

**SUSS Student Travel Insurance Handbook**  
**(Please refer to policy wordings of actual terms, conditions & exclusions)**

<b>Name of Insured:</b>	Singapore University of Social Sciences (SUSS)
<b>Nature of Business:</b>	Education
<b>Eligibility :</b>	Insuring on all SUSS Students whilst travelling overseas on Official SUSS Study Trip which is being defined as a trip which is approved, endorsed, organised, sponsored, or authorised by SUSS, with each trip commencing from Singapore and ending in Singapore
<b>Scope of Cover</b>	Provides 24 hours cover whilst travelling overseas on Official SUSS Study Trip which is being defined as a trip which is approved, endorsed, organised, sponsored, or authorised by SUSS, with each trip commencing from Singapore and ending in Singapore
<b>Period of Insurance:</b>	1 January 2024 to 31 December 2024
<b>Age Limit:</b>	Up to age 80
<b>Per Trip Duration:</b>	Not exceeding 183 consecutive days (inclusive of personal deviation immediately before and/or after an official SUSS student Trip, up to a maximum 60 cumulative days)
<b>Country of Residence:</b>	Singapore
<b>Territorial Limit</b>	<p>REGIONAL: ASEAN countries (Brunei, Cambodia, Malaysia, Philippines, Thailand, Laos, Myanmar, Indonesia, Vietnam), Australia, New Zealand, India, China, Macau SAR, Hong Kong SAR, Taiwan, Japan, Korea, Pakistan, Sri Lanka and Bangladesh</p> <p>INTERNATIONAL: Worldwide</p> <p>Excluding following Countries which are subject to US Economic Sanctions:</p> <ul style="list-style-type: none"> <li>● Cuba</li> <li>● Iran</li> <li>● North Korean</li> <li>● Venezuela</li> <li>● North Korean</li> <li>● Ukraine</li> <li>● Russia</li> <li>● Israel (including Gaza/West Bank)</li> <li>● Sudan</li> <li>● Syria</li> <li>● Crimea</li> <li>● Luhansk People’s Republic (LNR) Regions of the Ukraine</li> <li>● Donetsk People’s Republic (DNR)</li> <li>● Belarus</li> </ul> <p>Please check with us from time to time on sanctions list that require clearance</p>
<b>Basis of Coverage:</b>	As per below
<b>Aggregate Limit:</b>	<p>SGD 10,000,000 per conveyance</p> <p>Unscheduled Flights: SGD 2,000,000 per conveyance</p>
<b>Administration Policy:</b>	Please note that this travel program has to be administered through the Singapore office (i.e. Premium & claims made through the Singapore office)

Benefit Description		Plan 1 Benefit Amount (SGD) For All Students
<b>Personal Accident Coverage</b>		
<b>Accidental Death &amp; Permanent Disablement</b> <ul style="list-style-type: none"> <li>- Include 2nd degree burns up to S\$20,000</li> <li>- 3<sup>rd</sup> degree burns up to S\$50,000</li> </ul>	<b>Up to</b>	50,000
<b>Medical &amp; Related Expenses Coverage</b>		
<b>Medical Expenses</b> <ul style="list-style-type: none"> <li>- Including treatment by Alternative Medical Physician up to S\$1,000</li> </ul>	<b>Up to</b>	250,000
<b>Emergency Medical Evacuation (ISOS)</b>		Unlimited
<b>Repatriation Expenses</b>		Unlimited
<b>Emergency Travel Expenses (Compassionate Visit)</b> <u>Overseas Journey</u> <ul style="list-style-type: none"> <li>- Whilst the Insured Person is on a Journey, outside his Country of Residence, the Insured Person dies or confined in Hospital for more than 5 consecutive days &amp; no adult member of his/her family is with him/her, Chubb will indemnify the Policyholder for reasonable travel and accommodation expenses necessarily incurred by 2 relatives or friends of the Insured Person to:               <ul style="list-style-type: none"> <li>a) visit &amp; stay with him/her until the Insured Person is medically fit to return to his Country of Residence; or</li> <li>b) assist in the final arrangement at the city located nearest to the place of death of death the Insured Person</li> </ul> </li> </ul> <p>** For Domestic Journey &amp; exclusions, please refer to policy</p>	<b>Up to</b>	10,000
<b>Post Journey Medical Expenses (after return to Singapore)</b> <ul style="list-style-type: none"> <li>- For cases if treatment has been sought whilst the Insured Person is on a Journey, follow up treatment administered by a physician in his/her Country of Resident within 60 days after the end of Journey.</li> <li>- For cases if treatment has not been sought whilst the Insured Person is on a Journey, the Insured Person must seek the first medical treatment in his/her Country of Residence within 7 days upon return to his/her Country of Residence and then any subsequent medical treatment is covered up to 60 days after the end of the Journey.</li> <li>- Alternative Medical Physician treatment for Accidental Bodily Injury/Sickness covered up to S\$1,000</li> </ul> <p>In the event the Policyholder or an Insured Person becomes entitled to a refund or reimbursement of all or part of the expenses form any other source, including but not limited to any other insurance, Chubb will only be liable for the excess of the amount recoverable from such other source or insurance, less any Excess applicable under the Policy.</p>	<b>Up to</b>	25,000
<b>Hospital Confinement (Hospital Allowance)</b> <ul style="list-style-type: none"> <li>- S\$ 200 per day</li> </ul>	<b>Up to</b>	5,000
<b>Kidnap &amp; Hostage</b> <ul style="list-style-type: none"> <li>- S\$200 per 24 continuous hours</li> </ul>	<b>Up to</b>	1,000
<b>Hijacking</b> <ul style="list-style-type: none"> <li>- S\$200 per 24 continuous hours</li> </ul>	<b>Up to</b>	5,000
<b>Trip Cancellation</b>	<b>Up to</b>	5,000

<b>Travel Curtailment &amp; Rearrangement</b>	<b>Up to</b>	5,000
<b>Replacement Expenses</b>	<b>Up to</b>	5,000
<b>Travel Delay</b> - S\$100 per 6 continuous hours	<b>Up to</b>	1,000
<b>Travel Misconnection</b> - S\$250 per 6 continuous hours	<b>Up to</b>	1,000
<b>Baggage Delay</b> - S\$100 per 6 continuous hours	<b>Up to</b>	500
<b>Personal Liability</b>	<b>Up to</b>	500,000
<b>Flight Diversion</b> - S\$250 per 6 continuous hours	<b>Up to</b>	1,000
<b>Personal Property &amp; Baggage</b> - Including Golf, Equipment & Portable Computer, Limit Any One Item S\$1,000	<b>Up to</b>	1,000
<b>Loss of Money and Travel Documents</b> - Money (Up to S\$1,000)	<b>Up to</b>	1,000
<b>Personal Liability</b>	<b>Up to</b>	500,000
<b>Replacement Expenses</b>	<b>Up to</b>	5,000

<b>Important Notes :</b>
<ol style="list-style-type: none"> <li>1. Terms, conditions and exclusions as per Chubb Insurance Singapore Limit Chubb BTA 2016 Group Business Travel Policy Wording.</li> <li>2. Chubb Insurance reserve their rights to revise the terms if there are material changes to the underwriting information/facts provided.</li> <li>3. Extends to cover Insured Person of official Trip who graduates mid-term during the official Trip provided that such Insured Person commenced the Official Trip while he/she is a registered student with the Policyholder.</li> <li>4. Extended to cover students on Industrial Attachment Programmes</li> <li>5. Extended to cover SUSS alumni / graduates who are traveling for endorsed or official programmed with SUSS.</li> <li>6. Extended to cover SUSS overseas sporting events &amp; tournaments (exclude Insured Person engaging in Professional Sports) No cover is granted for students who represent Singapore or any third party organisation.</li> <li>7. Extended to cover overseas voluntary work approved, endorsed, organized/sponsored or authorized by SUSS</li> <li>8. Personal Deviation means personal vacation taken by an Insured Person immediately before, during or immediately after an Official Student Trip and within the applicable territorial limits that the Insured Person is covered for in the Policy Schedule. For personal vacation which are taken immediately before and/or after the Official Student Trip, this is subject to a maximum of 60 days. Personal vacation taken within the duration of the Official Student Trip shall not form part of the 60 days as allowed for personal deviation.</li> </ol>

<b>Extensions :</b>
<ol style="list-style-type: none"> <li>(1) Accidental Miscarriage</li> <li>(2) Disappearance (within 12 months)</li> <li>(3) Suffocation by smoke, poisonous fumes, gas or drowning</li> <li>(3) Exposure to the Elements</li> <li>(4) Motorcycling</li> </ol>

- (5) Strike, Riot, Civil Commotion, Hijacking, murder, assault or Terrorism (including Nuclear, Chemical & Biological Terrorism)
- (6) Whilst travelling (including boarding and alighting) as a fare paying passenger on any fixed-wing aircraft or helicopter provided and operated by any duly licenced company that is not a Public Conveyance and subject to Aggregate Limit of up to S\$2,000,000 per conveyance.
- (7) Accidental Poisoning (including food and drink poisoning)

**General Exclusion Clauses :**

- (1) Declared or undeclared **War** or any act of **War**, foreign invasion, **Civil War**, rebellion, revolution or insurrection;  
[Civil War means any event, whether declared or not, occurring within the same country against the government by its citizens, including but not limited to any of the following: armed opposition, coup, insurrection, revolution, armed rebellion or sedition.]  
  
[War means war, whether declared or not, or any warlike activities including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.]
- (2) Any intentional self-injury, suicide, reckless misconduct or any illegal or criminal act committed by the Policyholder or an Insured Person.
- (3) Insured Person undertaking any Journey against the advice of a Physician or for the purpose of seeking medical attention.
- (4) Any **Pre-Existing Condition**:  
(Pre-existing condition means any medical conditions for which the Insured Person received medical treatment, diagnosis, consultation or prescribed drugs within a twelve (12) month period preceding the effective date that this Insured Person is added into this Policy.)
- (5) Training for and/or participating in **Professional Sports** of any kind;  
[Professional Sport means any sport for which an Insured Person receives a fee, allowance, sponsorship or monetary reward as a result of their participation , which accounts for more than fifteen (15%) of their annual income from all sources.]
- (6) Engaging in naval, military or air force service or operations except peacetime reservist training or operationally ready national service under Section 14 of the Enlistment Act, Chapter 93 of the Republic of Singapore
- (7) The Insured person engaging in: (a) testing of any kind of conveyance; (b) works on board docked or sailing vessels, offshore oil rigs and offshore platforms or mining; (c) handling of explosives; (d) diving activities
- (8) Any congenital anomalies

15/04/2024 (dd/mm/yyyy)

**To:**  
**Singapore University of Social Sciences**  
463 Clementi Road  
Singapore 599494**From:**  
~~eleanor.koh@marsh.com~~  
~~Annie.Loy@marsh.com~~**Our Ref.:** Eleanor Koh / Annie Loy

## Coverage Summary

**Reference No. :** CCT/202309/004/006

This Coverage Summary provides an outline of the coverage and is not a policy document. If you require details of the coverage, please refer to the policy documents where the terms and conditions and limitations of the insurer's policy document shall prevail at all times. All decisions regarding the amount, type or terms of coverage shall be your sole responsibility. While Marsh may provide advice and recommendations, you must decide on the specific coverage that is appropriate for your particular circumstances and financial position.

Please be reminded that it is the duty of the Client and its broker to act with utmost good faith towards insurers, to disclose all material facts or matters within their knowledge, and to provide a fair presentation of the risks to the insurers. Duty of Disclosure is a duty precedent to any claim. Consequently, if there are any matters that you have overlooked to disclose at the time of entering into these insurance contracts, please let us know immediately.

<b>CLASS OF INSURANCE</b>	Corporate Travel (For Students)
<b>POLICY FORM / WORDING</b>	As per Chubb's BTA 2016 Policy Wording
<b>INSURED</b>	Singapore University of Social Sciences and/or its subsidiaries and/or associated companies for which they are responsible to insure for their respective rights and interests
<b>ADDRESS</b>	463 Clementi Road Singapore 599494
<b>INSURED BUSINESS</b>	Property Owner / Educational and Research Institution, including but not limited to providing book publishing, undergraduate, postgraduate and other student programmes, conducting extensive research projects, industrial collaboration, organising industrial attachments, exchange programmes, study field, receiving official visitors, provision of counselling, healthcare & wellness programmes for students and employees, rental of premises and facilities, property/facility management services, advisory, training & organising & participating in public performances, competitions, exhibitions, seminars, owner/operator of drones other remote controlled serial devices and other activities related to research, design, experimental, laboratory services, education and cultural purposes and any other related services/activities.
<b>PERIOD OF INSURANCE</b>	01/01/2024 ~ 31/12/2028 (dd/mm/yyyy) Both dates inclusive, Singapore Local Time

Period of Insurance & Estimate No. of Travellers

Period of Insurance	Estimate No. of Travellers
Firm Year 1: 1 Jan 24 – 31 Dec 24	██████████
Firm Year 2: 1 Jan 25 – 31 Dec 25	██████████
Optional Year 3: 1 Jan 26 – 31 Dec 26	██████████
Optional Year 4: 1 Jan 27 – 31 Dec 27	██████████
Optional Year 5: 1 Jan 28 – 31 Dec 28	██████████

**INSURER** Chubb Insurance Singapore Limited 100%

**POLICY NUMBER** 52325233

**SCOPE OF COVER** Provides 24 hours cover whilst travelling overseas on Official SUSS Study Trip which is being defined as a trip which is approved, endorsed, organised, sponsored, or authorised by SUSS, with each trip commencing from Singapore and ending in Singapore

**TRIP DURATION**

**Trips pattern for Year 1:**

	Regional	International
Number of Trips	██████████	██████████
Average Duration (Days)	██████████	██████████

- AGGREGATE LIMIT(S) OF LIABILITY**
- Aggregate Limit of Liability (A) – Scheduled Flights: SGD10,000,000 Per Conveyance
  - Aggregate Limit of Liability (B) – Unscheduled Flights: SGD2,000,000

**TERRITORIAL / GEOGRAPHICAL LIMIT(S)** **REGIONAL**  
 ASEAN countries (Brunei, Cambodia, Malaysia, Philippines, Thailand, Laos, Myanmar, Indonesia, Vietnam), Australia, New Zealand, India, China, Macau SAR, Hong Kong SAR, Taiwan, Japan, Korea, Pakistan, Sri Lanka and Bangladesh

**INTERNATIONAL**  
 Worldwide (including USA and Canada)

**JURISDICTION** Singapore

**CHOICE OF LAW AND JURISDICTION** In the event of any dispute over interpretation of this policy :  
 Law : Singapore  
 Jurisdiction : Courts of Singapore

**PROPER LAW** This insurance shall be governed by the **Singapore** law. Each party agrees to submit to the jurisdiction of any court of competent jurisdiction within the **Singapore** and to comply with all requirements necessary to give such court jurisdiction. All matters arising hereunder shall be determined in accordance with the law and the practice of such court.

**BENEFIT(S)****Schedule of Benefits****Sum Insured as per table of conditions - each Insured Person****(SGD)**

<b>1</b>	<b>Personal Accident</b>	
	a. i. Accidental Death	50,000
	a. ii. Burial Expenses	0
	b. Permanent Disablement	50,000
	c. Fractured Bones	0
	d. i. Third degree burns	50,000
	d. ii. Second degree burns	20,000
	e. Accidental Death due to Public Conveyance	0
<b>2</b>	<b>Medical Expense</b>	250,000
	(Excess - Nil)	
<b>3</b>	<b>Chubb Assistance</b>	
	a. Emergency Medical Evacuation	Unlimited
	b. Repatriation Expenses	Unlimited
<b>4</b>	<b>Post Journey Medical Expenses</b>	25,000
<b>5</b>	<b>Cancellation / Curtailment / Rearrangement</b>	
	a. Cancellation	5,000
	b. Curtailment & Rearrangement	5,000
<b>6</b>	<b>Travel Postponement</b>	0
<b>7</b>	<b>Replacement Expenses</b>	5,000
<b>8</b>	<b>Loss of Money and Travel Documents</b>	
	(Excess - Nil)	
	a. Money	1,000
	b. Credit Card Misuse	0
<b>9</b>	<b>Personal Property &amp; Baggage (Including Golfing Equipment &amp; Portable Computer)</b>	
	(Limit: S\$1,000 any one item)	1,000
<b>10</b>	<b>Travel Delay</b>	
	SGD100 per 6 continuous hours	1,000
<b>11</b>	<b>Baggage Delay</b>	
	SGD100 per 6 continuous hours	500
<b>12</b>	<b>Personal Liability</b>	500,000
<b>13</b>	<b>Hijacking</b>	
	SGD200 per 24 continuous hours	5,000
<b>14</b>	<b>Kidnap &amp; Hostage</b>	
	SGD200 per 24 continuous hours	1,000
<b>15</b>	<b>Hospital Confinement</b>	
	SGD200/day	5,000
<b>16</b>	<b>ICU Hospital Confinement</b>	0

17	<b>Emergency Travel Expenses</b>	10,000
18	<b>Travel Misconnection</b> SGD250 per 6 consecutive hours	1,000
19	<b>Legal Fees</b>	0
20	<b>Bail Bond</b>	0
21	<b>Family Security</b>	0
22	<b>Get Well Benefit</b>	0
23	<b>Overbooked Flight</b>	0
24	<b>Rental Vehicle Excess</b>	0
25	<b>Political and Natural Disaster Evacuation</b>	0
26	<b>Flight Diversion</b> SGD250 per 6 consecutive hours	1,000
27	<b>Credit Card Indemnity</b>	0
28	<b>Home Renovation Expenses</b>	0
29	<b>Emergency Mobile Phone Charges</b>	0

**ENDORSEMENT 001**

It is hereby declared and agreed that "Personal Deviation" under Part 1 - Interpretation & Scope, Section 1 - General Definition in this Policy is deleted and replaced with the following:

Personal Deviation means personal vacation taken by an Insured Person immediately before, during or immediately after an Official Student Trip and within the applicable territorial limits that the Insured Person is covered for in the Policy Schedule. For personal vacation which are taken immediately before and/or after the Official Student Trip, this is subject to a maximum of 60 days. Personal vacation taken within the duration of the Official Student Trip shall not form part of the 60 days as allowed for personal deviation.

**ENDORSEMENT 002**

It is hereby declared and agreed that "Business Trip" under Part 1 - Interpretation & Scope is deleted and replaced with the following:  
Official Student Trip means any overseas trip which is approved, endorsed, organized, sponsored or authorized by the Policyholder outside of Singapore.

Any reference to "Business Trip" in the attached Policy is deleted in its entirety and replaced with "Official Student Trip".

All references to "employment" or conjugations thereof in the Policy Wording shall be replaced with "matriculation" and conjugations thereof.

**ENDORSEMENT 003**

It is hereby declared and agreed that "Journey" under Part 1 - Interpretation & Scope is deleted and replaced with the following:



Journey means any  
(a) Official Student Trip, or  
(b) Personal Deviation.

i) Where the journey (except by motor vehicle owned or hired by the Policyholder or the Insured Person):

(a) commences the later of either:

1) when the Insured Person leaves his home or usual place of education in Singapore to go directly to the Terminal; or 2) three (3) hours before the scheduled departure time of the Public Conveyance in which the Insured Person has arranged to travel; and

(b) terminates on the earliest of the following:

1) the Insured Person returns directly to his home or normal place of education or any location from the Terminal in his Country of Residence;  
2) three (3) hours after the scheduled arrival time of the Public Conveyance in which the Insured Person travels;  
3) three hundred and sixty five (365) consecutive days after the commencement of the journey; or  
4) the expiry date of the Period of Insurance.

ii) Where the journey is by motor vehicle owned or hired by the Policyholder or the Insured Person outside of his Country of Residence:

(a) commences the later of either:

1) when the Insured Person leaves his home or usual place of education in Singapore to go directly to the border departure point; or  
2) three (3) hours before the Insured Person actually arrives at the border; and

(b) terminates on the earliest of the following:

1) the Insured Person returns directly to his home or normal place of education or any location from the border in his Country of Residence;  
2) three (3) hours after the Insured Person crosses the border;  
3) three hundred and sixty five (365) consecutive days after the commencement of the journey; or  
4) the expiry date of the Period of Insurance

**ENDORSEMENT 004  
NO OFF-SHORE/ ON-BOARD VESSEL RISK**

It is hereby declared and agreed that this Policy does not cover the Insured Persons whilst engaged in off-shore or on-board activities.

**ENDORSEMENT 005  
STUDENTS ON OVERSEAS SPORTING EVENTS OR COMPETITIONS**

It is hereby declared and agreed that this Policy is extended to cover the Insured Persons whilst representing the Policyholder for overseas sporting events or competitions (excluding Professional Sports).

**ENDORSEMENT 006  
CHUBB ASSISTANCE (EMERGENCY MEDICAL EVACUATION AND REPATRIATION EXPENSES)**

It is hereby declared and agreed that PART 6 – BENEFITS, SECTION 3 - CHUBB ASSISTANCE (EMERGENCY MEDICAL EVACUATION AND REPATRIATION EXPENSES), will refer to International SOS. The Policyholder has entered into an agreement with an Assistance Provider other than the Company's authorised assistance provider to provide travel assistance services. Any reference to CHUBB ASSISTANCE in the attached Policy is deleted in its entirety and replaced with "International SOS".

**ENDORSEMENT 007  
BREAK & REVIEW CLAUSE**

In consideration of agreement to issue this Policy for a period of twenty-four (24) months (01 Jan 2024 at 12:01am to 01 Jan 2026 at 12:00am), coverage shall be continuous subject to the premium payable in accordance to the premium payment warranty. The Company reserves the right to review and amend the Insurance Programme's terms and conditions at each twelve-month anniversary date (01 Jan 2025 at 12:00am) in the event of the following:

1. Any material change in Policyholder's operation, activities or exposures.
2. Any new or amended Singaporean legislation or law that may have a material effect on the exposures and/or coverage that are covered and/or granted under this Policy.
3. The ultimate loss ratio exceeding 40% at the twelve-month anniversary date ie 01 Jan 2025.

"Ultimate loss ratio" means ultimate losses at the twelve-month anniversary date divided by the premium paid at twelve-month anniversary date.

Ultimate losses shall mean the sum of the following:

- a) All losses paid and outstanding
- b) Incurred but not reported (IBNR) reserves associated with these items as estimated by the company
- c) Expenses incurred for loss adjustments

4. Any change in the company reinsurance programme.

**ENDORSEMENT 008  
SPECIFIED CAUSE UNDER CANCELLATION/CURTAILMENT/REARRANGEMENT**

It is hereby declared and agreed that Specified Cause (e) under Part 5 Benefits, Section 5 - Cancellation / Curtailment / Rearrangement in this Policy is deleted and replaced as follows:

(e) unexpected Strike, Riot or Civil Commotion, Terrorism, adverse weather or Natural Catastrophe or any other unforeseen circumstance impacting a population which is outside the control of the Insured Person; or

**ENDORSEMENT 009  
COVER FOR ALUMNI/GRADUATES**

It is hereby declared and agreed that this policy extend to cover SUSS alumni / graduates who are traveling for endorsed or official programmed with SUSS.

**ENDORSEMENT 010  
PREMIUM ADJUSTMENT**

It is hereby declared and agreed that in the event the number of trips undertaken during the Period of Insurance increases by more than ten percent (10%) on the trips declared at the inception of the Policy, then the Policyholder must disclose such variation to Us. We reserve the right to charge a Premium adjustment to account for such variation.

Any Premium adjustment shall be payable to Us within thirty (30) days to Us informing the Policyholder of the amount.

**ENDORSEMENT 011  
PRE-EXISTING CONDITION**

It is hereby declared and agreed that the below clause under PART 2 – GENERAL

EXCLUSIONS in this Policy is deleted:

4. Any Pre-Existing Condition unless the Insured Person has been insured continuously under any group or corporate hospital and surgical insurance policy (excluding individual medical schemes paid using Medisave Account under the Central Provident Fund or in partial payment made in cash by Insured Person) for at least twelve (12) months immediately prior to the date that the Insured Person is added into the Policy. If at any point after this twelve (12) months period, the Insured Person changes his employer, this exclusion shall not apply so long as the date that this Insured Person is added into the Policy occurs within thirty (30) days of the termination of his previous employment.

#### **ENDORSEMENT 012**

##### 1. Declaration of Trips

It is hereby declared and agreed that declaration is to be made within 90 days from date of

departure in the event that they are on Trips for more than 183 consecutive days per Trip :

Premium Rate Table: Per Insured Person Per Trip

Additional Premium Rate Per Insured Person Employee Who Travels More Than 183 Consecutive Days Per Trip Per Insured Person (SGD)

Up to 10 additional days - SGD50.00  
11 to 20 additional days - SGD100.00  
21 to 30 additional days - SGD150.00  
31 to 40 additional days - SGD190.00  
41 to 50 additional days - SGD240.00  
51 to 60 additional days - SGD290.00  
Subsequent every one week after 60 additional days - SGD80.00

2. It is hereby declared and agreed that the arrangement for business trips that spill over to this Policy Period shall be as follows:

a. Trips with period that spills over to this Policy for not more than 183 consecutive days. Such trips will be automatically covered under this Policy without a need for declaration and at no additional premium.

This shall also apply to trips with duration of 183 consecutive days so long as the period of trip that spills over to this Policy is not more than 183 consecutive days.

b. Trips with period that spills over to this Policy for more than 183 consecutive days. Such trips will be covered under this Policy subject to declaration made to the Company and additional premium is to be charged.

Policy shall only cover the Insured Person for any expenses incurred and/or death or disablement that occurred from 1st January 2024 onwards. Subject to terms and conditions of this Policy.

**EXTENSION(S) / CLAUSE(S)**

1. Subject to the terms, conditions, and Part 2 - General Exclusions this Policy is extended to provide cover for the following events.

If during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person suffers

- a. Accidental Death or Bodily Injury as a result of Accidental poisoning (including food and drink poisoning), provided that such event does not arise as a result of the Insured Person's wilful and intentional act or if such act reasonably could have been avoided by the Insured Person.
- b. Accidental Death or Bodily Injury which was the result of Accidental miscarriage not attributed to any natural causes and/or Sickness.
- c. Accidental Death or Bodily Injury as a result of Riot, Strike, Civil Commotion, Hijacking, murder, assault or Terrorism, provided that such event did not arise as a result of or in connection with the Insured Person's collaboration or provocation and the Accidental Death or Bodily Injury could not reasonably have been avoided by the Insured Person.
- d. Accidental Death or Bodily Injury as a result of suffocation by smoke, poisonous fumes, gas or drowning, provided that such event did not arise as a result of the Insured Person's wilful and intentional act and the Accidental Death or Bodily Injury could not reasonably have been avoided by the Insured Person.
- e. Accidental Death or Bodily Injury as a direct result of exposure to the Elements and within twelve (12) months of the Accident the Insured Person suffers from any of the Events outlined in the Table of Events (1-21) the Insured Person will be deemed to have suffered the Bodily Injury or Accidental Death on the date of the Accident.

Elements mean extreme weather conditions including but not limited to drought, heatwave, sandstorm, and blizzard.

- f. Accidental Death or Bodily Injury whilst travelling (including boarding and alighting) as a fare-paying passenger on any fixed-wing aircraft or helicopter provided and operated by any duly licenced company that is not a Public Conveyance and subject to Aggregate Limit of Liability (B) per conveyance.

(i) Aggregate Limit of Liability (B) shall not exceed the amount shown in the Policy Schedule for Aggregate Limit of Liability (A). If Aggregate Limit of Liability (B) exceeds Aggregate Limit of Liability (A), then Aggregate Limit of Liability (B) shall be the lower of these two Aggregate Limits.

2. Disappearance

If during the Period of Insurance the Insured Person disappears as a result of an Accident and the Insured Person's body has not been found within twelve (12) months after the date of that disappearance, the Insured Person will be deemed to have suffered an Accidental Death at the time of their disappearance.

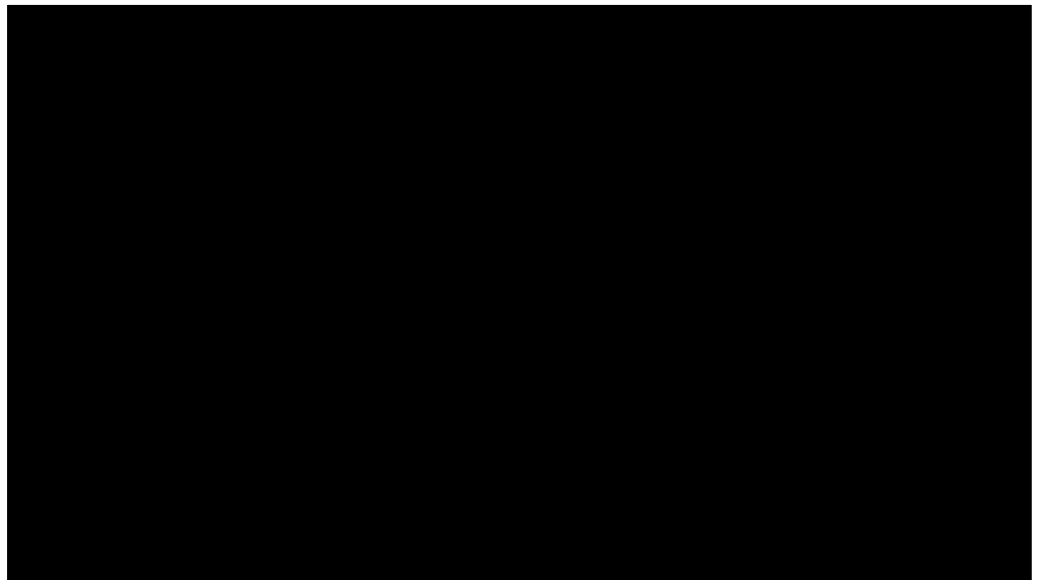
Where the Accidental Death Benefit in the Table of Events (Event 1) is payable because of a disappearance, We will only pay that Benefit after the Policyholder or the legal representatives of the Insured Person's estate have given Us a signed undertaking that the Benefit will be repaid to Us if, after Our payment, it is found that the Insured Person did not die as a result of a Bodily Injury.

3. The policy is extended to cover Covid extension subject to policy terms, conditions and exclusions.

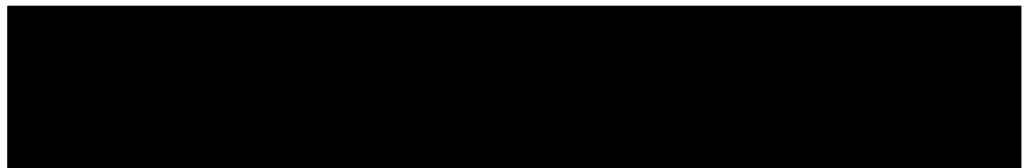
**MAJOR EXCLUSION(S)**

1. Declared or undeclared War or any act of War, foreign invasion, Civil War, rebellion, revolution or insurrection;
2. Any intentional self-injury, suicide, reckless misconduct or any illegal or criminal act committed by the Policyholder or an Insured Person;
3. The Insured Person undertaking any Journey against the advice of a Physician or for the purpose of seeking medical attention.
4. Any Pre-Existing Condition unless the Insured Person has been insured continuously under any group or corporate hospital and surgical insurance policy (excluding individual medical schemes paid using Medisave Account under the Central Provident Fund or in partial payment made in cash by Insured Person) for at least twelve (12) months immediately prior to the date that the Insured Person is added into the Policy. If at any point after these twelve (12) months period, the Insured Person changes his employer, this exclusion shall not apply so long as the date that this Insured Person is added into the Policy occurs within thirty (30) days of the termination of his previous employment.
5. Training for and/or participating in Professional Sports of any kind;
6. The Insured Person engaging in naval, military or air force service or operations except peacetime reservist training or operationally ready national service under Section 14 of the Enlistment Act, Chapter 93 of the Republic of Singapore.
7. The Insured Person engaging in:
  - a. testing of any kind of conveyance;
  - b. works onboard docked or sailing vessels, offshore oil rigs and offshore platforms or mining;
  - c. handling of explosives; or
  - d. diving activities.
8. Any congenital anomalies.

**REMARKS**



**UNDERWRITING INFORMATION  
(N.L.O.W)**



**Singapore University of Social Sciences**

Corporate Travel (For Students)

**PREMIUM PAYMENT WARRANTY** sixty (60) days

**PREMIUM CURRENCY** SGD

**PREMIUM**

~~SGD 30,000 (based on estimated 1000 business days for year 1)~~

Policy Year	Regional trips	International trips	Total trips	Premium quoted is subjected to B&R clause with 40% loss trigger from 2nd year onwards.
<del>2021</del>	<del>1000</del>	<del>000</del>	<del>1000</del>	<del>SGD 30,000</del>
<del>2022</del>	<del>1000</del>	<del>770</del>	<del>1770</del>	<del>SGD 110,000</del>
<del>2023</del>	<del>1174</del>	<del>004</del>	<del>1178</del>	<del>SGD 110,000</del>
<del>2024</del>	<del>1174</del>	<del>004</del>	<del>1178</del>	<del>SGD 110,000</del>
<del>2025</del>	<del>1174</del>	<del>004</del>	<del>1178</del>	<del>SGD 110,000</del>



**REFERENCE NO**

CCT/202309/004/006

**NOTES:**

1. It is hereby understood that you have complied with your duty to disclose all material matters and you are satisfied as to the accuracy and completeness of the information you provided to Insurers. Failure to comply with this obligation could void any contract entered into from inception and could lead to claims not being met.

2. This policy is subjected to underwriter's premium warranty which requires payment of premium within sixty (60) days from inception of insurance. Failure to comply will cause the policy to cease automatically.

## **YOUR OBLIGATIONS UNDER ANY CONTRACT OF INSURANCE**

### **YOUR DUTY OF DISCLOSURE**

Under any Contract of Insurance you have a duty of "UTMOST GOOD FAITH". Utmost good faith is defined as "a positive duty to voluntarily disclose, accurately and fully, all facts material to the risk being proposed, whether asked for them or not". A "material fact" is defined as "a circumstance which would influence the judgment of a reasonable underwriter in fixing the premium or determining whether he will take the risk".

This duty applies before you enter into a contract of insurance. It also applies to :

- a) The initial contract itself (i.e. the policy).
- b) An interim contract such as a cover note.
- c) The making of an agreement to renew, extend or vary that contract.
- d) The reinstating of a previous contract of insurance.

In other words, you have the same duty to disclose those matters to the Insurer before you renew, extend, vary or reinstate a contract of general insurance.

Your duty, however does not require disclose of matter :

- that reduces the risk to be undertaken by the Insurer.
- that is of common knowledge.
- that your insurer knows or, in the ordinary course of his business, ought to know.
- as to which compliance with your duty is waived by the insurer.

### **NON-DISCLOSURE**

If you fail to comply with your duty of disclosure, the insurer may be entitled to reduce his liability under the contract in respect of a claim or may cancel the contract.

If your non-disclosure is fraudulent, the insurer may also have the option of avoiding the contract from its beginning.

### **INFLATION**

To mitigate the impact of inflation, please be aware that it is highly important for you to review the declared value of your assets / exposures during the policy period and not only upon renewal.