

CERTIFICATE OF INSURANCE

Complimentary Travel Insurance for UOB Reserve Card, UOB Visa Infinite Metal Card, UOB Visa Infinite Card and UOB Privilege Banking Card (“Eligible Card”).

Important Notes:

- (1) This Certificate is subject to the Terms of the Master Policy issued to United Overseas Bank Limited (“UOB”, the “Policyholder”). All endorsement, changes and amendments to the Master Policy as agreed between United Overseas Insurance Limited (“UOI”, the “Company”) and UOB shall be binding without prior notice to the insured Person.
- (2) This Certificate is issued for the Insured Person information only and is not a contract of insurance. It contains only brief details and is subject to the Terms of the Master Policy held by UOB Card Centre.
- (3) The Insured Person are advised to observe the Policy conditions in order not to prejudice their claims under this Policy.

In consideration of the payment of premium by UOB, UOI agrees that the Benefits under the Master Policy is free of charge for Cardmembers, applies for an overseas trip which the corresponding airfare has been charged on the Eligible Card before the departure of the trip, subject to terms of the contained herein.

Summary of Benefits

Table of Benefits and Limits	
Personal Accident Cover	
Insured Person	Cardmember, Spouse and Dependent Children
Scheduled Public Conveyance Personal Accident	
Accidental Death or Permanent Disablement	Cardmember and Spouse: USD1,000,000 Dependent Child: USD30,000
Travel Inconvenience Cover	
Connecting Flight Delay – On reimbursement basis	
Due to early departure of the connecting flight or late in-coming of the connecting flight	<u>More than 4 hours</u> - Up to S\$400 per person - Up to S\$800 per Family
Luggage Delay – On reimbursement basis	
Checked-in flight luggage not delivered	<u>More than 4 hours</u> - Up to S\$500 per person - Up to S\$1,000 per Family
Travel Delay – Cash benefit	
Due to industrial action, adverse weather conditions or mechanical fault.	<u>More than 4 hours</u> - Up to S\$400 per person - Up to S\$800 per Family
Loss of Luggage - On reimbursement basis	
Personal luggage being destroyed, lost or damage anywhere in the world	- Up to S\$1,000 per person - Up to S\$2,000 per Family

Table of Benefits and Limits (Cont')	
All Risks Cover	
Insured Person	Cardmember Only
Purchase Protection Loss or damage to local or overseas purchases charged to the Eligible Card.	Single Article Limit: Up to S\$2,000 per item/ pair or set Per Purchase: Up to S\$10,000 Effective Period – Loss or damage occurring within - 15 days from date of purchase for local purchases - 30 days from date of purchase for overseas purchases Excess: S\$200 for each and every loss.

Definitions

For the purposes of this Policy:

- (1) "Accident" means an unforeseen and unexpected event.
- (2) "Cardmember" shall mean the holder of a valid unexpired Card as specified in the Schedule issued by the Policyholder in Singapore and who at the time of a covered claim or loss is still a bona fide Cardmember.
- (3) "Child" shall mean a fully dependent child whom has attained the age of 3 months but has not attained the age of 23 years and is unemployed and unmarried.
- (4) "Home Country" means any country to which the Insured Person is granted rights of citizenship or permanent residence by the respective governmental authorities.
- (5) "Immediate Family Members" shall mean the following:
 - (a) the Cardmember's legally married spouse who has not been legally separated or divorced from the Cardmember; and
 - (b) all the Cardmember's legally dependent children including step-children and legally adopted children, each of whom has attained the age of 3 months but has not attained the age of 23 years and is unemployed and unmarried. "Permanent Total Disablement" shall mean absolute disablement for 12 calendar months and at the end of that time being beyond hope of improvement.
- (6) "Injury" means bodily injury caused by an Accident and which shall have occurred solely and independently of any other causes. Such bodily injury includes injuries resulting in permanent disability or death.
- (7) "Insured Persons" shall mean ticketholders who has charged the entire fare of the Scheduled Public Conveyance in advance of the scheduled departure time to the Eligible Card, ie. UOB Reserve Card, UOB Visa Infinite Metal Card, UOB Visa Infinite Card and UOB Privilege Banking Card.

For the purpose of this insurance, Ticketholders shall mean the UOB Reserve Card, UOB Visa Infinite Metal Card, UOB Visa Infinite Card and UOB Privilege Banking Card Cardmember his or her legally married spouse and his or her legally dependent Child.

- (8) "Loss of Eye" shall mean total and irrecoverable loss of sight of the eye.

- (9) "Loss of a Limb" shall mean entire physical loss occasioned by physical separation of a hand or foot at or above the wrist or ankle or of an arm or leg at or above the elbow or knee.
- (10) "Scheduled Public Conveyance" means any air, land or water conveyance which is duly licensed for the regular transportation of fare-paying passengers and operates to fixed, established and regular schedules and routes. It excludes all modes of transportation that are chartered or arranged as part of a tour even if the services are regularly scheduled, any hired or rental car or any conveyance operated for the purpose of amusement or entertainment.
- (11) "Terms of this Policy" shall collectively mean the terms, limitation, warranties, conditions and exclusions contained herein or endorsed hereon.

Operation of Insurance Coverage

This Policy (including the Schedule, Proposal and Endorsements, if any) shall constitute the entire contract of this insurance and any word or expression to which a specific meaning has been attached in any of them shall bear such meaning throughout. Any word in the masculine gender shall also include the feminine gender where applicable.

Benefit 1 – Scheduled Public Conveyance Personal Accident

Accidental bodily injury to the Insured Person while riding solely as a fare-paying passenger in or boarding on or alighting from:

- (1) a Scheduled Public Conveyance provided that the entire fare for travel on such Scheduled Public Conveyance has been fully charged in advance of the scheduled departure time to the Eligible Card maintained with the Policyholder; or
- (2) any conveyance while travelling directly to place of departure immediately preceding scheduled departure or from the place of arrival immediately following scheduled arrival of such Scheduled Public Conveyance on which the Insured Person is covered by this Policy, provided that the entire fare for travel on such Scheduled Public Conveyance has been fully charged in advance of the scheduled departure time to the Eligible Card maintained with the Policyholder

against loss (as specified below) resulting directly and independently of all other causes from Accidental bodily injuries occurring during the Period of Insurance provided that such loss shall:

- (a) occur within one year from the date of the Accident sustained by the Insured Person; and
- (b) not more than one of these sums (the greatest), but always not exceeding in total 100% of the Insured Person's Principal Sum as specified in the Table of Benefits and Limits, shall be payable for such injuries resulting from any one Accident and any Period of Insurance in respect of any one individual Insured Person.
- (c) If at the date of the Accident the Insured Person has before the date of the Accident already suffered any loss as specified above, such specific loss shall not be included in assessing the amount of benefit payable under this Policy.

Specification of Loss

Percentage of the Insured Person's Principal Sum as specified in the Table of Benefits and Limits

(1)	Death	100%
(2)	Loss of one or more Limbs	100%
(3)	Loss of both Eyes	100%
(4)	Permanent Total Disablement from gainful employment of any and every kind.	100%

Provision

No benefits will be payable:

- (i) Under (1) or (2) or (3) unless such death or loss occurs within twelve (12) months from the date of Injury;
- (ii) Under (4) except on proof to the Company that the disablement has continued for twelve (12) months from the date of Injury and in all probability will continue for the remainder of the Insured Person's life.

No sum shall be payable in respect of any one Insured Person under more than one of Benefits (1) to (4) in connection with the same Accident.

Death or Disablement as the direct result of exposure of the Insured person to the natural elements shall be deemed to have been caused by accidental bodily injury.

Benefit 2 – Travel Inconvenience

Insured Event	Maximum Limit Per Event
<p>1 Connecting Flight Delay</p> <p>If the Insured Person missed the scheduled connecting flight due to the early departure of the connecting flight prior to the printed scheduled departure time or the late in-coming of the connecting flight, the Company will pay for the hotel accommodation, meals and other expense actually incurred provided that the connecting time at intersecting cities are reasonably spaced.</p>	Up to S\$400 per Insured Person and up to S\$800 per family for 4 hours delay
<p>2 Luggage Delay</p> <p>If the Insured Person's accompanied check-in flight luggage is not delivered to him within 4 hours of the Insured Person's scheduled flight, the Company will pay the actual expenses reasonably incurred within 2 days for emergency purchase of clothing and requisites.</p> <p>Provided always that:</p> <ul style="list-style-type: none"> (i) the Insured Person shall be at the airport at the time of such missed flight connection; (ii) such luggage has been checked in by an authorised official of the air carrier with which the Insured Person was travelling at the time of the occurrence; (iii) the Insured Person has not been in any way compensated by the respective Airline for any expenses incurred in respect of hotel accommodation, meals and other expenses in connection with the missed flight connection or luggage delay. 	Up to S\$500 per Insured Person and up to S\$1,000 per family

Benefit 2 – Travel Inconvenience (cont’)

3	<p>Travel Delay</p> <p>In the event that the Scheduled Public Conveyance in which the Insured Person had arranged to travel is delayed for at least 4 hours from the time specified in the itinerary due to industrial action, adverse weather conditions or a mechanical fault, the Insured Person may claim S\$100 for the first 4 hours delay and S\$50 for every 4 hours after that.</p> <p>The Insured Person shall be at the place of departure of the Scheduled Public Conveyance and the Company shall not be liable if the Travel Delay occurs in Singapore or Home Country for any Insured Person who is domiciled in Singapore or Home Country.</p>	Up to S\$400 per Insured Person and up to S\$800 per family
4	<p>Loss of Luggage</p> <p>If the Insured Person's personal luggage and effects being destroyed, lost or damaged by any Accident or misfortune anywhere in the world whilst away from the Insured Person's usual residence, the Company will by payment or at its option by reinstatement or repair, indemnify the Insured Person against such destruction, loss or damage.</p> <p>The Insured Person shall observe ordinary and proper care for the supervision of his luggage including examination when received and in the event of any destruction loss or damage coming to the notice of the Insured Person, he shall take all requisite steps for safeguarding and recovering his property as if he were not insured and shall give immediate notice to:</p> <p>(a) the police of any loss or theft; (b) the carriers when loss or damage has occurred in transit</p>	Up to S\$1,000 per Insured Person and up to S\$2,000 per family

Benefit 3 – Purchase Protection

Insured Event	Maximum Limit Per Event
<p>If the purchases made by the Insured Person which were charged to the Eligible Card being destroyed, lost or damaged by any Accident or misfortune anywhere in the world, the Company will by payment or at its option by replacement, reinstatement or repair, indemnify the Insured Person against such destruction or damage.</p> <p>Effective Period - Loss or damage occurring within:</p> <p>(i) 15 days from date of purchase for local purchases (ii) 30 days from date of purchase for overseas purchases</p> <p>Provided always that:</p> <p>(i) the loss occurred within the Effective Period; (ii) the Insured Person shall observe ordinary and proper care for his purchases and in the event of any destruction, loss or damage coming to the notice of the Insured Person, he shall take all requisite steps for safeguarding and recovering his purchases as if he were not insured and shall give immediate notice to:</p> <p>(a) the police of any loss or theft; (b) the carriers when loss or damage has occurred in transit; (c) the Company of the occurrence and later to provide evidence and proof of purchase.</p>	<p>up to S\$2,000 per single item/ pair or set and up to S\$10,000 per purchase</p> <p>Excess - S\$200 for each and every loss to be borne by the Insured Person</p>

Extension - Exposure And Disappearance

Loss resulting from unavoidable exposure to the natural elements and arising out of the events as described in the Operation of Insurance Coverage and Benefits section shall be covered to the extent of the benefits afforded the Insured Person subject to the Terms of this Policy.

If the body of the Insured Person has not been found within one year from the date of disappearance, crashing, sinking or wrecking of the Scheduled Public Conveyance as described in the Operation of Insurance Coverage and Benefits section in which the Insured Person was travelling as a fare-paying passenger, then it shall be presumed, subject to the Terms of this Policy, that the Insured Person has suffered loss of life at the time of such Accident covered by this Policy. If at any time after payment has been made by the Company for such claim, the Insured Person is found to be living, full refund shall be made to the Company.

Extension - Indemnity Limitations

Duplicate application or enrolment forms or multiple charge or credit cards shall not obligate the Company in excess of the Principal Sum for any loss sustained by any one individual Insured Person as a result of any one Accident and any Period of Insurance under this Policy.

Exclusions

This Policy does not cover loss caused by or resulting from:

- (1) (a) Intentionally self-inflicted injuries, suicide, or any attempt thereat, while sane or insane;
- (b) Murder or assault or any attempts thereat.
- (2) (a) War, invasion, act of foreign enemy, hostilities or war like 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 or
- (b) Any claim(s) in any way caused or contributed to by an act of terrorism involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent.

For the purpose of this exclusion an 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 organization(s) or government(s), committed for political, religious, ideological or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

If the Company alleges that by reason of this exclusion any claim is not covered by this insurance the burden of proving the contrary shall be upon the Insured Person.

- (3) Nuclear weapon materials, ionizing materials contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel and for the purpose of this exclusion combustion shall include any self-sustaining process of nuclear fission.
- (4) Direct or indirect consequences of intoxicants or drugs or pregnancy.5. HIV or HIV related bodily injury.
- (5) HIV or HIV related bodily injury.
- (6) Any illegal or unlawful act by the Insured Person or confiscation, detention, destruction by customs or other authorities.

- (7) Shortage due to error, omission, exchange or depreciation in value.
- (8) Unexplained losses.
- (9) 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.
- (10) The Insured Person's willful act or with the connivance of the Insured Person.
- (11) Electrical or mechanical breakdown.
- (12) Consequential loss or damage of any kind.
- (13) Motor vehicles, boats, livestock, bicycles and any equipment or accessories relating thereto.
- (14) Loss of or damage insured under any other insurance policy or reimbursed by any other party.
- (15) Breakage or damage to fragile articles, or electronic instruments, musical instruments, household goods or equipment unless occasioned by fire or theft or accident to the conveyance in which the property is being carried.
- (16) Purchases more specifically insured or covered under a product guarantee or defects warranty provided by the manufacturer or supplier from whom the purchase was made.
- (17) Livestock, consumables, motor vehicles, business property, money and travellers cheques, cash, bank or currency notes, bonds, coupons, stamps, negotiable instruments, title deeds, manuscripts, securities of any kind or cash cards.
- (18) Purchases using e-commerce transactions.

Conditions

(1) Notice of Claim

Written notice of a claim must be given to the Company within 30 days after the occurrence or commencement of any loss covered by this Policy, or as soon thereafter as is reasonably possible. Written notice given by or on behalf of the Insured Person to the Company or to any authorised agent of the Company, with information sufficient to indemnify the Insured Person, shall be deemed notice to the Company.

(2) Claim Forms and Proof of Loss

- (a) The Company, upon receipt of a notice of a claim, will furnish to the claimant such claim forms which are usually furnished by the Company for filing proof of loss. Such claim forms must be returned by the claimant with full particulars within 30 days after the receipt of such claim forms from the Company. The claimant shall also at the same time when returning the completed claim forms within the specified 30 days submit to the Company written proof covering the occurrence, the circumstances and the extent of the loss for which the claim is made. The claimant shall also at any time at the request of the Company submit whatever documents required by the Company in support of the claim as soon as possible and in any event within 30 days after receipt of notice of such requirement.
- (b) All evidence, proof, information, accounts, original receipts, invoices, certificates, statements, reports and any other documents required by the Company shall be furnished at the expense of the claimant and shall be in such form and of such nature as the Company may prescribe.

(3) Physical Examination and Autopsy

- (a) The Insured Person shall as soon as possible after the occurrence of a loss likely to give rise to a claim under this Policy obtain and follow the advice of a duly qualified registered medical practitioner and the Company shall not be liable for any consequences arising by reason of the Insured Person's failure to obtain or follow such advice and use such appliances or remedies as may be prescribed.
- (b) The Company at its own expense shall have the right and opportunity to examine the Insured Person when and as often as it may reasonably require during the pendency of a claim.
- (c) In the event of death of the Insured Person, immediate notice shall be given to the Company before the interment or cremation and the Company may require or be represented at a postmortem examination on the body of the Insured Person. The Company at its own expense shall have the right and opportunity to make an autopsy where it is not forbidden by law. Immediate notice of time and place shall be given to the Company before the holding of any inquest. Time is the essence of this condition.

(4) Payment of Claim

- (a) Payment of any claim under this Policy will be made to the Insured Person if living, otherwise to his legal representative, whose receipt shall be an effectual and final discharge to the Company.
- (b) Payment of any claim under this Policy shall be made in the currency as specified in the Schedule or its equivalent in any other currency at the prevailing rate of exchange as at the time of effecting payment if so required by the Insured Person or his legal representative.
- (c) No sum payable under this Policy shall carry interest.

(5) Fraudulent Claim

If any claim under this Policy shall be in any respect fraudulent or if any fraudulent means or devices shall be used by the Policyholder, the Insured Person, the legal representative, any claimant or anyone acting for or on behalf of any of them to obtain any benefit under this Policy, the Company shall be under no liability in respect of such claim.

(6) Notice of Trust or Assignment

The benefits under this Policy are not assignable and the Company shall not be bound to accept or be affected by any notice of any trust, charge, lien, assignment or other dealing with or relating to this Policy.

(7) Conditions Precedent to Liability

The following shall be conditions precedent to any liability of the Company to make any payment under this Policy:

- (a) observance and fulfilment of the Terms of this Policy relating to anything to be done or complied with by the Policyholder, the Insured Person, the legal personal representative and any claimant;
- (b) the truth of the Proposal;
- (c) upon the Policyholder having paid the Premium;
- (d) after the claim has been adequately substantiated; and

(e) until the amount of benefit has been ascertained and agreed.

(8) Arbitration

Any difference arising out of this Policy shall be referred to the decision of an Arbitrator to be appointed in writing by the parties in difference or if they cannot agree upon a single Arbitrator to the decision to two Arbitrators one to be appointed in writing by each of the parties within one month after having been required in writing so to do by either of the parties or in case the Arbitrators do not agree of an Umpire appointed in writing by the Arbitrators before entering upon the reference. The Umpire shall sit with the Arbitrators before entering upon their meetings and the making of an Award shall be a condition precedent to any right of action against the Company. If the Company shall disclaim liability to the claimant for any claim hereunder and such claim shall not within 12 months from the date of such disclaimer have been referred to arbitration under the provisions herein contained, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

(9) Operation of Law

This Policy shall be construed according to and governed by the law of the Republic of Singapore.

Accumulation Limit

Notwithstanding the Principal Sum US\$1,000,000 any one adult Ticketholder and US\$30,000 for each Child Ticketholder, the Company's total liability under the Master Policy in respect of any one conveyance, irrespective of the number of Ticketholders shall not exceed S\$10,000,000. In the event that the total amount payable in respect of any one accident exceeds S\$10,000,000 the amount payable to any one Ticketholder shall be reduced proportionately.

Termination of Insurance for the insured Person

The Insurance for the Insured Person shall terminate:

- (1) on the date the Master Policy is cancelled;
- (2) on the date on which the Insured Person dies;
- (3) on the date of loss the Insured Person is no longer a UOB Reserve Card, UOB Visa Infinite Metal Card, UOB Visa Infinite Card and UOB Privilege Banking Card Cardmember;
- (4) on the date on which the Principal Sum is incurred for the Insured Person;
- (5) on the date the Insured Person attains the age of 80 years.

CRTPA Exclusion

It is hereby understood and agreed that a person who is not a party to this policy contract shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of its terms.

Sanction Limitation and Exclusion Clause

No insurer shall be deemed to provide cover and no insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Singapore, the European union, United Kingdom or United States of America.

Policy Owners' Protection Scheme

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact your insurer or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

THE COMPANY:

United Overseas Insurance Limited
146 Robinson Road, #02-01 UOI Building, Singapore 068909
Email: ContactUs@uoi.com.sg
Fax: (65) 6327 3869
uoi.com.sg

BUSINESS HOURS:

From 8.45am to 5.45pm (Mon to Thurs)
From 8.45am to 4.45pm (Fri)
Closed on Saturday, Sunday & Public Holidays

CONTACT INFORMATION:

For claims matters, to contact the Claims Department at Tel: (65) 6222 7733 during business hours.