This benefit replaces the existing benefit prior to 10th November 2026 and will cover any Trip starting from 10th November 2026 onwards.

MASTERCARD SINGAPORE
World Legend Credit Cards
World Elite Credit and Debit Cards
TRAVEL COMPREHENSIVE INSURANCE TERMS AND CONDITIONS

ELIGIBILITY CRITERIA

You are eligible for cover under this travel insurance if:

1. You are an Eligible Cardholder; or
2. You are an Eligible Cardholder's Family; and
3. You are ordinarily a resident of the Territory; and
4. the Eligible Cardholder has charged to their Eligible Card and/or has acquired with points earned by a rewards program associated with their Eligible Card (i.e. mileage points for travel) the entire cost of the Common Carrier tickets for a Covered Trip, prior to the Date of Departure.

I. SUMMARY OF COVER

Travel Insurance Coverage	Maximum Benefit Amount per Eligible Cardholder per Trip (USD)	Maximum Benefit Amount per Spouse per Trip (USD)	Maximum Benefit Amount per Child or Domestic Helper per Trip (USD)
1. Personal Accident Benefits: Accidental Death and Permanent Total Disablement – Common Carrier Accidental Death and Permanent Total Disablement - Insured Trip	Up to USD 500,000 Up to USD 150,000	Up to USD 250,000 Up to USD 75,000	Up to USD 50,000 Up to USD 15,000
2. Overseas Travel Medical Benefits: Medical Expenses (Injury or Sickness)* Emergency Medical Evacuation/ Repatriation of Mortal Remains Daily In-Hospital Cash Benefit (max 30 days) Overseas COVID-19 Quarantine Benefit (max 14 days)	Up to USD 500,000 Up to USD 500,000 USD 100 per Day USD 100 per Day	Up to USD 250,000 Up to USD 250,000 USD 50 per Day USD 50 per Day	Up to USD 50,000 Up to USD 50,000 USD 10 per Day USD 10 per Day
3. Trip Inconvenience Protection: Trip Cancellation Trip Postponement Trip Curtailment Trip Delay Missed Connection Personal Liability Abroad	Up to USD 7,500 Up to USD 7,500 Up to USD 7,500 For delays in excess of 4 hours, up to USD 500 Up to USD 500 Up to USD 500,000	Up to USD 3,750 Up to USD 3,750 Up to USD 3,750 For delays in excess of 4 hours, up to USD 250 Up to USD 250 Up to USD 250,000	Up to USD 750 Up to USD 750 Up to USD 750 For delays in excess of 4 hours, up to USD 50 Up to USD 50 Up to USD 50,000
4. Personal Baggage Protection: Personal Baggage Including Laptop Computer* Sublimit per article Common Carrier Baggage Delay Travel Documents and Personal Money Items Sublimit for Personal Money Items	Up to USD 3,000 Up to USD 625 For delays in excess of 4 hours, up to USD 500 Up to USD 500 Up to USD 300	Up to USD 1,500 Up to USD 312.50 For delays in excess of 4 hours, up to USD 250 Up to USD 250 Up to USD 150	Up to USD 300 Up to USD 62.50 For delays in excess of 4 hours, up to USD 50 Up to USD 50 Up to USD 30
5. Assistance Department Services	Included	Included	Included

* Additional sub-limits apply. Details are in the relevant benefit Section below.

Important Notes:

1. Coverage under all sections is available for the Eligible Cardholder, his/her Spouse, Domestic Helper and Child(ren);
2. Please also see Assistance Department Services Section for information on additional features and benefits.

Each insurance benefit limit described in this Guide is in United States Dollars (USD). Payment of claims will be made in local currency where required by law using the official Foreign Exchange Rates published by the Monetary Authority of Singapore on the date Claim payment is made.

II. GENERAL KEY TERMS AND DEFINITIONS

Accident means a sudden, unforeseen, uncontrollable and unexpected physical event to the Insured Person directly caused by external, violent and visible means occurring at an identifiable time and place during a Covered Trip while the Policy is in effect.

Cardholder(s) means all individuals who have been issued an Eligible Card, including secondary or additional Cardholders on the same account, in the Territory and where such Eligible Card is issued by a participating Issuer.

C.B.R.N Incident means the actual, alleged or threatened, whether intentional or accidental, discharge, seepage, migration, release, escape, exposure, explosion or dispersal of any hazardous chemical, biological, radioactive, or nuclear material, gas, matter, fuel, waste or contamination.

Checked Baggage means a piece of baggage which was checked in and in the custody of a Common Carrier and for which a baggage claim tag has been issued to You by a Common Carrier.

Child or **Children** means the Eligible Cardholders' legal son or daughter, or stepchildren who is under eighteen (18) years of age (or under twenty three (23) years of age if a full time student or of any age if suffering from Permanent Total Disablement), unmarried and primarily dependent on the Insured Person for support.

City of Permanent Residence means the current city in which You are residing in the Territory.

Civil Disorder means a group of people acting in revolt, coup, rebellion or resistance against an established government or civil authority, and/or the actions of an established government or civil authority to suppress any such gathering.

Common Carrier means any land, sea or air conveyance operating under a valid license for the transportation of farepaying passengers, which has fixed, scheduled and established routes only. For the avoidance of doubt, taxi, auto rental shuttle, hotel shuttle or parking lot shuttle that transports passengers off airport premises is excluded.

Competition Sports means any involvement, including training, in an organised sport event or contest of a physically demanding, acrobatic and/or combative nature. These include but are not limited to cycling, triathlons, biathlons, ultramarathons, equestrian, sailing and other water sports, football, rugby, hockey, gymnastics, pole jumping, fencing, weightlifting, archery, shooting, martial arts, boxing and all winter sports. It does not mean sports, including those that are referenced above, which are organised sanctioned competitions for primary or secondary school age students.

Contracted Date of Departure means the date when You are originally scheduled to depart on Your Trip as per Your travel itinerary.

Contracted Date of Return means the date on which You are originally scheduled to end Your Trip, as shown on Your travel itinerary.

Country of Permanent Residence means the country

1. where You are currently residing; or
2. hold a valid residency visa or permit.

Covered Trip(s)/Trip(s) mean(s) an Insured Person's international land, sea or air travel arrangements for a scheduled tour, journey or cruise pre-paid entirely with the Eligible Card that starts from the Territory.

1. For round Trip, Covered Trip will be from the Contracted Date of Departure to the Contracted Date of Return as shown on Your Common Carrier ticket purchased entirely with the Eligible Card subject to a maximum of one hundred and eighty (180) days.
2. For one-way Trip, Covered Trip will be from the Contracted Date of Departure up to the forty-eight (48) hours after Your arrival at Your final destination outside of Your Country of Permanent Residence as shown on Your Common Carrier ticket purchased entirely with the Eligible Card, except for the following benefits which will end up to seven (7) days after Your arrival at Your final destination outside of Your Country of Permanent Residence:
    a. Medical Expenses;
    b. Emergency Medical Evacuation;
    c. Repatriation of Mortal Remains; and

d. Daily In-Hospital Cash Benefit.

Cyber Event means unauthorized and/or unintended activities that:

1. target or affect the devices, equipment, files, data, systems, websites, networks or databases of one or more people or companies; and
2. are performed
    a. using internet or network access via computers or other electronic devices; and/or
    b. via physical means including, but not limited to:
        i. damaging or altering network connections;
        ii. physically destroying data center or network center equipment; or
        iii. electromagnetic pulse detonation.

Dental Expenses means Regular and Customary Charges incurred and paid to a Dental Practitioner for dental treatment carried out by said Dental Practitioner. All treatment, including specialist treatment, must be prescribed or referred by the Dental Practitioner in order for expenses to be reimbursed under this Policy. Reimbursement for such expenses will not exceed the usual level of charges for similar treatment, dental services or supplies in the location where the expenses were incurred and paid, had this insurance not existed.

Dental Practitioner means a registered and properly qualified dentist licensed under any applicable laws and acting within the scope of his/her license and training. The attending dentist cannot be You or Your family, Travelling Companion, relative, business associate, employer or employee.

Domestic Helper means a full-time worker with a valid work permit and sponsored by the Eligible Cardholder under a written contract of domestic services.

Electromagnetic Event means a large-scale disruption of electronic devices, electrical grids, or electricity transmission, caused by an electromagnetic pulse (E.M.P.). This includes both naturally occurring events (including, but not limited to solar flares and geomagnetic storms) and man-made events (including, but not limited to nuclear E.M.P. and Electromagnetic Interference Devices).

Eligible Card means a participating Issuer's Mastercard credit or debit cards which have been issued to Eligible Cardholders.

Eligible Cardholders means those Cardholders aged between eighteen (18) years and sixty-nine (69) years with Eligible Cards that are valid, open and in good standing (not cancelled, suspended or delinquent) at the time of purchase of Covered Trip who shall be entitled to receive payment or such other benefit as is provided for in the Policy.

Expedition means any Trip to high risk, remote, inaccessible and/or inhospitable locations including, but not limited to, kayaking Trips beyond one kilometre from the coast or Trips to generally inaccessible interiors of a country or areas previously unexplored or unchartered.

Extreme Sports and Sporting Activities means any sport or sporting activities that present a high level of inherent danger (i.e., involves a high level of expertise, exceptional physical exertion, highly specialised gear or stunts) including, but not limited to, big wave surfing, bicycle, motor, air or sea craft speed trials or stunts, canoeing down rapids, cliff jumping, horse jumping, horse polo, and stunts. It does not mean usual tourist activities that are accessible to the general public without restriction (other than height or general health or fitness warnings) and which are provided by a recognised local tour operator/activity provider but always providing that You are acting under the guidance and supervision of qualified guides and/or instructors of the tour operator/activity provider when carrying out such tourist activities.

Family means the Spouse and Children.

Financial Default means insolvency, provisional insolvency, bankruptcy, appointment of a liquidator or provisional liquidator, liquidation, restructuring or composition with creditors.

Hospital means a place that:

1. holds a valid license (if required by law);
2. operates primarily for the care and treatment of Sick or Injured persons;
3. has a staff of one (1) or more Physicians available at all times;

4. provides 24-hour nursing service and has at least one (1) registered professional nurse on duty at all times;
5. has organized diagnostic and surgical facilities, either on premises or in facilities available to the Hospital or a pre-arranged basis; and
6. is not, except incidentally, a clinic, nursing home, rest home, or convalescent home for the aged, or a facility operated as a drug and/or alcohol treatment centre.

Immediate Family Member means a person's legal spouse; children; children-in-law; siblings; siblings-in-law; parents; parents-in-law; grandparents; grandchildren; legal guardian, ward; step or adopted children; step-parents; aunts, uncles; nieces, and nephews.

Impact Event means the terrestrial impact of an object entering from outside the earth's atmosphere, for example, a meteorite, asteroid, or man-made space debris.

Injury/Injured means a bodily injury caused solely and directly by violent, accidental, external and visible means resulting directly and independently of all other causes occurring during a Covered Trip while the Policy is in effect.

Insured Person(s)/You/Your means an Eligible Cardholder, his/her Spouse, up to three (3) Children and one (1) Domestic Helper whether traveling together or separately.

The Policy offers coverage only to the Insured Person (s) ordinarily resident in Singapore where the Eligible Card was issued.

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

Issuer means a bank or financial institution or like entity that is authorized by Mastercard to operate a Mastercard card program in the Territory.

Major Travel Event means:

1. Natural Disaster;
2. epidemic or pandemic as at a Phase 4 level or higher as declared by the World Health Organization or for which a warning against non-essential travel is issued by the government of the Territory or the government of the country or territory You are travelling to;
3. major industrial accident;
4. Civil Disorder, Riot or Strike resulting in cancellation of scheduled Common Carrier services or in a relevant government warning against non-essential travel; or
5. mandatory evacuation.

Mastercard means Mastercard Asia/ Pacific Pte. Ltd, a corporation organized under the laws of Singapore, with its offices at 3 Fraser Street, Duo Tower, Singapore, 189352.

Medically Necessary means medical services or supplies which:

1. are essential for diagnosis, treatment or care of the covered loss under the applicable benefit for which it is prescribed or performed;
2. meets generally accepted standards of medical practice; and
3. is ordered by a Physician and performed under his or her care, supervision or order.

Mountaineering means the ascent or descent of a mountain ordinarily necessitating the use of specified equipment including, but not limited to, crampons, pickaxes, anchors, bolts, carabineers and lead-rope or top-rope anchoring equipment.

Natural Disaster means extreme weather conditions (including but not limited to typhoons, hurricanes, cyclones or tornados), fires, floods, tsunamis, volcanic eruptions, earthquakes, landslides or other convulsion of nature or by consequences of any of the occurrences mentioned above.

Necessary and Customary means any expenses for meals and accommodation which were necessarily incurred as the result of a covered hazard and which are not paid for or provided for by the Common Carrier or any other Service Provider free of charge.

Overseas means beyond the territorial limits of the Territory or Your Country of Permanent Residence as applicable depending on the country from where You originally depart as per Your travel itinerary, but in no circumstance includes Your Country of Permanent Residence.

Physician means a doctor of western medicine licensed to render medical services or perform surgery in accordance with the laws of the country where such professional services are performed. Physician does not include traditional medicine practitioner nor alternative medicine practitioner including but not limited to chiropractors, physiotherapists, homeopaths, naturopaths or osteopathic Physicians. The attending Physician cannot be You or Your family, Travelling Companion, relative, business associate, employer or employee.

Policy means a contract of insurance and any attached endorsements or riders between the Insurer and the Policyholder.

Policyholder means Mastercard Asia/Pacific Pte. Ltd. ("MAPPL").

Policy Period means the period beginning from 1st November 2024 and until the Policy is terminated.

Pre-existing Medical Condition means:

1. any Sickness or disability suffered by You which in the one (1) year period before Your coverage commenced:
    a. You were aware of, or a reasonable person in the circumstances could be expected to be aware of; and
    b. such Sickness or disability
        i. manifested itself, worsened, became acute or exhibited symptoms which would have caused an ordinarily prudent person to seek diagnosis, care or treatment;
        ii. required taking prescribed drugs or medicine, or tests or further investigation had been recommended by a legally qualified Physician; or
        iii. was treated by a legally qualified Physician or treatment had been recommended by a legally qualified Physician.
2. any congenital, hereditary, chronic or ongoing condition of Yours, You or they are aware of, or a reasonable person in the circumstance could be expected to be aware of, before Your coverage commenced.

Quarantine means a restriction on movement or travel imposed by an official governmental body or health authority, in order to slow or prevent the spread of an epidemic or pandemic related communicable disease.

Regular and Customary Charges mean the charges for the services and supplies if such charge is not in excess of the average charge for such services and supplies in the locality where received, considering the nature and severity of the Sickness or Injury in connection with which such services and supplies are received.

If the charge incurred is in excess of such average charge, such excess amount shall not be recognized as Covered Medical Expenses. All charges shall be deemed to be incurred on the date such services or supplies which give rise to the expense or charge are rendered or obtained.

Riot means three (3) or more people violently disturbing the peace causing immediate danger, damage or injury to others or to property.

Serious Injury or Serious Sickness means

1. In respect of You or Your Travelling Companion, a condition which necessitates medical treatment by a Physician who certifies that as a direct result of this condition You or Your Travelling Companion require urgent medical attention and are unfit to commence the Trip or continue on with Your original Trip. For the avoidance of doubt, Serious Injury or Serious Sickness for Trip Cancelation, Trip Curtailment and Trip Postponement benefits shall include COVID-19 diagnosis by Physician, with or without medical treatment if as a result, You or Your Traveling Companion are ordered by local health officials acting on behalf of a federal, state or local government agency to remain in isolation and this isolation period continues to or through the Contracted Date of Departure; and
2. In respect of any other person to which this insurance applies, such person is hospitalized and the attending Physician certifies that their life is in imminent danger necessitating Your immediate attendance such that an ordinarily prudent person must cancel the Trip.

Service Provider means any registered commercial entity to which payment is made in respect of services provided related to the Covered Trip.

Sick/Sickness means illness or disease of any kind contracted and/or commencing during a Covered Trip. For the avoidance of doubt, Sickness shall include COVID-19 condition unless specified otherwise.

Spouse means a partner between the ages of eighteen (18) years and sixty-nine (69) years, who has met all of the following requirements for at least twelve (12) months prior to the Contracted Date of Departure:

1. resides with the Eligible Cardholder at his/her principal residence;
2. shares financial assets and obligations with the Eligible Cardholder;
3. is not related by blood to the Eligible Cardholder to a degree of closeness that would prohibit a legal marriage; and
4. neither the Eligible Cardholder or Spouse is married to anyone else, nor has any other Spouse. Spouse does not include roommates.

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

Territory means the country where the Eligible Cards are issued, in this case, Singapore.

Terrorist Incident means an act of violence that is deemed terrorism by the U.S. Department of State or other relevant authorities that is committed by any person acting on behalf of, or in connection with, any organization that is classified as a foreign terrorist organization by the U.S. Department of State or other relevant authorities. For the purpose of this definition, the following are not considered terrorist incidents, even if committed by any person acting on behalf of, or in connection with, any organization that is classified as a foreign terrorist organization by the U.S. Department of State or other relevant authorities: an act of War (declared or undeclared); a C.B.R.N. Incident; a Cyber Event; a Civil Disorder; an Electromagnetic Event; or a Riot.

Travel Documents means passports, visas, identity cards or entry permits required for Your Trip.

Travelling Companion means up to two (2) person(s) who have made reservations to accompany the Insured Person on the Trip, which shall travel on the same dates and flight as the Insured Person for at least fifty percent (50%) of Your Trip.

War means any declared or undeclared war or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

III. TRAVEL COVERAGES

1. PERSONAL ACCIDENT BENEFITS

Coverage Benefits

1a. ACCIDENTAL DEATH AND PERMANENT TOTAL DISMEMBERMENT – COMMON CARRIER

If You are involved in an Accident while travelling on a Common Carrier during Your Trip and as a result of the Accident, You suffer Injury which directly results in one of the losses listed in the Schedule of Losses below within three hundred and sixty-five (365) days from the date of the Accident, We will pay You the compensation specified in the Schedule of Losses below for that loss, subject to the terms and conditions of this Policy.

This coverage commences when You board a Common Carrier as part of Your Trip and continues until such time as You alight (depart) from the Common Carrier.

The amount of compensation We will pay is the Percentage of the Maximum Benefit Amount stated in the Schedule of Losses table below for the loss You suffer multiplied by the Maximum Benefit Amount shown in the Summary of Cover, subject to the terms and conditions of this Policy.

Schedule of Losses

Losses	**Percentage of the Maximum Benefit Amount:**
Loss of life	100%
Permanent Total Disablement	100%
Loss of Limbs – two or more	100% 50%
Loss of Limb - one	100%
Loss of Sight in both eyes	50%
Loss of Sight in one eye	50%
Loss of Hearing in both ears	15%
Loss of Hearing in one ear	50%
Loss of Speech	25%
Loss of Thumb and index finger of the same hand	20%
Loss of Fingers – two or more	10%
Loss of Finger - one	

1b. ACCIDENTAL DEATH AND PERMANENT TOTAL DISMEMBERMENT –TRIP

If You are involved in an Accident during Your Trip and as a result of the Accident, You suffer Injury which directly results in one of the losses listed in the Schedule of Losses below within three hundred and sixty-five (365) days from the date of the Accident, We will pay You the compensation specified in the Schedule of Losses below for that loss, subject to the terms and conditions of this Policy.

This coverage operates when You are on Your Trip except while You are traveling on a Common Carrier as part of the Trip.

The amount of compensation We will pay is the Percentage of the Maximum Benefit Amount stated in the Schedule of Losses table below for the loss You suffer multiplied by the Maximum Benefit Amount shown in the Summary of Cover, subject to the terms and conditions of this Policy.

Schedule of Losses

Losses	**Percentage of the Maximum Benefit Amount:**
Loss of life	100%
Permanent Total Disablement	100%
Loss of Limbs – two or more	100% 50%
Loss of Limb - one	100%
Loss of Sight in both eyes	50%
Loss of Sight in one eye	50%
Loss of Hearing in both ears	15%
Loss of Hearing in one ear	50%
Loss of Speech	25%
Loss of Thumb and index finger of the same hand	20%
Loss of Fingers – two or more	10%
Loss of Finger - one	

Additional Conditions

1. In the event that You have multiple losses due to the same Accident, We will only pay the highest Percentage of Maximum Benefit Amount for any one loss. If two (2) or more losses present the same amount, We will decide the loss under which the claim will be settled.
2. Coverage extends to losses caused by or resulting from:
    a. Exposure and Disappearance;
    b. a Terrorist Incident; and
3. We will only pay for Section 1a or 1b for the same Accident, but not both.

Additional Exclusions

In addition to General Exclusions, this Policy does not cover any claim arising directly or indirectly out of, based upon or attributable to:

1. any Sickness or infectious disease.

Additional Definitions

Exposure and Disappearance means if an Insured Person suffers a Loss resulting from being unavoidably exposed to the elements due to a covered Accident, it will be covered as if resulting from an Injury. If the body of an Insured Person has not been found within one (1) year after the forced landing, stranding, sinking or wrecking of a conveyance in which the Insured Person was a passenger, then it shall be deemed the Insured Person has suffered loss of life.

Loss of:

1. **Limb** means Permanent and irrecoverable total loss of limb due to the complete severance of a hand through or above the wrist or foot through or above ankle joint;
2. **Sight** means Permanent and irrecoverable total loss of sight;
3. **Finger/Thumb** means Permanent and irrecoverable total loss of finger/thumb due to complete severance of a finger/thumb through or above the joint that meets the hand at the palm;
4. **Speech** means Permanent and irrecoverable total loss of speech;
5. **Hearing** means Permanent and irrecoverable total loss of hearing.

Permanent means lasting twelve (12) consecutive calendar months from the date of an Accident and at the expiry of the twelve (12) month period being beyond any hope of improvement as certified by a Physician.

Total Disablement means total disablement which prevents You from attending to duties which would normally be carried out by You in Your daily life. This means Your inability without the assistance of another person or mechanical device from being able to undertake three (3) or more of the following activities:

1. Dressing and undressing;
2. Washing, bathing and toileting;
3. Eating and drinking;
4. General household duties; or
5. Shopping.

2. OVERSEAS TRAVEL MEDICAL BENEFITS

Coverage Benefits

2a. MEDICAL EXPENSES

If You suffer an Injury or Sickness while You are on the Covered Trip outside of Your Country of Permanent Residence, and as a direct result require medical attention, We will reimburse You the Covered Medical Expenses necessarily incurred Overseas by You, up to the Maximum Benefit Amount shown in the Summary of Cover, subject to the terms and conditions of this Policy.

Additional Exclusions

In addition to the General Exclusions, this Policy does not cover any claim arising directly or indirectly out of, based upon or attributable to:

1. *services, supplies or treatment, including any period of Hospital confinement, which was not recommended, approved and certified as necessary and reasonable by a Physician;*
2. *non-emergency or routine medical check-ups;*
3. *dental care, except as the result of Injury to sound, natural teeth caused by Accident while the Policy is in effect;*
4. *weak, strained, or flat feet, corns, calluses, or toenails;*
5. *the diagnosis and treatment of acne;*
6. *deviated septum, including sub mucous resection and/or other surgical correction thereof;*
7. *organ transplants that competent medical professionals consider experimental;*
8. *well child care including exams and immunizations;*
9. *expenses which are not exclusively medical in nature;*
10. *any medical expenses incurred in Your Country of Permanent Residence;*
11. *any expense for external prosthetic appliances or devices including, but not limited to eyeglasses, contact lenses, hearing aids, and examination for the prescription or fitting thereof, unless Injury or Sickness sustained during Your Trip has caused impairment of vision or hearing; or*
12. *treatment provided in a government Hospital or services for which no charge is normally made.*

Additional Definitions

Covered Medical Expenses means charges**:**

1. for the services of a Physician including diagnosis, treatment and surgery by a Physician;
2. made to a Hospital for room and board, floor nursing and other services, including charges for professional services, except personal services of a non-medical nature, provided, however, that expenses do not exceed the Hospital's average charge for semi-private room and board accommodation;
3. for anaesthetics (including administration), x-ray examinations or treatments, and laboratory tests, the use of radium and radioactive isotypes, oxygen, blood transfusions, iron lungs and medical treatment;
4. for ambulance services;

5. for dressings, drugs, medicines and therapeutic services and supplies that can only be obtained upon a written prescription from a Physician; and
6. Dental Expenses resulting from Injuries sustained to sound, natural teeth, subject to a maximum of USD 100 per tooth.

The charges for services enumerated above shall not include any amount of such charges that are in excess of Regular and Customary Charges.

2b. EMERGENCY MEDICAL EVACUATION

While traveling on a Covered Trip outside of Your Country of Permanent Residence, if You suffer an Injury or Sickness, We will make and pay for the necessary arrangements for Your emergency medical evacuation to another location for medical treatment or to Your Country of Permanent Residence, unless making such arrangement is not possible due to reasons beyond Our control and the alternative arrangements are deemed reasonable by Us. In such event, We reserve the right to reimburse You only for those expenses incurred for which We would have provided under the same circumstances. We will reimburse up to the Maximum Benefit Amount shown in the Summary of Cover for the reasonable and necessary expenses incurred for the combined benefits of Repatriation of Mortal Remains and Emergency Medical Evacuation, subject to the terms and conditions of this Policy.

An Emergency Medical Evacuation must be ordered by the Assistance Department or a Physician who certifies that the severity or the nature of Your Injury or Sickness and warrants Your evacuation.

Covered expenses are those expenses for Transportation and medical treatment, including medical services and medical supplies necessarily incurred in connection with Your Emergency Medical Evacuation. All Transportation arrangements made for evacuating You must be by the most direct and economical route possible.

Expenses for Transportation must be:

1. recommended by the attending Physician;
2. required by the standard regulations of the conveyance transporting You; and
3. arranged and authorized in advance by the Assistance Department.

Assistance Department must be contacted and these expenses must be authorized and arranged by them.

Additional Conditions

1. You must be medically fit and able to undertake the planned travel when You commence Your Trip.

Additional Exclusions

In addition to General Exclusions, this Policy does not cover any claim arising directly or indirectly out of, based upon or attributable to:

1. *any expenses incurred for services provided by another party for which You are not liable to pay;*
2. *any expenses already included in the cost of Your scheduled Trip; or*
3. *any expenses incurred in relation to treatment which in the opinion of both the Physician in attendance and Assistance Department can be reasonably delayed until You return to Your Country of Permanent Residence.*

Additional Definitions

Emergency Medical Evacuation means a situation where:

1. Your medical condition warrants immediate transportation from the place where You are Injured or Sick to the nearest Hospital where appropriate medical treatment can be obtained;

2. after being treated at a local Hospital, Your medical condition warrants transportation to Your current place of residence; or
3. both (1) and (2) above.

Transportation means any land, water or air conveyance required to transport You during an Emergency Medical Evacuation. Transportation includes, but is not limited to, air ambulances, land ambulances and private motor vehicles.

2c. REPATRIATION OF MORTAL REMAINS

While traveling on a Covered Trip outside of Your Country of Permanent Residence, if You suffer death as a result of an Injury or Sickness, We will make and pay for the necessary arrangements for the repatriation of Your mortal remains to Your Country of Permanent Residence, unless making such arrangements is not possible due to reasons beyond Our control and the alternative arrangements are deemed reasonable by Us. In such event, We reserve the right to reimburse Your estate only for those expenses incurred for which We would have provided under the same circumstances. We will reimburse up to the Maximum Benefit Amount shown in the Summary of Cover for the reasonable and necessary expenses incurred for the combined benefits of Repatriation of Mortal Remains and Emergency Medical Evacuation, subject to the terms and conditions of this Policy.

Covered expenses include, but are not limited to, expenses for:

1. embalming;
2. cremation;
3. coffins; and
4. transportation.

Assistance Department must be contacted and these expenses must be authorized and arranged by them.

Additional Conditions

1. You must be medically fit and able to undertake the planned travel when You commence Your Trip.

Additional Exclusions

In addition to General Exclusions, this Policy does not cover any claim arising directly or indirectly out of, based upon or attributable to:

1. any expenses incurred for services provided by another party for which You are not liable to pay; or
2. any expenses already included in the cost of Your scheduled Trip.

2d. DAILY IN-HOSPITAL CASH BENEFIT

If You are necessarily confined in a Hospital as an Inpatient outside of Your Country of Permanent Residence for twenty-four (24) consecutive hours due to Injury or Sickness sustained during the Covered Trip, We will pay You the Maximum Benefit Amount Per Day in a lumpsum shown in the Summary of Cover for each twenty-four (24) consecutive hours You are hospitalized, subject to the terms and conditions of this Policy.

We will continue to pay the Maximum Benefit Amount Per Day for each subsequent fully completed 24-hour period of Hospital confinement until the maximum number of days shown in the Summary of Cover is exhausted. For the avoidance of doubt, each day of confinement shall be counted towards the total number of days of confinement, notwithstanding that such days do not run consecutively. The Hospital confinement must be considered Medically Necessary by a Physician.

Additional Conditions

1. Payment will only be made after the period of Hospital confinement, supported by a medical report setting out the period of and reason for confinement.

Additional Exclusions

In addition to General Exclusions, this Policy does not cover any claim arising directly or indirectly out of, based upon or attributable to:

1. *any period of Hospital confinement which was not recommended, approved and certified as necessary and reasonable by a Physician;*
2. *Hospital confinement due to elective, cosmetic or plastic surgery, except as the result of an Accident during Your Trip;*
3. *Hospital confinement due to routine physical exams, vaccinations and any resultant complications;*
4. *Hospital confinement due to organ transplants* which both the Physician in attendance and Our Assistance Department *consider experimental; or*
5. *any Hospital confinement in Your Country of Permanent Residence.*

Additional definitions

Inpatient means an Insured Person who is confined in a Hospital, under the recommendation of a Physician, and for whom a room and board charge is made.

2e. OVERSEAS COVID-19 QUARANTINE BENEFIT

We will reimburse Your reasonable and necessary accommodation costs directly related to COVID-19 Quarantine, up to the Maximum Benefit Amount Per Day shown in the Summary of Cover for up to 14 consecutive days if, while You are outside of Your Country of Permanent Residence during Your Trip, You are unexpectedly placed into a mandatory Quarantine as a result of You testing positive for COVID-19 .

Additional Exclusions

In addition to General Exclusions, this Policy does not cover any claim arising directly or indirectly out of, based upon or attributable to any Quarantine mandate that generally or broadly applies to:

1. *all arriving/transiting passengers, or all arriving/transiting passengers from a particular geographic area of origin;*
2. *all individuals currently located in a particular geographic area; or*
3. *all passengers, or a sub-group of passengers that is broader than just You and Your Travelling Companion(s), in any Common Carrier.*

3. <u>TRIP INCONVENIENCE PROTECTION</u>

Coverage Benefits

3a. TRIP CANCELLATION

We will reimburse You for the unused, non-refundable expenses for the accommodation and/or Common Carrier ticket which You have paid, up to the Maximum Benefit Amount shown in the Summary of Cover, subject to the terms and conditions of this Policy, provided that within sixty (60) days (except item (3)) prior to the Contracted Date of Departure You are forced to cancel Your entire Trip necessarily due to:

1. a Serious Injury or Serious Sickness or death to You, Your Travelling Companion, Your Immediate Family Member, or Your Travelling Companion's Immediate Family Member;
2. Major Travel Event occurring at the destination(s) that prevents You from travelling as scheduled and outlined in Your Trip itinerary;
3. Your home or office owned by You in the Country of Permanent Residence becoming uninhabitable as a direct result of burglary, fire, explosion and/or Natural Disaster, which happened within thirty (30) days prior to the Contracted Date of Departure;

4. immovable summon as a party or witness before a civil, family, labour or criminal court;
5. the Insured Person presenting or receiving a separation or divorce claim that requires the Insured Person to be present on court audiences;
6. the unexpected loss of the Insured Person's formal employment;
7. loss of the Travel Documents of the Insured Person due to assault or theft, and in which case it is not possible to recover them in order to make the Trip; or
8. mandatory requirement to join the armed forces of Your home country where You are a citizen.

Additional Conditions

1. Coverage is effective only if the Trip is booked and paid before You become aware of any circumstances that could lead to the cancellation of Your Trip.
2. You must notify all of Your travel Service Providers as well as Us as soon as reasonably possible in the event of a Trip Cancellation. We will not be liable for any loss that would have been incurred as a result of Your late notification to Service Providers/Us.
3. You must ask for a refund of any prepaid expenses from Your Service Provider first. We will reduce Your claim by the amount Your Service Provider has refunded You. Type of refunds including but not limited to cash, vouchers, credits, alternative flight arrangement and re-booking options. We will only pay Your claim after You have provided Us with written documentation from Your Services Providers that Your request for refund has been denied, rejected or partially paid by the Service Providers.
4. You can only claim under Section 3a Trip Cancellation, if You are not claiming under Section 3c Trip Postponement or Section 3d Trip Delay for the same incident.
5. For the avoidance of doubt, coverage continues to have force and effect with regards to other Insured Persons who continue with the Trip as scheduled.

Additional Exclusions

In addition to General Exclusions, this Policy does not cover any claim arising directly or indirectly out of, based upon or attributable to:

1. *You not wanting to travel or change in travel plans on the part of You or Your Travel Companion(s);*
2. *Your failure to check-in for departure by the time given by the Common Carrier (except for reasons specifically covered above);*
3. *costs which have been paid for or incurred on behalf of a person other than You;*
4. *delay, rescheduling or cancellation by Common Carrier or any other Service Provider unless otherwise expressly covered under this Policy;*
5. *compensation or expenses incurred for any air miles, credit card/membership card points, redemption or holiday points You used to pay for the Trip in part or in full;*
6. *costs which will be paid or refunded by an accommodation provider, Common Carrier, travel agent or any other Service Provider;*
7. *should Common Carrier ticket be purchased less than three (3) days before the Contracted Date of Departure (Contracted Date of Departure inclusive) (with the exception of Your death or the death of Your relative or Travel Companion caused by an accident);*
8. *costs You would need to pay irrespective of the travel period to which this Policy applies, such as annual timeshare management fees or holiday club membership fees; or*
9. *that is covered by any other existing insurance scheme or government program.*

3b. TRIP CURTAILMENT

We will reimburse You for the following expenses incurred, up to the Maximum Benefit Amount shown in the Summary of Cover, subject to the terms and conditions of this Policy:

1. the unused and non-refundable cost of travel arrangements which You have paid under a contract to the accommodation provider and/or the Common Carrier;
2. Necessary and Customary additional Common Carrier expenses, which is limited to the cost of one-way economy class transport by scheduled Common Carrier; and
3. Necessary and Customary additional accommodation expenses equivalent to a standard room in a hotel.

provided that if after Your Trip has commenced, You are forced to necessarily curtail Your Trip to immediately return directly to the Territory or alter Your Trip to rejoin the land/sea arrangements after You are unavoidably stranded at Your destination for more than twenty-four (24) hours after You had expected to leave due to:

1. a Serious Injury or Serious Sickness or death to You, Your Travelling Companion, Your Immediate Family Member, or Your Travelling Companion's Immediate Family Member;
2. Major Travel Event occurring at the destination(s) that prevents You from travelling as scheduled and outlined in Your Trip itinerary;
3. Your home or office owned by You in the Country of Permanent Residence becoming uninhabitable as a direct result of burglary, fire, explosion and/or Natural Disaster, which happened within thirty (30) days prior to the Contracted Date of Departure;
4. immovable summon as a party or witness before a civil, family, labour or criminal court;
5. the Insured Person presenting or receiving a separation or divorce claim that requires the Insured Person to be present on court audiences;
6. the unexpected loss of the Insured Person's formal employment;
7. loss of the Travel Documents of the Insured Person due to assault or theft, and in which case it is not possible to recover them in order to make the Trip; or
8. mandatory requirement to join the armed forces of Your home country where You are a citizen.

Accompaniment of Minors

In the event, You are travelling alone with a minor up to fifteen (15) years old and You are unable to continue the Trip due to Serious Injury or Serious Sickness or death resulting in the minor being left unattended, We will pay the cost of a round trip economy class transport ticket on a scheduled Common Carrier from Your Country of Permanent Residence for an adult designated by Your family to accompany the minor back to Your Country of Permanent Residence.

These expenses must be authorized in advance by the Assistance Department and You must contact the numbers listed in the Customer Service Section.

Additional Conditions

1. Coverage is effective only if the Trip is booked before the Insured Person becomes aware of any circumstances that could lead to the curtailment of his/her Trip.
2. You must notify all of Your travel Service Providers as well as Us as soon as reasonably possible in the event of a Trip Curtailment. We will not be liable for loss that would have been incurred as a result of Your late notification to Service Providers/Us.
3. You must ask for a refund of any prepaid expenses from Your Service Provider first. We will reduce Your claim by the amount Your Service Provider has refunded You. Type of refunds including but not limited to cash, vouchers, credits, alternative flight arrangement and re-booking options. We will only pay Your claim after You have provided Us with written documentation from Your Service Providers that Your request for refund has been denied, rejected or partially paid by the Service Providers.
4. You can only claim under Section 3b Trip Curtailment if You are not claiming under Section 3d Trip Delay or 3e Missed Connection for the same incident.

5. For the avoidance of doubt, coverage continues to have force and effect with regards to other Insured Persons who continue with the Trip as scheduled.

Additional Exclusions

In addition to General Exclusions, this Policy does not cover any claim arising directly or indirectly out of, based upon or attributable to:

1. *You not wanting to travel or change in travel plans on the part of You or Your Travel Companion(s);*
2. *costs which have been incurred to any destination other than Your originally scheduled destination if You choose to rejoin the land/sea arrangements after Your Trip being interrupted due to the covered events above.*
3. *Your failure to check-in for departure by the time given by the Common Carrier (except for reasons specifically covered above);*
4. *costs which have been paid for or incurred on behalf of a person other than You;*
5. *delay, rescheduling or cancellation by a Common Carrier or any other Service Provider unless otherwise expressly covered under this Policy;*
6. *compensation or expenses incurred for any air miles, credit card/membership card points, redemption or holiday points You used to pay for the Trip in part or in full;*
7. *costs which will be paid or refunded by an accommodation provider, Common Carrier, travel agent or any other Service Provider;*
8. *costs You would need to pay irrespective of the travel period to which this Policy applies, such as annual timeshare management fees or holiday club membership fees; or*
9. *that is covered by any other existing insurance scheme or government program.*

3c. TRIP POSTPONEMENT

We will reimburse You for the resulting administrative charges which You have paid in full to the accommodation provider and/or the Common Carrier to postpone Your Trip, up to the Maximum Benefit Amount shown in the Summary of Cover, subject to the terms and conditions of this Policy, in the event that within sixty (60) days (except item (3)) prior to the Contracted Date of Departure You are forced to postpone Your entire Trip due to:

1. a Serious Injury or Serious Sickness or death to You, Your Travelling Companion, Your Immediate Family Member, or Your Travelling Companion's Immediate Family Member;
2. Major Travel Event occurring at the destination(s) that prevents You from travelling as scheduled and outlined in Your Trip itinerary;
3. Your home or office owned by You in the Country of Permanent Residence becoming uninhabitable as a direct result of burglary, fire, explosion and/or Natural Disaster, which happened within thirty (30) days prior to the Contracted Date of Departure;
4. immovable summon as a party or witness before a civil, family, labour or criminal court;
5. the Insured Person presenting or receiving a separation or divorce claim that requires the Insured Person to be present on court audiences;
6. the unexpected loss of the Insured Person's formal employment;
7. loss of the Travel Documents of the Insured Person due to assault or theft, and in which case it is not possible to recover them in order to make the Trip; or
8. mandatory requirement to join the armed forces of Your home country where You are a citizen;

Additional Conditions

1. Coverage is effective only if the Trip is booked before the Insured Person becomes aware of any circumstances that could lead to the postponement of his/her Trip.

2. You must notify all of Your travel Service Providers as well as Us as soon as reasonably possible in the event of a Trip Postponement. We will not be liable for loss that would have been incurred as a result of Your late notification to Service Providers/Us.
3. You can only claim under Section 3c Trip Postponement if You are not claiming under Section 3a Trip Cancellation or 3d Trip Delay for the same incident.
4. For the avoidance of doubt, coverage continues to have force and effect with regards to other Insured Persons who continue with the Trip as scheduled.

Additional Exclusions

In addition to General Exclusions, this Policy does not cover any claim arising directly or indirectly out of, based upon or attributable to:

1. *You not wanting to travel or change in travel plans on the part of You or Your Travel Companion(s);*
2. *failure on You to check-in for departure by the time given by the Common Carrier (except for reasons specifically covered above);*
3. *costs which have been paid for or incurred on behalf of a person other than You;*
4. *caused by the Common Carrier or any other provider of the travel and/or accommodation;*
5. *compensation or expenses incurred for any air miles, credit card/membership card points, redemption or holiday points You used to pay for the Trip in part or in full;*
6. *costs which will be paid or refunded by a hotel, airline, travel agent or any other Service Provider of travel and/or accommodation;*
7. *should Common Carrier ticket be purchased less than three (3) days before the Contracted Date of Departure (Contracted Date of Departure inclusive) (with the exception of Your death or the death of Your Relative or Travel Companion caused by an Accident);*
8. *costs You would need to pay irrespective of the travel period to which this Policy applies, such as annual timeshare management fees or holiday club membership fees; or*
9. *that is covered by any other existing insurance scheme or government program.*

3d. TRIP DELAY

We will reimburse You for all the Necessary and Customary expenses incurred for meals and accommodation subject to the terms and conditions of this Policy, as the result of the delay of Your Common Carrier during a Covered Trip for at least four (4) consecutive hours from the original departure time specified on the itinerary supplied to You and the delay is caused by:

1. Major Travel Event and/or severe weather conditions;
2. equipment failure of a Common Carrier, which means any sudden, unforeseen breakdown in the Common Carrier's equipment that caused a delay or interruption of normal Trips; or
3. operational reasons at the departure airport due to air traffic restrictions and beyond the airline's control.

Additional Conditions

1. Necessary and Customary accommodation expenses incurred directly due to the delayed leg of the Trip, equivalent to a standard room in a hotel.
2. Written proof must be provided by the Common Carrier clearly stating the reason for the delay and the period of the delay.
3. Coverage is effective only if the Trip is booked before the You become aware of any circumstances that could lead to the delay of Your Trip.
4. You can only claim under Section 3d Trip Delay if You are not claiming under Section 3a Trip Cancellation or 3b Trip Curtailment or 3c Trip Postponement or 3e Missed Connection for the same incident.

Additional Exclusions

In addition to General Exclusions, this Policy does not cover any claim arising directly or indirectly out of, based upon or attributable to:

1. *any loss directly or indirectly due to any delay which was made public or known to You prior to the date the original Trip was booked;*
2. *any Common Carrier ticket purchased less than twenty-four (24) hours before the original departure time specified in the itinerary;*
3. *if You choose not to take the first available alternative flight or transportation offered by the Common Carrier or any other Service Provider;*
4. *expenses which will or have been refunded to You by the Common Carrier or any other Service Provider including but not limited to refunds in the form of cash, vouchers and credits;*
5. *Your failure to check-in for departure by the time given by the Common Carrier (except for reasons specifically covered above); or*
6. *any Travel Delay if You fail a COVID-19 related test or a medical screening at the airport.*

3e. MISSED CONNECTION

We will reimburse Your Necessary and Customary essential expenses incurred for accommodation and meals at the city where the missed connection incident happened, so to enable You to continue Your pre-booked Trip, subject to the terms and conditions of this Policy, if You miss Your flight connection due to the delay in arrival or cancellation of Your previous flight as a result of any unforeseen circumstances outside Your control.

For avoidance of doubt, the previous and missed flights must be on the same itinerary. In addition, there should be sufficient time in between the arrival of previous flight and departure of missed flight for a prudent person to transit.

Additional Conditions

1. Necessary and Customary accommodation expenses equivalent to a standard room in a hotel.
2. written proof must be provided by the Common Carrier clearly stating the reason for the delay and the period of the delay or the reason for the cancelation.
3. coverage is effective only if the connecting flight is booked before the You become aware of any circumstances that could lead to the delay or cancelation of Your previous flight.
4. You can only claim under 3e Missed Connection if You are not claiming under Section 3a Trip Cancellation or 3b Trip Curtailment or 3c Trip Postponement or Section 3d Trip Delay for the same incident.

Additional Exclusions:

In addition to General Exclusions, this Policy does not cover any claim arising directly or indirectly out of, based upon or attributable to:

1. *any Common Carrier ticket purchased less than twenty-four (24) hours before the original departure time specified in the itinerary;*
2. *if You choose not to take the first available alternative flight or transportation offered by the Common Carrier or any other Service Provider;*

3f. PERSONAL LIABILITY ABROAD

We will reimburse You, up to the limit specified in the Summary of Cover, for legal liability to a third party and legal expenses defending such third party claim arising while traveling on a Covered Trip Overseas, as a result of:

1. death or Injury to any third party; or
2. accidental loss of or damage to property of any third party.

As a condition precedent to Our liability, You must not make any offer or promise of payment or admit any liability or fault to any other party or become involved in any litigation without Our written approval.

Additional Exclusions:

In addition to General Exclusions, this Policy does not cover any claim arising directly or indirectly out of, based upon or attributable to:

1. *liability to any person who is Your relative or Traveling Companion or employer or a person deemed by law to be Your employee;*
2. *property belonging to You or in Your care, custody or control;*
3. *any liability assumed under contract;*
4. *liability arising directly or indirectly from, in respect of, or due to Your wilful, malicious or unlawful acts;*
5. *liability arising directly or indirectly from, in respect of, or due to the ownership, possession or use of vehicles, aircraft, watercraft, firearms or animals;*
6. *liability arising directly or indirectly from, in respect of, or due to ownership or occupation of land or buildings (other than occupation only of any temporary residence);*
7. *liability arising directly or indirectly from, in respect of, or due to the undertaking or pursuit of any trade, business or profession;*
8. *liability arising directly or indirectly from, in respect of, or due to any criminal acts;*
9. *legal costs, fines or penalties arising from or related to any criminal proceedings;*
10. *Your participation in any motor rallies, or car, motorcycle, boat or aerial racing;*
11. *judgments which are not in the first instance delivered by or obtained from a court of competent jurisdiction within the Territory, or the country in which the event that gives rise to Your legal liability occurred; or*
12. *punitive, aggravated or exemplary damages.*

4. PERSONAL BAGGAGE PROTECTION

Coverage Benefits

4a. PERSONAL BAGGAGE INCLUDING LAPTOP COMPUTER

We will reimburse You up to the Maximum Benefit Amount shown in the Summary of Cover, for physical loss of or damage to Your personal baggage where such loss or damage is due to circumstances beyond Your control at the planned destination of Your Covered Trip, including Natural Disasters. This includes compensation for Your clothing and personal effects which are worn or carried on You or which are stored in the personal baggage. We will also extend Our coverage under this benefit to Your Checked Baggage while with the Common Carrier. All items must be owned by You or for which You are responsible for.

In the event any of Your article of personal baggage is proven to be beyond economical repair, a claim under this Policy will be treated as if the article had been lost.

We will only reimburse up to the Maximum Benefit Amount sublimit shown in the Summary of Cover for any one (1) article, a pair or a set of articles or each Laptop Computer. Only one (1) Laptop Computer is covered for every Trip regardless of the number of Insured Person (s).

We will not pay more than a combined maximum limit of ten percent (10%) of the Maximum Benefit Amount shown in the Summary of Cover for the following:

1. jewellery, watches, articles consisting in whole or in part of silver, gold or platinum;
2. furs, articles trimmed with or made mostly of fur;

3. cameras, including related camera equipment; or
4. other electronic equipment, including but not limited to mobile phone, tablet and travel adapter.

Property Excluded

1. *animals;*
2. *motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances; 3. sports equipment;*
4. *fruits, perishables and consumables;*
5. *household effects such as furniture and electrical appliances such as stoves or light fittings;*
6. *antiques, artifacts, paintings, objects of art, and any object with intrinsic value, gemstones, musical instruments;*
7. *computers (including handheld computers, software and accessories with the exception of Laptop Computers as provided hereinabove);*
8. *contact or corneal lenses, bridges for tooth or teeth, dentures;*
9. *contraband, or property in the course of illegal transportation or trade;*
10. *hired or leased equipment;*
11. *business goods or samples or equipment of any kind;*
12. *data recorded on tapes, cards, discs or otherwise;*
13. *cash or cash equivalents, bank notes, casino chips, vouchers, cash card, bonds, coupons, stamps, negotiable instruments, title deeds, manuscripts, securities of any kind, loss of credit cards or replacement of credit cards, Identity Cards (IC) and driving licenses, travel documents except as provided for in Travel Documents and Personal Money Section; or*
14. *derangement or breakage of fragile or brittle articles.*

Additional Conditions

1. You must be a ticketed passenger on a Common Carrier.
2. The Policy will only pay for any claim either under Personal Baggage Including Laptop Computer or Common Carrier Baggage Delay for the same event.
3. A pair or set of items is treated as one item if they belong together and cannot be worn or used or work separately for the purpose intended (e.g. a pair of shoes, a camera and its accompanying lens and any accessories, or a set of diving gear and any accessories) even if purchased separately and are of different brands.
4. We may, at Our sole discretion and option, make payment or reinstate or repair the damaged personal baggage.
5. All claim settlements will be subject to due allowance for wear and tear and depreciation, depending on the age of the article that We think is reasonable. Depreciation may not be applied to electronic items that are purchased less than one (1) year from the date of the incident if You can produce supporting documents (i.e. original receipts or original warranty cards) for claims.
6. The loss or damage must be reported to the police or relevant authority such as hotel and airline management or other Service Provider having jurisdiction at the place of the loss or damage within 24-hours of discovering the incident. Any claim must be accompanied by written documentation from such authorities. You must take every possible step and reasonable precaution to ensure:
    a. that Your baggage or personal effects are not left Unattended in a Public Place; and
    b. Your personal baggage items are kept safe and are properly carried and secured during the Trip.

7. Claims that result from You losing Your baggage or it being damaged while being held by a Common Carrier or Service Provider should be made to the Common Carrier or Service Provider first. Any payment under the Policy shall be made upon proof of compensation received from the Common Carrier or other Service Provider or where such compensation is denied, proof of such denial. Our payment shall be reduced to the extent of compensation received from the Common Carrier Provider or other Service Provider.

Additional Exclusions

In addition to General Exclusions, this Policy does not cover any claim arising directly or indirectly out of, based upon or attributable to:

1. *wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process or while actually being worked upon resulting in such loss or damage;*
2. *scratching or denting, damage that is limited to impacting the aesthetic appeal of the item or which does not affect the fitness for use or purpose or functionality of such property unless the damage has rendered the item no longer fit for the original purpose for which it was designed;*
3. *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;*
4. *property insured under any other insurance policy, or reimbursed by any Common Carrier, hotel or any other party;*
5. *Your property sent in advance, mailed or shipped separately;*
6. *Laptop Computer, watches, including smart watches or other electronic equipment checked in with the Common Carrier;*
7. *Your property left Unattended in Public Place or given to someone else to look after who is not Your travelling companion, Your relative or an authorized person such as accommodation provider or Common Carrier representative;*
8. *Your property left Unattended in any motor vehicle, unless stored in a locked (where possible out of sight or covered) compartment;*
9. *Your failure to take due care and precaution for the safeguard and security of such property;*
10. *damage caused by leaking powder or fluid carried in Your baggage;*
11. *Your wilful act, omission, negligence or carelessness;*
12. *confiscation or retention by customs or other officials; or*
13. *Mysterious Disappearance.*

Additional Definitions

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

Mysterious Disappearance means the vanishing of Personal Baggage in an unexplained manner where there is absence of evidence of a wrongful act by a person or persons.

Public Place means any place the public has access to.

Unattended means, but is not limited to, when an item is not under Your or Your Traveling Companion's supervision at the time of loss, left with a person other than Your Traveling Companion or authorised representative of Your accommodation provider or Common Carrier, left in a position where it can be taken without Your knowledge

including, but not limited to, on the beach or beside the pool while You swim or leaving it at a distance where You are unable to prevent it from being unlawfully taken.

4b. COMMON CARRIER BAGGAGE DELAY

We will reimburse You for all the reasonable and essential expenses incurred, up the Maximum Benefit Amount shown in the Summary of Cover as a result of Your Checked Baggage is delayed or misdirected by a Common Carrier for more than four (4) consecutive hours from Your scheduled arrival time at the destination stated on Your ticket for the Covered Trip, subject to the terms and conditions of this Policy. Coverage for Common Carrier Baggage Delay is not available in the Insured Person's City of Permanent Residence.

Additional Conditions

1. You must be a ticketed passenger on a Common Carrier.
2. All claims must be verified in writing by the Common Carrier who must certify the length of the delay or misdirection.
3. If upon further investigation it is later determined that Your Checked Baggage has been lost, any amount claimed and paid to You under the Common Carrier Baggage Delay Section will be deducted from any payment due to You under the Personal Baggage Including Laptop Computer Section.
4. We will only accept a claim from one (1) Insured Person for any one (1) piece of Checked Baggage even if the Checked Baggage contains personal items belonging to multiple Insured Persons. Regardless of the number of Insured Persons inconvenienced by one (1) piece of delayed Checked Baggage, We will pay for one (1) Insured Person only.

4c. TRAVEL DOCUMENTS AND PERSONAL MONEY ITEMS

Travel Documents

We will reimburse You, up to the Maximum Benefit Amount shown in the Summary of Cover, for the cost of replacing Your lost Travel Documents, if any, as well as additional Necessary and Customary expenses incurred for Common Carrier and accommodation to replace such lost documents, subject to the terms and conditions of this Policy. Such loss must be due to robbery, burglary, theft or Natural Disasters whilst on a Covered Trip outside Your Country of Permanent Residence.

Personal Money Items

If as a result of robbery, burglary, theft or Natural Disasters You experience a loss of Personal Money Items which were on Your person, or properly secured in a locked safe or strongroom or under Your active supervision when the incident occurs during the Covered Trip, We will reimburse for the actual loss incurred up to the sublimit for Personal Money Items shown in the Summary of Cover, subject to the terms and conditions of this Policy.

Additional Conditions

1. You must take every possible step and reasonable precaution to ensure Your Travel Documents and Personal Money Items are kept safe and are properly carried and secured during the Trip.
2. For the additional transportation and accommodation expenses covered when Travel Documents lost outside of Your Country of Permanent Residence, We will only reimburse:
    a. additional Common Carrier expenses necessarily incurred by You for the sole purpose of making necessary travel arrangements for replacing Your Travel Documents at a consulate Overseas, which is limited to the cost of economy class transport by scheduled Common Carrier; and
    b. additional accommodation expenses equivalent to a standard room in a hotel which is necessarily incurred by You for the sole purpose of making necessary travel arrangements for replacing Your Travel Documents at a consulate overseas;

    if such expenses are not covered elsewhere under this Policy.
3. For any losses due to, caused by or contributed to by the Service Provider:

a. a report must be made to the police or relevant authority having jurisdiction at the place of the loss as soon as reasonably practicable but in any event no later than 24-hours after the discovery of loss;

b. a claim for compensation must first be made against the Service Provider;

c. proof of compensation received from the Service Provider must be submitted to Us upon submission of claim and if such compensation is denied, any claim submitted to Us must contain written proof of such denial; and

d. Our payment shall be reduced to the extent of compensation received from the Service Provider.

4. Any losses:

a. must be reported to the police or relevant authority having jurisdiction at the place of the loss as soon as reasonably practicable but in any event no later than 24-hours after the discovery of loss; and

b. must be accompanied by written documentation from the policy such authority pertaining to the circumstances of the loss.

Additional Exclusions

In addition to General Exclusions, this Policy does not cover any claim arising directly or indirectly out of, based upon or attributable to:

1. any shortage due to exchange rate or depreciation in value; and
2. any cost incurred after returning back to Your Country of Permanent Residence.

Additional Definitions

Personal Money Items means cash, travellers' cheques or banknotes.

IV. GENERAL EXCLUSIONS

The Policy does not cover for any claim arising directly or indirectly from the following:

1. *intentionally self-inflicted injury, suicide or any attempt threat while sane or insane;*
2. *War, civil war, invasion, insurrection, revolution, use of military power or usurpation government or military power;*
3. *any period an Insured Person is serving in the armed forces of any country or international authority, whether in peace or War;*
4. *loss sustained or contracted in consequence of an Insured Person being intoxicated or under the influence of any narcotic, drug or alcohol unless administered on the advice of a Physician;*
5. *any loss of which a contributing cause was the Insured Person's attempted commission of, or wilful participation in, an illegal act or any violation or attempted violation of the law or resistance to arrest by the Insured Person;*
6. *any loss sustained while flying in any aircraft or device for aerial navigation except as specifically provided herein;*
7. *motorcycling outside of the Country of Permanent Residence (unless You are riding a motorcycle with an engine capacity of 200cc or less and hold a motorcycle licence which is valid in the country You are in, but always excluding motorcycle racing);*
8. *congenital anomalies and conditions arising out of or resulting there from, hernia or dental treatment except to sound natural teeth as occasioned by Injury;*
9. *flying in any aircraft owned, leased or operated by or on behalf of an Insured Person or any member of an Insured Person's household;*
10. *Your participation in:*
    a. *Extreme Sports and Sporting Activities;*
    b. *Competition Sports;*
    c. *any professional sports or any sport in which You would or could earn or receive remuneration, donation, sponsorship or financial rewards of any kind;*
    d. *Expeditions;*
    e. *hunting trips and safaris that are not provided by a licensed commercial operator;*
    f. *skiing or similar activities outside the marked area of a commercial ski field;*
    g. *white water rafting grade four or above;*
    h. *sailing outside territorial waters; or*
    i. *scuba diving unless:*
        i. *You are diving for recreational purposes (for the purpose of clarity recreational diving does not include technical diving or diving as a professional diver);*
        ii. *You are diving with a qualified instructor or dive master, or You hold a PADI certification or similar recognized certification and are diving within the level of Your certification (including maximum dive depths and bottom time) and to the standards and procedures set up by Your certifying agency;*
        iii. *Subject to (ii) above Your planned dive depth does not exceed 40 metres; and iv. You are not diving alone;*
11. *driving or riding as a passenger in or on*
    a. *any vehicle engaged in any race, speed test or endurance test; or*
    b. *any vehicle being used for acrobatic or stunt driving;*
12. *caused by a C.B.R.N Incident:*
13. *caused by an Electromagnetic Event;*
14. *caused by a Cyber Event;*
15. *caused by an Impact Event;*
16. *Your participation in:*
    a. *Mountaineering;*
    b. *adventure climbing including outdoor rock climbing or abseiling; or*

c. *high altitude activities or any activities above 5,000 metres or trekking (including mountain trekking) above 3,000 metres;*

Except exclusions 16(b) and 16(c) will not apply to organised harnessed outdoor rock climbing, harnessed abseiling and trekking (including mountain trekking) that are:

i. *available to the general public without restriction, other than general health and fitness warnings;*
ii. *provided by a recognised local commercial tour operator or activity provider;*
iii. *provided under the guidance and supervision of qualified guides and/or instructors of the tour operator or activity provider and subject always to You following their advice and/or instruction; and*
iv. *undertaken below 5,000 metres.*

17. *any claim caused by opportunistic infection or malignant neoplasm, or any other Sickness condition, if, at the time of the claim, the Insured Person had been diagnosed as having AIDS (Acquired Immune Deficiency Syndrome), ARC (AIDS Related Complex) or having an antibody positive blood test to HIV (Human Immune Virus);*
18. *mental and nervous or sleep disorders including, but not limited to, insanity or any diagnosed psychological or psychiatric disorder, anxiety or depression;*
19. *You travelling to obtain medical care, treatment or advice of any kind whether this is the sole purpose or not of Your Trip;*
20. *the dispersal or application of pathogenic or poisonous materials;*
21. *any claim arising from elective cosmetic or plastic surgery, except as a result of an Accident during Your Trip;*
22. *any Pre-existing Medical Condition or congenital anomalies or any complication arising there from;*
23. *any condition that results from or is a complication of pregnancy, childbirth, miscarriage;*
24. *any Sickness, disease, illness and any complications arising there from, unless specifically covered in the Policy;*
25. *any loss sustained while the Insured Person is traveling against the advice of a Physician, or any claim arising from You acting in a way that goes against the advice of a Physician (including, but not limited to, travelling with COVID-19 symptoms);*
26. *any losses caused by government-issued orders, advisories, cessations or interventions that impact the ability to travel except due to epidemic or pandemic as defined under Major Travel Event;*
27. *a tour operator, airline or any other company firm or person's suffering Financial Default;*
28. *a tour operator, airline or any other company, firm or person being unable or unwilling to fulfil any part of their legal or contractual obligation to You;*
29. *any claim arising from You not taking all reasonable efforts or Your carelessness, negligence or recklessness in safeguarding Your property or avoiding Injury or avoiding and/or minimising any claim under the Policy;*
30. *any Terrorist Incident except Personal Accident Benefits, or any terrorist, any member of a terrorist organization;*
31. *any claim arising from:*
    a. *Quarantine unless specifically covered under Overseas COVID-19 Quarantine Benefit;*
    b. *travel restrictions due to government orders, warnings, advisories, regulations, directives, prohibitions, or border closures unless it is due to epidemic or pandemic as specified under Major Travel Event; or*
    c. *any preventive or preemptive government action taken to prevent the spread of a potential pandemic or epidemic, unless specifically covered under Major Travel Event.*
32. *any expenses for tests to diagnose a communicable disease the outbreak of which has been declared an epidemic or pandemic by the World Health Organization or by any official governmental body or health authority of either Your Country of Permanent Residence or Your destination country, whether such testing is done pre-travel, required at a departure or arrival point, or as part of mandatory testing required by an official governmental body or health authority;*
33. *any illegal drug traffickers, or purveyor of nuclear, chemical or biological weapons;*
34. *You acting as a law enforcement officer, emergency medical or fire service personnel, civil defence or military personnel of any country or international authority, whether in full-time service or as a volunteer or for reservist training pursuant to Section 14 of the Enlistment Act 1970;*
35. *You engaging in naval, military, air force service or operations, or testing of any kind of conveyance, engaging in manual work during the Trip, engaging in missionary or humanitarian work, engaging in any offshore work*

activity or engaging in mining, aerial photography or handling of explosives or ammunition, firearms or flight duty (except as a passenger); or

36. *planned or actual travel in, to, or through Cuba, Iran, Syria, Sudan, North Korea, or the Crimea region or actual travel in, to, or through Afghanistan or Iraq.*

V. ASSISTANCE DEPARTMENT SERVICES

For Customer Service in case of a medical emergency call Our 24 hours Assistance Departments:
When travelling inside the US (N-America): 866 273 9079 toll free number
For Travel outside the US (N-America): 001 817-826-7014 call collect

Rely on the Assistance Department when You're away from home. The Assistance Department is Your guide to many important services You may need when travelling. Benefits are designed to assist You when travelling out of Country of Permanent Residence. This is reassuring, especially when You visit a place for the first time or do not speak the language.

Please keep in mind that the Assistance Department is not insurance coverage and that You will be responsible for the fees incurred for professional or emergency services requested of the Assistance Department (for example, medical or legal bills). This benefit may reimburse You for medical related expenses (Please refer to the Overseas Travel Medical Benefit Section for additional information).

1. Who is Covered:
An Eligible Cardholder, his/her Spouse, up to three (3) Children and one (1) Domestic Helper whether traveling together or separately.

2. Where the service is available:
In general, coverage applies worldwide, but there are exceptions.

Restrictions may apply to regions that may be involved in an international or internal conflict, or in those countries and territories where the existing infrastructure is deemed inadequate to guarantee service. You may contact the Assistance Department prior to embarking on a Covered Trip to confirm whether or not services are available at Your destination(s).

3. Assistance Department:

1. During Your Trip, in the event of an emergency, the Assistance Department provides information on travel requirements, including documentation (visas, passports), immunizations, or currency exchange rates. The exchange rate provided may differ from the exact rate that issuers use for transactions on Your card. Information on exchange rates for items billed on Your statement should be obtained from the financial institution that issued Your card.
2. In case of loss or theft Your travel tickets, passport, visa or other identity papers necessary to return home, the Assistance Department will provide assistance in replacing them by contacting local police, consulates, airline company or other appropriate entities.
3. In the event of loss or theft of the transportation ticket to return home, a replacement transportation ticket can be arranged.
4. Please note that this service does not provide maps or information regarding road conditions.

4. Medical Assistance Departments:

1. Provides a global referral network of general physicians, dentists, hospitals, and pharmacies.
2. Provide help with prescription refills with local pharmacists (subject to local laws).
3. In the event of an emergency, the Assistance Department will make arrangements for a consultation with a general practice physician. Additionally, the Assistance Department medical team will maintain contact with the local medical staff and monitor Your condition.

4. If You are hospitalized, We can arrange to have messages relayed home, transfer You to another facility if Medically Necessary, or have a family member or close friend brought to Your bedside if You have been travelling alone (this will be at cardholder's expense).
5. If the medical team determines that adequate medical facilities are not locally available in the event of an accident or illness, We will arrange for an emergency evacuation to a hospital or to the nearest facility capable of providing adequate care.
6. If a tragedy occurs, We will assist in securing travel arrangements for You.

VI. GENERAL PROCEDURE – HOW TO FILE A CLAIM

Notice of Service Request / Claim (Non-Medical Emergency Claims on Re-Imbursement Basis)

Written notice of service request / claim must be given no later than thirty (30) days from the date of the incident. Failure to give notice to the claims department listed below, within thirty (30) days from the date of the incident may result in a denial of the claim. To file a claim, log on to https://sg.mycardbenefits.com or send a claim notification to:

AIG Asia Pacific Insurance Pte. Ltd.
AIG Building
78 Shenton Way #09-16
Singapore 079120
Tel: +65 6419 1667
Business Hours: 8:30AM – 5:30PM, Mon – Fri (except public holidays)
Languages supported: English
Email: APAC.Mastercard@aig.com

The following procedures should be followed:

1. You (Eligible Cardholder) or someone legally acting on behalf of either, must notify Us as required in the Claim Notification Period, or Your claim may be denied. Upon receipt of a notice of claim, the Insurance Company, will take necessary details from the claimant and provide instructions;
2. Submit all Required Information (proof of loss etc.), as outlined in this Section no later than the Submission Period, or Your claim may be denied.

Please note, there may be additional information requested at times in order to process Your claim. It is Your responsibility to provide this information or the claim may not be processed.

For assistance with filing a claim, please contact the numbers listed above.

PERSONAL ACCIDENT BENEFIT CLAIMS

Accidental Death and Permanent Total Disablement – Common Carrier/ Accidental Death and Permanent Total Disablement - Insured Trip

Claim Notification Period: Within thirty (30) days from the date of loss.

Submission Period: No later than ninety (90) days from the date of Claim Notification.

Required Information (proof of loss):

1. Complete documentation including a death certificate and/or attending Physician statement or autopsy report; and
2. Transaction verification confirming the full passenger fare for the Covered Trip had been charged to the Eligible Card, including copies of Common Carrier ticket(s) and receipts.

Please note: We may require other evidence to support Your Claim depending on the circumstances, in which case We will request this from You.

OVERSEAS TRAVEL MEDICAL BENEFIT CLAIMS

Medical Expenses (Injury or Sickness) / Emergency Medical Evacuation & Repatriation of Mortal Remains / Daily InHospital Cash Benefit/ Overseas COVID-19 Quarantine Benefit

Claim Notification Period: Within thirty (30) days from the date of loss.

Submission Period: No later than ninety (90) days from the date of Claim Notification.

Required Information (proof of loss):

1. Medical report detailing history and nature of Injury or Sickness together with original medical receipts;
2. Transaction verification confirming the full passenger fare for the Covered Trip had been charged to the Eligible Card, including copies of Common Carrier ticket(s) and receipts;

3. Hospital admission/ discharge card or summary, if hospitalized;
4. Copy of the passport including immigration stamps;
5. Proof of a positive COVID-19 test, if applicable; and
6. Proof of a COVID-19 Quarantine mandate issued by a governmental body, if applicable.

Please note: We may require other evidence to support Your Claim depending on the circumstances, in which case We will request this from You.

TRIP INCONVENIENCE PROTECTION CLAIMS

Claim Notification Period: Within thirty (30) days from the date of loss.

Submission Period: No later than ninety (90) days from the date of Claim Notification. Required Information (proof of loss):

Trip Cancellation / Trip Curtailment / Trip Postponement

1. Documentation detailing the reason for cancellation or curtailment, including but not limited to evidence of the nature of Serious Injury or Sickness such as copies of medical evidence reports, attending Physician statements, additional supporting documentation to validate the employment circumstances and related documentation;
2. Transaction verification confirming the full passenger fare for the Covered Trip had been charged to the Eligible Card, including copies of Common Carrier ticket(s) and receipts; and
3. Receipts of refunded amount / confirmation on non-refundable amounts incurred due to the cancellation / curtailment.

Trip Delay / Missed Connection

1. Copy of ticket and boarding pass;
2. Transaction verification confirming the full passenger fare for the Covered Trip had been charged to the Eligible Card, including copies of Common Carrier ticket(s) and receipts;
3. Invoices and receipts for Your expenses;
4. For Trip Delay - an official letter from the Common Carrier or authority confirming the reason for Your late arrival and the length of the delay; and
5. For Missed Connection- an official letter from the airline company or authority confirming the reason for Your late arrival and the length of the delay, or the reason for the cancelation.

Please note: We may require other evidence to support Your Claim depending on the circumstances, in which case We will request this from You.

PERSONAL BAGGAGE PROTECTION CLAIMS

Personal Baggage including Laptop Computer / Baggage Delay / Travel Documents and Personal Money Items

Claim Notification Period: Within thirty (30) days from the date of loss.

Submission Period: No later than ninety (90) days from the date of Claim Notification.

Required Information (proof of loss):

1. Copies of the notification and reporting filed with the Common Carrier and/or Service Provider and all related correspondence, Property Indemnity Report (PIR) - form must include flight number, vessel number, or bill of lading and baggage check number;
2. Details of the amounts paid (or payable) by the Common Carrier and/or Service Provider responsible for the loss, description of contents, cost determination of contents and all other appropriate documents and correspondence;
3. Declaration list of lost items – as declared to the airlines;

4. Proof of purchase- The loss or damage of each article must be accompanied by proof of purchase such as but not limited to receipts, bank statements or credit card statements. If no proof of purchase is provided, We may agree to receive other proof deemed reasonable by Us of ownership for the items being claimed. Otherwise, We will use the reasonable and average cost determined by Us for the claim assessment; and
5. Confirmation from the Common Carrier and/or Service Provider that the baggage is declared lost and cannot be located.

Please note: We may require other evidence to support Your Claim depending on the circumstances, in which case We will request this from You.

VII. GENERAL CONDITIONS

Payments

All payments to be made by the Insurer shall be paid to You, or Your estate in the event of Your death, except under Section 2a. Medical Expenses (where funds for emergency medical treatment are guaranteed to the Hospital by Assistance Department or their authorised representative), 2b. Emergency Medical Evacuation and Section 2c. Repatriation of Mortal Remains, where the benefits will be paid directly to the Hospital/Service Provider as indicated in each Section as Assistance Department has arranged such service for You directly with the Hospital/Service Provider. Payment of any indemnity shall be subject to the laws and governmental regulations then in effect in the country of payment.

Off-Set Clause

We will not cover You for any loss or an event or liability to the extent that it is covered by any other source including but not limited to other insurance policy, medical or health scheme or Act of Parliament or any benefit which We are legally prohibited to pay by law. We will however pay the difference between what is payable under the other source and what You would have been entitled to recover under this Policy to the extent permitted by law. This does not apply to Section 1 – Personal Accidental Benefits and Section 2d – Daily In-Hospital Cash Benefit of the Policy.

Due Diligence

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

Economic Sanctions Exclusions

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

Governing Law and Jurisdiction

This Policy is governed by and interpreted in accordance with the laws of Singapore. Any dispute will be subject to the exclusive jurisdiction of the courts of Singapore.

Arbitration

Any dispute arising out of this policy shall first be referred to the Financial Industry Disputes Resolution Centre (FIDREC) where it falls within FIDREC's jurisdiction. If the dispute cannot be referred to or resolved by FIDREC, it shall be referred to and finally resolved by arbitration in Singapore in accordance with the arbitration rules of the Singapore International Arbitration Centre for the time being in force, which rules are deemed to be incorporated by reference into this clause. The Tribunal shall consist of one arbitrator.

Waiver of Your Rights

If We reject liability for any claim made under this Policy and it is not referred to arbitration within twelve (12) months from the date of Our rejection, it shall be deemed that You have accepted Our rejection of Your claim and You have waived all Your rights with respect to such a claim.