Applicable To Return Journey Only)**

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person sustains Bodily Injury which results in Accidental Death under Section 1 - Personal Accident and no adult Family Member is with him, the Company will indemnify the Insured Person's estate for the hotel accommodation and travel (economy return air travel) expenses necessarily incurred for one

(1) relative or friend to assist in the final arrangements of the Insured Person's death, up to the relevant Benefit amount specified in the Certificate of Insurance subject to the terms and conditions of this Policy.

### Section 7 - Loss Of Luggage And Personal Effects

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person sustains loss of or damage to his Luggage and Personal Effects, the Company will indemnify the Insured Person in respect of such loss up to the relevant Benefit amount stated in the Certificate of Insurance subject to the terms and conditions of this Policy.

#### Additional Conditions

- (a) The Company will not pay more than Korean Won two hundred thousand (KRW200,000) for any one article or a pair or a set of articles.
- (b) In respect of articles more than one year old, the Company may make payment subject to due allowance of wear and tear and depreciation or at its option reinstate or repair such articles.
- (c) The loss or damage must be reported to the police or relevant authority having jurisdiction where the loss or damage occurred within twenty-four (24) hours from the incident. Any claims for indemnity under this Section must be accompanied by a copy of a police report or a report issued by the relevant authority evidencing such loss.
- (d) For the avoidance of doubt, in the event the Insured Person becomes entitled to a refund or reimbursement of all or part of such expenses from any other source, or if there is in place any other insurance against the events covered under this section, the Company will only be liable for the excess of the amount recoverable

from such other source or insurance.

#### Additional Definitions

Luggage and Personal Effects means personal goods belonging to the Insured Person, which are taken by him on the Journey or acquired by him during the Journey.

Portable Computer means laptop and handheld computers.

#### Additional Exclusions

In addition to the General Exclusions, this Policy does not cover, and the Company will not in any event be liable in respect of any claim under this Loss of Luggage and Personal Effects section which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:

1. loss or damage of baggage caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process or while actually being worked upon or resulting therefrom;
2. loss or damage of baggage caused by mechanical or electrical breakdown or derangement or damage sustained due to any process initiated by an Insured Person to repair, clean or alter any baggage;
3. loss or damage of baggage resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authorities in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or customs regulations, confiscation by order of any government or public authority or risk of contraband or illegal transportation or trade;
4. loss or damage of property from confiscation or retention by customs or other officials;

5. loss or damage of property as a result of the Insured Person's failure to take due and reasonable care and precautions to safe-guard and secure such property;
6. loss or damage of property that is included in an Insured Person's checked baggage that the relevant Scheduled Flight operator has indicated should not be included in checked baggage, as stated in the Scheduled Flight's operator's Conditions of Carriage - including but not limited to, fragile, delicate or perishable items, computers, items of special value, such as money, jewellery, precious metals, silverware, valuable documents, passports and other travel documents, personal electronic equipment, including compact discs;
7. loss or damage not reported to either the police or relevant authority having jurisdiction where the loss or damage occurred within twenty-four (24) hours of the discovery of such loss or damage;
8. loss or damage of property whilst in the custody of an airline or other carrier, unless reported immediately on discovery and, in the case of an airline, a Property Irregularity Report is obtained;
9. loss or damage to property insured under any other insurance policy, or otherwise reimbursed by a common carrier or a hotel.

#### Property Not Covered

The Company will not pay for damage to or loss of:

- (i) animals;
- (ii) motor vehicles, aircraft, and other conveyances or equipment or parts pertaining to such conveyances;
- (iii) artificial limbs, false teeth, any type of eyeglasses, contact lenses or corneal lenses;
- (iv) tickets, except for administrative fees required to reissue tickets;

- (v) coupons, negotiable instruments, title deeds, manuscripts, money, stamps, stocks and bonds, postal or money orders, securities of any kind;
- (vi) property shipped as freight, or shipped prior to the scheduled departure date;
- (vii) cards, including but not limited to credit cards;
- (viii) contraband;
- (ix) business goods or samples/ prototypes or equipment of any kind or any products/components meant for trade;
- (x) hired or leased equipment;
- (xi) foodstuff;
- (xii) computers (including software and accessories) other than Portable Computers;

#### **Section 8 - Loss Of Travel Documents**

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person sustains loss of Travel Documents due to theft or by force, violence, or threat of violence, the Company will indemnify the Insured Person in respect of such loss up to the relevant Benefit amount as specified in the Certificate of Insurance subject to the terms and conditions of this Policy.

In the event the Insured Person sustains loss of Money together with the loss of Travel Documents due the theft or by force, violence, or threat of violence, the Company will indemnify the Insured Person in respect of the loss of Money up to Korean Won Two Hundred Thousand (KRW 200,000).

#### **Additional Conditions**

- (a) The loss must be reported to the police or relevant authority having jurisdiction where the loss occurred, within twenty-four (24) hours after the incident. Any claim must be accompanied by a copy of a police report or a report issued by the relevant authority evidencing such loss.

- (b) For the avoidance of doubt, in the event the Insured Person becomes entitled to a refund or reimbursement of all or part of such expenses from any other source, or if there is in place any other insurance against the events covered under this Section, the Company will only be liable for the excess of the amount recoverable from such other source or insurance.

#### **Additional Definitions**

Travel Documents means passport, visas, travel tickets or driving license.

Money means coins, bank notes, postal money orders or travelers' cheque.

#### **ADDITIONAL EXCLUSIONS**

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

- (a) loss due to confiscation or detention by customs or any other authority;
- (b) loss not reported to either the police or relevant authority having jurisdiction where the loss occurred within twenty-four (24) hours of the discovery of such loss;
- (c) loss or damage of Travel Documents and/or Money as a result of the Insured Person's failure to take due and reasonable care and precautions to safe-guard and secure the Travel Documents and/or Money.

#### **Section 9 - Checked-In Luggage Delay**

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person's luggage that is accompanied and checked in on the Scheduled Flight is not delivered to him within six (6) hours of the Insured Person's arrival at the scheduled

destination overseas and in Korea, the Company will pay to the Insured Person the relevant Benefit amount specified in the Certificate of Insurance for every full six (6) consecutive hours of delay, up to the maximum Benefit amount specified in the Certificate of Insurance, subject to the terms and conditions of this Policy.

#### **Section 10 - Travel Delay**

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the departure of the Scheduled Flight is delayed for at least six (6) consecutive hours at any single location in the itinerary supplied to the Insured Person, due to Strike or industrial action, adverse weather conditions or mechanical breakdown/derangement of the Scheduled Flight or due to grounding of the Scheduled Flight as a result of mechanical or structural defect or any event leading to airspace restriction or airport closure, the Company will pay the Insured Person the relevant Benefit amount specified in the Certificate of Insurance for every full six (6) consecutive hours of delay (the delay being calculated from the departure time of the Scheduled Flight specified in the original itinerary and the departure time of the earliest next available Scheduled Flight as verified in writing by the operator of the Scheduled Flight), up to the maximum Benefit amount specified in the Certificate of Insurance.

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

#### **Additional Exclusions**

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

1. failure of the Insured Person to check in according to the itinerary supplied to him;

2. Strike or industrial action existing on the date the Insured Person applied for cover under this Policy;
3. late arrival of the Insured Person at the airport or port after check-in or boarding time (except if the late arrival is due to Strike or industrial action).

### Section 11 - Travel Misconnection

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person's confirmed onward travel connection overseas is missed at the transfer point due to any event leading to airspace restriction or airport closure or due to late arrival of the Insured Person's incoming confirmed connecting Scheduled Flight and no onward transportation is available to the Insured Person within six (6) consecutive hours on his actual arrival time, the Company will pay to the Insured Person the relevant Benefit amount specified in the Certificate of Insurance for every full six (6) consecutive hours of misconnection (the misconnection being calculated from the actual arrival to the actual departure of the Insured Person).

The travel misconnection details must be verified in writing by the operator of the Scheduled Flight or their handling agent(s) as well as the reason for the travel misconnection, the scheduled and actual time of arrival and the scheduled and actual departure time of the next available flight arranged by the operator of the Scheduled Flight.

### Section 12 - Hijack (Applicable To Return Journey Only)

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person is a victim of a hijack of a Public Conveyance or motor vehicle on which the Insured Person is traveling, the Company will pay to the Insured Person the relevant Benefit amount specified in the Certificate of Insurance, for each six (6) hours period that the Hijack continues, up to the maximum Benefit amount specified in the Certificate of Insurance

subject to the terms and conditions of this Policy.

### Additional Conditions

Any claims under this Hijack section must be accompanied by a police report or a report issued by the carrier confirming that the Insured Person was a victim of Hijack and the duration of such Hijack.

### Additional Definitions

Hijack means any seizure or exercise of control by force or violence or threat of force or violence and with wrongful intent of a Public Conveyance or motor vehicle.

### Section 13 - Flight Cancellation

If, an Insured Person is forced to cancel his Scheduled Flight prior to the commencement of that Journey during the Period of Insurance as the direct and necessary result of any of the Specified Cause, the Company will indemnify the Insured Person in respect of the cost of the flight which have not been or will not be used, but which become forfeit or payable under contract, provided always that this coverage is effective only if this Policy is purchased before the Insured Person becomes aware of any circumstances which could lead to the disruption of his Journey.

### Additional Definitions

Specified Cause means

- (i) the Insured Person dying or becoming ill or sustaining Bodily Injury rendering the Insured Person unfit to travel in the opinion of a Physician;
- (ii) the death, of the Insured Person's Family Member or Bodily Injury or Sickness of such person necessitating him to be Confined to a Hospital;
- (iii) compulsory quarantine, jury service, subpoena or hijack of the Insured Person;
- (iv) cancellation of scheduled Public Conveyance services consequent

upon Strike, Riot or Civil Commotion;

- (v) the Insured Person's residence becoming uninhabitable following fire, storm, or flood occurring such that the Insured Person's presence is required on the premises on the scheduled departure date;
- (vi) due to natural disasters (such as typhoon, earthquake, hurricane or tsunami) which prevent the Insured Person from continuing with the Journey.

Whereby, in the context of cancellation or postponement of a Journey, for paragraphs (i) to (iv), the events mentioned occur within thirty (30) days before the scheduled departure date, for paragraph (v), the event occurs within seven (7) days before the Scheduled Flight and for paragraph (vi) the event occurs within seven (7) days before the Scheduled Flight and must be accompanied with travel advice from relevant authority(s).

### Additional Exclusions

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

1. changes in plans by the Insured Person or a Family Member for any reason;
2. financial circumstances of the Insured Person or a Family Member;
3. any business or contractual obligations of the Insured Person or a Family Member;
4. Financial Default by the person, agency or tour operator, or the operator of the Schedule Flight with whom the Insured Person made his travel arrangements;
5. any loss that is covered by any other existing insurance scheme, government program or which

- will be paid or refunded by a hotel, carrier or travel agent or any other provider of travel and/or accommodation;
6. loss or expense incurred as the result of Bodily Injury or Sickness of an Insured Person or Family Member which manifests itself during the sixty (60) days immediately preceding and including the Effective Date. A Sickness has manifested itself when:
    - (a) medical care or treatment has been given; or
    - (b) there exists symptoms which would cause a reasonably prudent person to seek diagnostic care or treatment.

**Section 14 - Flight Curtailment (Applicable To Return Journey Only)**

If, during the Period of Insurance, an Insured Person is forced to curtail or alter the itinerary of any part of a Scheduled Flight during the course of that Journey, as the direct and necessary result of any of the Specified Cause (as defined in Section 13), the Company will indemnify the Insured Person in respect of the cost of the flight which have not been or will not be used, but which becomes forfeit or payable under contract or the additional administrative expenses incurred where it is possible to amend the Scheduled Flight, subject to the terms and conditions of this Policy.

**Additional Exclusions**

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

1. changes in plans by the Insured Person or a Family Member for any reason;
2. financial circumstances of the Insured Person or a Family Member;

3. any business or contractual obligations of the Insured Person or a Family Member;
4. Financial Default by the person, agency or tour operator, or the operator of the Scheduled Flight with whom the Insured Person made his travel arrangements;
5. any loss that is covered by any other existing insurance scheme, government program or which will be paid or refunded by a hotel, carrier or travel agent or any other provider of travel and/or accommodation;
6. loss or expense incurred as the result of Bodily Injury or Sickness of an Insured Person or Family Member which manifests itself during the sixty (60) days immediately preceding and including the Effective Date. A Sickness has manifested itself when:
  - (a) medical care or treatment has been given; or
  - (b) there exist symptoms which would cause a reasonably prudent person to seek diagnostic care or treatment.

**Section 15 - Personal Liability (Applicable To Return Journey Only)**

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person incurs legal liability to a third party, the Company will indemnify the Insured Person in respect of each occurrence or a series of occurrences giving rise to such liability arising directly or indirectly from one (1) source or original cause, up to the Benefit amount as specified in the Certificate of Insurance subject to the terms and conditions of this Policy as a result of:

- (i) Death or injury to any person; and
- (ii) Accidental Property Damage to property of that person.

**Additional Conditions**

For the avoidance of doubt, in the event the Insured Person becomes entitled

to a refund or reimbursement of all or part of such expenses from any other source, or if there is in place any other insurance against the events covered under this Section, the Company will only be liable for the excess of the amount recoverable from such other source or insurance.

**Additional Definitions**

Property Damage means any physical damage to, destruction of, or loss of use of tangible property.

**Additional Exclusions**

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

1. Harm and Property Damage to the property of or to any person who is the Insured Person's relative or employee or deemed by law to be his employee.
2. Property Damage to property which belongs to the Insured Person or is in his custody or control.
3. Damages relating to any liability assumed under contract.
4. Damages relating to the willful, malicious or unlawful act or omission on the part of the Insured Person.
5. The ownership, possession or use of vehicles, aircraft, firearms or animals, or arising from the negligent supervision and vicarious liability for the acts of a minor in connection with the above.
6. Past or present business, trade or professional activities, including the rendering of or failure to render business, trade or professional services.
7. Any criminal proceedings taken against the Insured Person whether he is actually convicted or not.

8. The transmission of communicable disease by an Insured Person.
9. The possession or use of any controlled substance/drugs unless prescribed by a Physician.
10. Sexual molestation, corporal punishment, physical or mental abuse.
11. Pollution which includes the alleged or potential introduction of substance which makes the environment impure or harmful.

#### **Section 16 - Terrorism Extension**

In the event of a claim arising directly from any Act of Terrorism, this Policy is extended to cover the Insured Person whilst on a Journey under Section 1 to 15 (except Section 13 - Flight Cancellation) up to the maximum Benefit Amount specified in the Certificate of Insurance for the said sections. The terms, conditions and exclusions of this Policy shall apply.

### **Part 6 Chubb Assistance - Scope Of Services (Tel. No. 65 6836 2922)**

The services provided under Sections A to C of this Part 6 are by way of referral and arrangement only, and all expenses actually incurred are to be borne by the Insured Persons. Where expenses are incurred in relation to the services under Section D, these will be borne by the Company. The services under Section E are provided upon the specified terms and conditions. These services are available only when the Insured Persons are on a Journey.

#### **Section A - Pre-Trip Assistance:**

- 1. Visa Information Services**  
Chubb Assistance will provide information concerning visa requirements for foreign countries worldwide.
- 2. Inoculation Information Services**  
Chubb Assistance will provide information concerning inoculation requirements for foreign countries worldwide.

#### **3. Weather Forecast Information Services**

Chubb Assistance will provide information concerning weather and temperatures for foreign countries worldwide.

#### **4. Foreign Exchange Rate Information Services**

Chubb Assistance will provide information concerning exchange rates of major currencies against the Korean Won.

#### **Section B - Travel Assistance:**

- 1. Embassy Referral**  
Chubb Assistance will provide the address, telephone number and hours of opening of the nearest appropriate consulate and embassy worldwide.
- 2. Legal Firm Referral**  
Chubb Assistance will provide the address, telephone number and hours of opening of the nearest appropriate legal firm.
- 3. Lost Luggage Assistance**  
Chubb Assistance will assist the Insured Person who has lost the luggage while traveling outside Korea by contacting the appropriate authorities involved and providing directions for recovery.
- 4. Lost Passport Assistance**  
Chubb Assistance will assist the Insured Person who has lost a passport while traveling outside Korea by contacting the appropriate authorities involved and providing directions for recovery.

- 5. Interpreter Referral**  
Chubb Assistance will assist the Insured Person by providing the address, telephone number and hours of operating of interpreters worldwide.

#### **6. Emergency Reservation for Airline and Hotel**

Chubb Assistance will assist the Insured Person in an emergency with travel and accommodation booking

and ticketing while traveling outside Korea.

#### **7. Lost Reporting Assistance**

Chubb Assistance will provide the relevant advice should the Insured Person lose his credit card while traveling outside Korea.

#### **Section C - Medical Assistance:**

- 1. Telephone Medical Advice**  
Chubb Assistance will arrange for the provision of medical advice to the Insured Persons over the telephone.
- 2. Medical Service Provider Referral**  
Chubb Assistance will provide the Insured Persons with information about physicians, hospitals, clinics, dentists and dental clinics worldwide.

#### **Section D - Medical Arrangements:**

- 1. Arrangement of Hospital Admission**  
Chubb Assistance will assist the Insured Person with hospital admission if the medical condition of the Insured Person is of such gravity as to require hospitalisation.
- 2. Monitoring of Medical Condition during Hospitalisation**  
Chubb Assistance will monitor the Insured Person's medical condition during hospitalisation.

#### **Section E - Medical Emergencies:**

- 1. Arrangement of Hotel Accommodation Expenses**  
Refer to Section 6 of Part 5.
- 2. Arrangement of Emergency Medical Evacuation**  
Refer to Section 4 of Part 5.
- 3. Arrangement of Repatriation of Mortal Remains**  
Refer to Section 5 of Part 5.



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