

**TABLE OF COVERAGE**

BENEFITS	DELUXE PLAN		CLASSIC PLAN																	
	Maximum Benefit (S\$)		Maximum Benefit (S\$)																	
	Individual	Group	Individual	Group																
1a. Personal Accident (Whilst in an automobile or public conveyance)	400,000	Per Adult: 400,000 Per Child: 100,000	200,000	Per Adult: 200,000 Per Child: 50,000																
b. Personal Accident (whilst elsewhere)	200,000	Per Adult: 200,000 Per Child: 50,000	100,000	Per Adult: 100,000 Per Child: 25,000																
	<p align="center">SCALE OF COMPENSATION</p> <table> <tr> <td></td> <td align="right">Percentage of Sum Insured</td> </tr> <tr> <td>(a) Death</td> <td align="right">100%</td> </tr> <tr> <td>(b) Loss of two or more limbs</td> <td align="right">100%</td> </tr> <tr> <td>(c) Loss of all sight in both eyes</td> <td align="right">100%</td> </tr> <tr> <td>(d) Loss of all sight in one eye and loss of one limb</td> <td align="right">100%</td> </tr> <tr> <td>(e) Loss of all sight in one eye</td> <td align="right">50%</td> </tr> <tr> <td>(f) Loss of one limb</td> <td align="right">50%</td> </tr> <tr> <td>(g) Permanent total disability</td> <td align="right">100%</td> </tr> </table> <p>Loss means permanent, total irrecoverable loss. Loss of use of limb(s) shall be treated as loss of limb(s).</p>					Percentage of Sum Insured	(a) Death	100%	(b) Loss of two or more limbs	100%	(c) Loss of all sight in both eyes	100%	(d) Loss of all sight in one eye and loss of one limb	100%	(e) Loss of all sight in one eye	50%	(f) Loss of one limb	50%	(g) Permanent total disability	100%
	Percentage of Sum Insured																			
(a) Death	100%																			
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(e) Loss of all sight in one eye	50%																			
(f) Loss of one limb	50%																			
(g) Permanent total disability	100%																			
2. Medical Expenses	500,000 (Max. for TCM is 300)		250,000 (Max. for TCM is 300)																	
3. Extension of Stay	10,000		5,000																	
4. Compassionate Visit	10,000		5,000																	
5. Hospital Confinement Allowance	10,000 (200 per day)		5,000 (100 per day)																	
6. Emergency Medical Evacuation Expenses	Unlimited		Unlimited																	
7. Repatriation Expenses	Unlimited		Unlimited																	
8. Hostage/ Kidnap Benefit	10,000 (200 per day)		5,000 (100 per day)																	
9. Trip Cancellation/ Curtailment Expenses	10,000		5,000																	
10. Overbooked Flight/ Cruise	200		100																	
11. Missed Connection	200		100																	
12. Travel Delay (Excess: 6 hrs)	1,000 (100 for each 6 consecutive hours delay whilst overseas and in Singapore)		1,000 (100 for each 6 consecutive hours delay whilst overseas and in Singapore)																	
13. Baggage Delay (Excess: 6 hrs)	1,000 (200 for each 6 consecutive hours delay whilst overseas and in Singapore)		1,000 (200 for each 6 consecutive hours delay whilst overseas and in Singapore)																	
14. Loss/Theft or Damage of Baggage & Personal Effects	5,000 (Max. 500 for any one article or pair or set of articles. Max. for laptop is 1,000)		5,000 (Max. 500 for any one article or pair or set of articles. Max. for laptop is 1,000)																	
15. Travel Documents	5,000		3,000																	
16. Loss of Money	500		250																	
17. Emergency Telephone Charges	200		100																	
18. Home Contents Cover	5,000 (Max. 500 for any one article or pair or set of articles for Valuables)		3,000 (Max. 500 for any one article or pair or set of articles for Valuables)																	
19. Rental Vehicle Excess	500		500																	
20. Personal Liability	1,000,000		500,000																	
21. Terrorism Cover (In aggregate for the above Sections 1 to 20)	Individual	Group	Individual	Group																
	200,000	Per Adult: 200,000 Per Child: 50,000	100,000	Per Adult: 100,000 Per Child: 25,000																

**Note:**

- The total compensation payable under this Insurance for Benefit 1(a) to (g) above shall not exceed the Sum Insured.
- For Insured aged 70 years to 80 years, Benefits 1 & 2 will be 25% of the limit indicated in the Classic Plan Table of Coverage.
- For Insured aged above 80 years, Benefits 1 & 2 will be 10% of the limit indicated in the Classic Plan Table of Coverage.
- Children shall include those from age 30 days to below 21 years.

## **TRAVEL INSURANCE TERMS AND CONDITIONS**

### **THE BENEFITS**

We will provide during the Period of Insurance specified in the Certificate of Insurance the following benefits subject to the terms, conditions, exceptions and exclusions appearing in this Policy. Our maximum liability for each Insured Person in respect of one or more injuries or occurrences shall not exceed the limits shown in the Table of Coverage. We will indemnify you against all costs and expenses covered by this Policy, subject to satisfactory documentary proof.

#### **1. PERSONAL ACCIDENT**

If you sustain bodily injury caused by violent, accidental, external and visible means which is the sole cause of death or disablement, we will pay you or your legal personal representative(s) the benefits specified in the Table of Coverage.

#### **2. MEDICAL EXPENSES**

If you suffer an Injury, Sickness or Disease that occurs fortuitously outside Singapore we will pay:

(a) The reasonable cost of medical, surgical, hospital, ambulance, nursing home, emergency dental charges & other treatment given and authorised by a qualified medical practitioner necessarily incurred by you whilst overseas up to the limit specified under Section 2 shown in the Table of Coverage or for a period of up to 30 days, whichever occurs first. Expenses incurred for treatment by Traditional Chinese Medicine (TCM) is subject to a maximum of S\$300.

(b) The reasonable costs and charges of the above types of treatment or of any such follow-up treatment, if incurred in Singapore, shall not exceed 5% of the limit specified under Section 2 shown in the Table of Coverage or a period of more than 30 days upon your return to Singapore, whichever occurs first. If prior medical treatment has not been sought overseas, you must seek medical treatment in Singapore within 7 days upon return to Singapore. Dental treatment upon return to Singapore is not payable. Expenses incurred for treatment by Traditional Chinese Medicine (TCM) is subject to a maximum of S\$300.

#### **3. EXTENSION OF STAY**

We will reimburse the reasonable additional accommodation and additional travelling expenses up to the limit specified in the Table of Coverage necessarily incurred by you to remain behind and/or a travelling companion who, on the written advice of a qualified medical practitioner, remains with or escorts you until you are able to resume your journey or return to Singapore or up to a period of 30 days from the expiry of the Period of Insurance, whichever occurs first.

#### **4. COMPASSIONATE VISIT**

If you are hospitalised overseas for more than 5 consecutive days as a result of Injury, Sickness or Disease sustained during the trip and your medical condition forbids medical evacuation and no adult family member is with you, we will reimburse the reasonable additional accommodation and travelling expenses necessarily incurred by your family member who on the written advice of a qualified medical practitioner travels to and remains with you until you are able to resume your journey or return to Singapore or up to a period of 30 days from the expiry of the Period of Insurance, whichever occurs first.

#### **5. HOSPITAL CONFINEMENT ALLOWANCE**

We will pay S\$100 per day for Classic Plan and S\$200 per day for Deluxe Plan subject to a maximum of 50 days if you suffer an Injury, Sickness or Disease that occurs fortuitously outside Singapore and requires hospitalisation in a foreign country for at least 24 hours.

## **6. EMERGENCY MEDICAL EVACUATION EXPENSES**

We will pay the reasonable cost of transportation and en-route medical care and supplies necessarily incurred as a direct result of illness and/or accident, if in the opinion of NTUC Income or its authorised representative, it is necessary to evacuate you to another location for treatment. All decisions as to the means of transportation and the final destination will be made by NTUC Income or its authorised representative and will be based solely upon medical necessity.

## **7. REPATRIATION EXPENSES**

If death occurs as a result of injury or illness whilst overseas, we will pay the reasonable cost incurred in obtaining the necessary clearance and arrange for the transportation and return of the mortal remains to your place of residence in Singapore.

## **8. HOSTAGE/KIDNAP BENEFIT**

We will pay a benefit of S\$100 per day for Classic Plan and S\$200 per day for Deluxe Plan, subject to a maximum of 50 days, if you are wrongfully confined, abducted or restrained for a period of at least 24 hours, as a result of the use of criminal force while you are travelling overseas.

## **9. TRIP CANCELLATION/CURTAILMENT EXPENSES INCLUDING HIJACKING**

We will reimburse the non-refundable portion of all travel costs prepaid in advance including the travel agent's cancellation fee should the journey for which this Insurance has been effected be cancelled or curtailed because of any of the following reasons:

- (a) Your death or death of your family members or travelling companion.
- (b) Serious injury, sickness or disease suffered by you or your family members.
- (c) The bankruptcy or insolvency of the travel agent or airline.
- (d) The public conveyance in which you are travelling in is hijacked, and your journey is interrupted as a direct result for at least 12 hours.

No payment shall be made for:

- (a) expenses incurred after the cancellation or curtailment.
- (b) loss arising directly or indirectly from your neglect, omission or failure to notify the travel agent/tour operator or provider of transport or accommodation immediately when it is found necessary to cancel the travel arrangement.
- (c) that part of the Trip which had been undertaken up to the time of curtailment.
- (d) that part of the Trip which will be paid or refunded by a travel agent or any other provider of travel and/or accommodation (including hotels and airlines) or any other person.

## **10. OVERBOOKED FLIGHT/CRUISE**

We will pay a cash benefit in the event of your failure to board the aircraft/cruise liner arising from the overbooking of the flight/cruise in which you had received a confirmed reservation from the travel agent or the airline/cruise liner.

The failure to board the aircraft/cruise liner and the overbooking of the flight/cruise must be verified in writing by the operator(s) of the airline/cruise liner or their handling agent(s).

## **11. MISSED CONNECTION**

We will pay a cash benefit in the event you miss your connecting flight arising from the delay of the conveyance in which you are travelling as a passenger to the place for your flight connection. You must have received a confirmed reservation on the connecting flight.

The missed flight connection must be verified in writing by the operator(s) of the airline or their handling agent(s).

**NTUC INCOME  
TRAVEL INSURANCE**

**12. TRAVEL DELAY**

We will pay a cash benefit in the event of a delay in the departure of the scheduled public conveyance for at least 6 consecutive hours from the time specified in the itinerary. The delay must result from strike/industrial action, adverse weather condition, mechanical breakdown/derangement and structural defect of that public conveyance.

No payment shall be made for delay arising directly or indirectly from:

- (a) your failure to board the conveyance according to the time specified in the itinerary supplied to you;
- (b) strike/industrial action existing at the date this Policy is purchased by you;
- (c) your late arrival at the airport or port or station after check-in or booking in time.

The delay must be verified in writing by the operator(s) of the conveyance or their handling agent(s) on the number of hours delayed and the reason for such delay.

**13. BAGGAGE DELAY**

We will pay a cash benefit in the event that the checked-in luggage accompanying you has been delayed, misdirected or temporarily misplaced during the journey by any public conveyance for a period exceeding 6 hours from the time of arrival at destination abroad and in Singapore up to a maximum of S\$1,000 during the Policy Period. (You cannot however be compensated under both Section 13 and 14 for the same event).

**14. PERSONAL BAGGAGE**

We will pay for the cost of loss or damage to your personal accompanied luggage and effects arising as a result of fire, explosion, lightning, theft or accident. We may at our option, replace or repair or pay a cash equivalent after making due allowance for wear & tear or depreciation in respect of any item more than 1 year old at the date of loss. The maximum payable is S\$1,000 for lap-top computer and S\$500 for any item or pair or set of items.

No payment shall be made for:

- (a) any loss not reported to the police within 24 hours of the occurrence;
- (b) any loss of or damage to watch, article of jewellery, article of precious metal, field glasses, fur, contact or corneal lenses or to papers, documents, travel tickets, money of any kind or stamps;
- (c) any loss or damage due to pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds;
- (d) any unattended baggage.
- (e) any loss as a result of your failure to take due care and precautions for the safeguard and security of your luggage and effects
- (f) any loss of data recorded on tapes, cards, discs or otherwise.

**15. TRAVEL DOCUMENTS**

We will reimburse you up to the limit specified in the Table of Coverage for the cost of obtaining replacement passports, travel tickets and other relevant travel documents lost as well as additional travel expenses and hotel accommodation incurred to replace lost travel documents if such loss is due to robbery, burglary, theft or natural disasters (such as tsunami, typhoon, earthquake, etc) whilst overseas.

**16. LOSS OF MONEY**

We will reimburse you up to the limit specified in the Table of Coverage for any loss of money belonging to you arising out of robbery, burglary or theft while overseas.

No payment shall be made for:

- (a) any loss not reported to the police within 24 hours of the occurrence.
- (b) any loss of cash cards or any other cards having a stored value.

**NTUC INCOME  
TRAVEL INSURANCE**

**17. EMERGENCY MOBILE PHONE CHARGES**

We will reimburse you up to the limit specified in the Table of Coverage the actual telephone charges incurred for personal mobile phone used for the sole purpose of engaging the services of SOS during a medical emergency and for which a medical claim has been submitted.

No payment shall be made for:

- (a) telephone calls made via standard LAN Line;
- (b) public telephone using International Calling Card (ICC).

**18. HOME COVER**

We will reimburse or at our option repair, reinstate or replace the physical loss or damage to the Contents and Valuables based within your residence in Singapore that was left vacant because of your Trip, caused by fire occurring during the Period of Insurance and after your Trip commences.

Definition

(i) "Contents" shall mean all movable items belonging to you or to your family members or domestic servants permanently residing with you and fixtures and fittings you own (or for which you are responsible) not being landlord's fixtures and fittings. Contents shall exclude Deeds, bonds, bills of exchange, promissory notes, cheques, travellers' cheques, securities for money, documents of any kind, cash, currency notes or any other legal tender.

(ii) "Valuables" shall mean articles of gold, silver or other jewellery, furs and watches. In the event of loss or damage to any property insured forming part of a pair or set, our liability shall not exceed a proportionate part of the value on the pair or set. We shall not be liable for more than S\$500 in respect of any one article or pair or set of articles.

No payment shall be made for:

- (a) Wear, tear, depreciation, the process of cleaning, dyeing, repairing or restoring any article, the action of light or atmospheric conditions, moth, insects, vermin or any other gradually operating cause.
- (b) Any loss or damage occasioned through the wilful act of the Insured Person or with the connivance of the Insured Person.
- (c) Any loss (whether temporary or permanent) of the insured property or any part thereof by reason of confiscation, requisition, detention or legal or illegal occupation of such property or of any premises, vehicle or thing containing the same by any government authorities.
- (d) Electrical or mechanical breakdown.
- (e) Consequential loss of any kind.
- (f) Business or professional use in respect of photographic and sporting equipment and accessories and musical instruments.
- (g) Motor vehicles, boats, bicycles and any equipment or accessories relating thereto.
- (h) Any loss or damage insured under any other insurance policy or reimbursed by any other party.
- (i) Any loss not reported to the policy or relevant authorities within 24 hours of the discovery of loss.

**19. RENTAL VEHICLE EXCESS**

We will reimburse you for any excess or deductible which you become legally liable to pay in respect of loss or damage to rental vehicle caused by an accident during the rented period while overseas. The rental vehicle must be rented from a licensed rental agency.

No payment shall be made for:

- (a) any loss or damage to the vehicle while it is not in your custody and control;
- (b) breach of the vehicle rental agreement or laws, rules and regulation of the country where the vehicle is rented or driven;
- (c) any loss or damage to the vehicle if at the time of the accident, you were not licensed to drive the vehicle or you were taking part in or practising for speed or time trials of any kind.

**NTUC INCOME  
TRAVEL INSURANCE**

**20. PERSONAL LIABILITY**

We will pay on your behalf the expenses including legal expenses incurred with our written consent in the event you become liable to compensate another person in damages for any bodily injury, death or loss of or damage to property caused by your wrongful act or conduct.

No payment shall be made for any:

- (a) liability for injury, illness, loss or damage which results from a deliberate act or omission which could reasonably have been expected having regard to the nature and circumstances of such act or omission;
- (b) liability in respect of loss of or damage to property in your charge or under your control;
- (c) injury to your employees or members of your family;
- (d) liability arising out of the use of vehicles, aircraft or any craft;
- (e) liability directly arising from your specific pursuit of any trade, business or profession;
- (f) liability assumed by you under contract;
- (g) judgements which are not in the first instance delivered by or obtained from a court of competent jurisdiction within Singapore.

**21. TERRORISM**

We will pay you the benefits provided under sections 1 to 20 subject to the aggregate limit stated in the Table of Compensation for losses arising directly or indirectly from an Act of Terrorism. We will not pay for any losses directly or indirectly arising out of, contributed to or caused by, or resulting from or in connection with any act of Nuclear, Chemical or Biological terrorism regardless of any other cause or event contributing at the same time as or in any other sequence to the loss.

**SPECIAL FEATURES**

**Automatic Extension Of Cover**

We will automatically extend the cover without any additional premium if the conveyance in which you are travelling is delayed through no act or omission of yours, with the result that the journey is not completed when the Period of Insurance ceases. This extension is for a maximum of 14 days.

**Worldwide 24 hours Emergency Assistance**

We have arranged with SOS to provide you with a 24 hour emergency assistance service. The services available from SOS are medical advice, referral to doctors, specialists, hospitals, lawyers and interpreters, arrangement for bail bonds, travel assistance for loss of passport, embassy referral, medical evacuation/repatriation of patients, repatriation of mortal remains, despatch of doctors and medicine, compassionate visits, accompanied return of dependent children and hospital deposit guarantees.

All costs and expenses incurred for these services rendered are to be borne by you except for emergency medical evacuation expenses, medical repatriation of patients and repatriation of mortal remains which are covered under Benefits 6 and 7 of the Table of Coverage.

**NTUC INCOME  
TRAVEL INSURANCE**

**GENERAL CONDITIONS**

**1. Basis of Contract**

The information given by you over the telephone, fax, via internet and/or registration form shall form the basis of this contract and is deemed to be incorporated herein.

**2. Duty of Disclosure**

Before you enter into this contract of travel insurance, you have a duty to disclose to us every matter that you know, or could be reasonably expected to know, is relevant to our decisions whether to accept the risk of the insurance and if so, on what terms. You have the same duty to disclose those matters to us before you extend or vary this contract of travel insurance.

**3. Mis-Representation**

This policy shall be voidable in the event of misrepresentation, non-disclosure or concealment of any circumstances material to or in connection with your health.

**4. Fraud**

If a claim under the Policy is made by you, or anyone acting for you, knowing the claim to be false or fraudulently inflated, we will not pay the claim and all cover under the Policy will be forfeited.

**5. Reasonable Care**

You shall act in a prudent manner and exercise reasonable care for the safety and supervision of your property as if uninsured and to take precaution in preventing any loss, damage, Accident, Injury, Sickness or Disease.

**6. Alteration Of Document**

Any amendment made to this Policy will not be valid unless endorsed in writing by our authorised officer.

**7. Other Insurance**

If any other insurance covers the same damage loss or liability we will pay only our rateable proportion of any claim. This however, will not be applicable to the amount payable under Benefit 1.

**8. Subrogation**

In the event of any payment under any Section of this Policy, we shall be subrogated to all your rights of recovery against any person or organization and you shall execute and deliver relevant documents and do whatever else is necessary to secure such rights. No action or attempt after the loss shall be taken by you, or anyone acting for you, to prejudice such rights.

**9. Notification**

Upon the happening of any loss or event which is likely to give rise to a claim, you must:

- (a) give us written notice within 30 days after the completion of the journey or immediate notice in the case of death or dismemberment;
- (b) give us at your expense all medical evidence, certificates, reports, original receipts, proof of ownership, documentation and any other evidence, verified by oath if necessary, which we may require from you to support your claim.

**NTUC INCOME  
TRAVEL INSURANCE**

**10. False or Exaggerated Claims**

No payment will be made under this Policy if the claim is:

- (a) in any respect fraudulent;
- (b) intentionally exaggerated;
- (c) supported by false declaration.

**11. Non-assignment**

We will not recognise or be affected by any notice of trust, charge or assignment relating to this Policy. Your receipt of payment or that of your legal personal representatives shall in all cases effectively discharge our liability.

**12. Refund**

If you cancel this Policy before the commencement date of the Period of Insurance, we will refund your premium less an administrative charge of S\$15, provided a claim has not arisen. If you cancel this Policy after the commencement date of the Period of Insurance, you will not be entitled to any refund of premium.

**13. Termination Of Insurance**

The occurrence of any specific loss to an Insured Person for which payment is payable under Section 1 of the Table of Coverage shall at once terminate this Policy in respect of that Insured Person. This termination shall be without prejudice to any claim originating out of the accident causing such loss.

**14. Exclusion of Third Party Rights**

A person who is not party to this Policy shall have no right under the Contracts (Rights of Third Parties) Act (Chapter 53B) to enforce any of its terms.

**15. Arbitration**

Should any difference arise between you and us as to the Policy, the same shall be referred to arbitration in accordance with the statutory provisions for the time being in force in the Republic of Singapore and the obtaining of an award by you shall be a condition precedent to any liability of ours under this Policy.

**16. Compensation**

No compensation shall be payable until the total amount of such compensation shall have been ascertained and agreed.

**17. Minimum Premium (For Per trip Plan)**

The minimum premium per policy is as follows:

	<b>Deluxe Plan (S\$)</b>		<b>Classic Plan (S\$)</b>	
	Individual	Group	Individual	Group
Asia	21	42	15	30
Worldwide	36	72	27	54

**NTUC INCOME  
TRAVEL INSURANCE**

**GENERAL EXCLUSIONS**

1. No compensation shall be payable unless the loss of life or disablement takes place within 90 days from the date of accident or injury.

2. This Policy does not cover claims for loss or liability directly or indirectly caused by or arising from:

(a) travel booked or undertaken against medical advice or for the purpose of obtaining medical treatment.

(b) self-injury, your criminal act, suicide or attempted suicide, provoked assault, intoxication, drugs, intemperance or insanity, venereal disease or virus including acquired immunity deficiency syndrome (AIDS) or any physical defect or infirmity, pregnancy, childbirth or menopause.

(c) any pre-existing conditions for which you received medical treatment, diagnosis, consultation or prescribed drugs within the twelve (12) months period prior to the commencement date of the Period of Insurance.

(d) taking part in flying or other aerial activities except as a fare-paying passenger in a licensed passenger carrying aircraft.

(e) engaging in rock climbing, mountaineering, parachuting, hang gliding, any underwater activity involving the use of underwater breathing apparatus, racing other than on foot, competitions, professional sports, martial arts and other hazardous activities.

(f) motor cycling.

(g) engaging in or taking part in naval, military or air forces services or operations or participating in operations of an offensive nature planned or conducted by the civil or military authorities.

(h) war activities and any action taken in controlling, preventing, suppressing or any way relating to these activities.

If we allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this Policy, the burden of proving the contrary shall be upon you. In the event of any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

(i) radioactivity or from the use, existence or escape of any nuclear fuel, material or waste.

**DEFINITIONS**

For the purpose of this Policy, the following definitions apply:

**We/Our/Us** means NTUC Income Insurance Co-operative Limited.

**You/Yours** means the Insured Person(s) referred to in the Certificate.

**Family members** means your spouse, children, parents, brothers, sisters, grandparents and parents-in-law.

**Travelling companion** means a person who has made any travel reservation and/or confirmation to accompany you on the same trip.

**Serious Injury** means a condition which is life threatening or renders you unfit to travel as certified by a qualified medical practitioner.

**Sickness or Disease** means any injury, sickness or disease contracted or suffered by you and commencing during the Trip.

**NTUC INCOME  
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**Qualified medical practitioner** means any person legally qualified and authorised by the medical licensing authority of that country to render medical or surgical service, including services relating to Traditional Chinese Medicine (TCM), but excludes medical practitioner who is the Insured Person or the relative of the Insured Person.

**Traditional Chinese Medicine (TCM)** means treatment or conduct by a qualified medical practitioner of any of the following acts or activities:

- (a) acupuncture;
- (b) the diagnosis, treatment, prevention or alleviation of any disease or any symptom of a disease or the prescription of any herbal medicine;
- (c) the regulation of the functional states of the human body;
- (d) the preparation or supply of any herbal medicine on or in accordance with a prescription given by the person preparing or supplying the herbal medicine or by another qualified medical practitioner;
- (e) the processing of any herbal medicine; and
- (f) the retailing of any herbal medicine, on the basis of traditional Chinese medicine.

**Permanent total disability** means a disability preventing you from engaging in any occupation or employment for wage or profit or from attending to any business whatsoever.

**Public Conveyance** means any land, sea or air conveyance which has fixed and established routes and is operated by a duly licensed carrier or operator for the transportation of fare paying passengers.

**Jewellery** means rings, bracelets, brooches, necklaces, bangles, ear rings, lockets, gem stones, precious stones or semi-precious stones.

**War activities** means war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.

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

**Nuclear, Chemical, Biological Terrorism** shall mean the use of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid, gaseous Chemical agent and/or Biological agent in an Act of Terrorism.

**Chemical** agent shall mean any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants, or material property.

**Biological** agent shall mean any pathogenic (disease producing) micro-organism(s) and/or biological produced toxin(s) including genetically modified organisms and chemically synthesized toxins which cause illness and/or death in humans, animals or plants.

**Lap-top computer** means laptop or notebook. Any hand held computers are excluded.

**Trip** means Single Trip for cover purchased on a per trip basis or Unlimited Trip for cover purchased on an annual basis.

**NTUC INCOME  
TRAVEL INSURANCE**

**Single Trip (For Per Trip Plan)**

The cover for each trip commences from the time you leave your place of residence in Singapore to proceed directly to the place of embarkment in Singapore to commence travel to the intended destination(s) and ceases on whichever of the following that occurs first:

- the expiry of the Period of Insurance specified in the policy.
- your return to your place of residence in Singapore.
- 3 hours after arrival in Singapore.

The above is subject to a maximum duration of not more than 180 consecutive days for any one Single Trip.

**Unlimited Trips (For Annual Plan)**

We will automatically cover for all trips made by you during the Period of Insurance. The cover for each trip made by you during the Period of Insurance commences from the time you leave your place of residence in Singapore to commence your journey outside Singapore and continue to remain outside Singapore. The cover automatically ceases after 90 days or on whichever of the following that occurs first:

- the expiry of the Period of Insurance specified in the policy.
- your return to your place of residence in Singapore.
- 3 hours after arrival in Singapore.