



# TRAVEL INSURANCE FOR CLUB MED MEMBERS

**Policy n° P2434393 / STC**

Valid for bookings confirmed on or after 1st May 2021

## ASIA - INCLUSION

Club Med members who residents in the following countries / territories: Singapore, South Korea, Cambodia, Myanmar, Philippines, Brunei, Laos, Vietnam, Thailand, India, Australia, New Zealand, Hong Kong & Taiwan

### Schedule of Benefits

COVER	Limits of Cover per GM and Excess
<p><b>Personal Accident or Disablement</b> Occurring within 12 months of an accident sustained during the Journey</p>	<p>US\$12,000 Excess: Nil</p>
<p><b>Medical Expenses</b> <u>Overseas Medical Expenses</u> Medical, hospital and ambulance charges incurred due to Injury or Sickness outside of Your Country / Territory of Residence not otherwise recoverable.</p> <p><u>For Club Med holiday within Your Country / Territory of Residence</u> Medical expenses due to an hospitalization of more than 1 night due to your injury or sickness</p> <p>Reasonable cost of transportation.</p> <ul style="list-style-type: none"> <li>- Limit per visit</li> <li>- Hospital Daily Benefit for holidays in Country / Territory of Residence</li> </ul>	<p>US\$7,800 Excess : US\$50</p> <p>Up to US\$1,000 Excess US\$50</p> <p>Limit per visit US\$120, up to US\$390 per injury or sickness. Excess US\$50 US\$20 per day, up to US\$2,300. Excess US\$50</p>
<p><b>Cancellation, Curtailment and Delay</b> Loss of irrecoverable travel and accommodation, expenses or additional travel and accommodation expenses</p> <p><b>Additional Benefits</b></p> <ul style="list-style-type: none"> <li>- Additional travel and accommodation expenses incurred overseas in certain events, including burial expenses</li> <li>- As a result of loss of travel document or money</li> </ul>	<p>Actual Cost Up to the maximum limit of US\$12,000</p> <p>US\$3,000</p> <p>US\$1,000</p> <p>Excess:</p> <ul style="list-style-type: none"> <li>- For individual : US\$50 or 20% of the benefit whichever is higher</li> <li>- For family : US\$100 or 20% of the benefit whichever is higher</li> </ul>
<p><b>Baggage, Personal Effects, Money &amp; Documents</b></p> <ul style="list-style-type: none"> <li>- Loss or damage to items taken or bought whilst away</li> <li>- Limit on anyone item</li> <li>- Limit for video recorder or camera</li> <li>- Accidental loss of money, expenses of replacing stolen passports and credit cards</li> <li>- Emergency replacement of baggage</li> </ul>	<p>US\$2,000 Excess: US\$150 or 15% of the benefit whichever is higher</p> <p>US\$500</p> <p>US\$1,500</p> <p>US\$250</p> <p>US\$200</p>
<p><b>Personal Liability</b> Injury to a third party and loss or damage to others' property</p>	<p>US\$200,000 Excess: Nil</p>
<p><b>Ski Rescue cost</b> occurred in Resorts in China and Japan</p>	<p>US\$150 - Excess: Nil</p>

## 1. Definitions

- 1.1. **"ACCIDENT"** means a sudden, unforeseen and fortuitous event.
- 1.2. **"YOU", "YOUR", "YOURSELF"** means the registered Club Med's members. Includes children who are dependent on and travelling with such member and are under 12 years of age. The benefits for these children are the same as for such member.
- 1.3. **"WE", "OUR", "US"**, AXA Insurance Pte Ltd
- 1.4. **"COUNTRY OF RESIDENCE"** means the country that your principal place of residence is situated in Singapore, South Korea, Cambodia, Myanmar, Philippines, Brunei, Laos, Vietnam, Thailand, India, Australia, New Zealand, and **"TERRITORY OF RESIDENCE"** means the territory that your principal place of residence is situated in Hong Kong & Taiwan
- 1.5. **"FAMILY"** means You, Your spouse and children enrolled under the same membership number.
- 1.6. **"RELATIVE"** means Your spouse, parent, parent-in-law, grandparent, step-parent, children (including legally adopted or stepchild), grandchild, brother, brother-in-law, sister, sister-in-law, half-brother, half-sister, daughter, daughter-in-law, son, son-in-law.
- 1.7. **"CHILDREN"** means children under 12 years of age who are dependent on You and are travelling with You.
- 1.8. **"INJURY"** means any bodily injury that occurs fortuitously to You or any other persons directly concerned during the Period of Journey and results solely and independently of any other within 12 calendar months from the date thereof but does not include an injury that is caused by or results from a sickness or disease.
- 1.9. **"INFECTIOUS OR CONTAGIOUS DISEASE"** means any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means
- 1.10. **"LOSS OF LIMB"** means loss by physical severance or permanent total loss of use of a hand at or above the wrist or of a foot at or above the ankle.
- 1.11. **"MEDICAL EXPENSES"** means reasonable medical, surgical, hospital, ambulance and nursing home charges and the cost of other treatment given or prescribed by a legally qualified medical practitioner and also emergency dental charges necessarily incurred as the result of Your Injury, Sickness or death during the Period of Journey
- 1.12. **"PANDEMIC"** means any Infectious or Contagious Disease as declared as Pandemic by the World Health Organization ("WHO") or the Ministry of Health Singapore and valid as of the time such declaration is made.
- 1.13. **"PERSONAL EFFECTS"** means hand carried bag(s), wallets or purses which are in an Insured Person's possession together with the contents therein and/or valuables or jewellery worn by You.

- 1.14. **"PRE-EXISTING CONDITIONS"** means any physical or mental defect or infirmity, illness, disease, bacterial or viral infections even if contracted by accident of which the Insured Person was aware or had reasonable knowledge within the twelve (12) month period preceding the first day of Period of Journey. An Insured Person will be considered to have had reasonable knowledge of a Pre-existing Condition where the condition is one for which:
- (a) the Insured Person had received or was receiving treatment;
  - (b) medical advice, diagnosis, care or treatment had been recommended;
  - (c) clear and distinct symptoms are or were evident;
  - (d) its existence would have been apparent to a reasonable person in the circumstances; or
  - (e) any congenital, hereditary, chronic or ongoing condition which the Insured Person could be reasonably be expected to be aware of before the first day of Period of Journey.
- 1.15. **"SICKNESS"** means sickness or disease contracted by You or any other persons directly concerned during the Period of Journey and for which You or any other persons directly concerned have not received treatment or advice for treatment during the 30 day period immediately preceding the date of Your Club Med holiday booking.
- 1.16. **"SERIOUS INJURY OR SICKNESS"** means injury or sickness certified as being dangerous to life or being sufficiently disabling to make it inadvisable to travel and certified as such by a legally qualified medical practitioner.
- 1.17. **"HIJACKING"** means any seizure or exercise of control by force or violence or threat of force or violence and with wrongful intent, of an aircraft or Club Med arranged land transport.
- 1.18. **"HOSPITAL"** means a hospital (other than an institution for the aged, chronically ill or convalescent rest or nursing home) operated pursuant to law for the care and treatment of sick or injured persons with organised facilities for diagnosis and surgery and having 24 hour nursing service and medical supervision.
- 1.19. **"REDUNDANT", "REDUNDANCY"** means the dismissal where the employer no longer requires the work to be done by any person.
- 1.20. **"HOSPITALISED/HOSPITALISATION"** means admission into and confinement at a Hospital as a registered inpatient as a result of an Accident or Illness; such confinement must have been upon the recommendation and under the care of a Physician.
- 1.21. **"FINANCIAL DEFAULT"** means Insolvency, bankruptcy, provisional liquidation, liquidation, financial collapse, appointment of a receiver, manager or administrator, entry into any official or unofficial scheme of arrangement, statutory protection, restructuring or composition with creditors, or the happening of anything of a similar nature under the laws of any jurisdiction.
- 1.22. **"EXCESS"** means the amount that You must pay for every claim.

## 2. Important Matters

- 2.1 The Policy shall be interpreted in accordance with and governed by the laws of Singapore.
- 2.2 We have the right to commence or takeover any legal proceedings to defend You provided we choose to do so and to take any action to recover any payment made under this Policy. You must co-operate with us to this end and do nothing to prejudice our rights.
- 2.3 You must not make any offer or promise payment or admit Your fault to any other party, or become involved in any litigation without our written approval.
- 2.4 All amounts shown are in U.S. dollars
- 2.5 Exclusions  
You should take special note of the "General Exclusions" and those portions of each section headed "We WILL NOT pay for"
- 2.6 Limits and Excess  
You should take special note of the applicable claim limits and excess amount for each type of claim.
- 2.6.1. In regard to claims under Section 2, We will not pay the Excess of the first US\$50 of each and every claim.
- 2.6.2. In regard to claims under Sections 3, We will not pay the Excess of the first US\$50 of each and every claim, or 20% of the benefit whichever is higher. The aggregate excess per family for each occurrence is US\$100, or 20% of the benefit whichever is higher.  
For all causes described in Section 3 – items (1) and (2), the 20 % excess will be reduced to 15%
- 2.6.3. In regard to claims under Section 4, We will not pay the Excess of the first US\$50 of each and every claim, or 15% of the benefit whichever is higher. This Excess applies as an aggregate Excess per occurrence and not per person.
- 2.7 Claims Process  
You should take special note of the section on "Making Claims" with the required steps, timeline and supporting documents for the making of claims.
- 2.8 Valuable Items  
Club Med recommend that You leave these at home. Items of jewellery and small valuable should be placed in the safe deposit at the Club bank when not being worn during Your stay at the Club Med Resort. Claims for any loss of or damage to personal property must be supported by a receipt.
- 2.9 Additional Insurance  
Club Med travel insurance is a complementary inclusion with Your Club Med holiday package. This insurance offers basic cover for Your travel to and from Our resorts and for the duration of Your stay at Club Med. If You feel You may require additional cover to that offered in this document, OR, if You are travelling to other destinations before or after Your Club Med holiday, we would strongly recommend asking Your travel agent to arrange additional insurance cover.

2.10 False declaration

Your not being honest and frank with all answers, statements or submissions made in connection with any claim or request for assistance may result in Our having the right to reject or reduce Your entitlement to indemnity.

### **3. Period of Journey / Cover**

#### **3.1 Commencement of Cover**

With the exception of Your insurance cover under Section 3 which shall commence on the date of Your Club Med holiday booking, Your insurance cover shall commence as follows:

3.1.1 If You travel directly from Your place of residence to commence Your Club Med holiday (which shall include any side trips organised by or for Club Med as a whole package prior to Your stay at the Club Med Resort), Your insurance cover shall commence when You leave Your place of residence to commence Your Club Med holiday.

3.1.2 If You do not travel directly from Your place of residence to commence Your Club Med holiday (by joining any side trip not organized by or for Club Med), then Your insurance cover shall commence when You first join the side trip organised by or for Club Med as a whole package prior to Your stay at the Club Med Resort or, when You arrive at the Club Med Resort provided that:

- I. there is cover for any transportation and accommodation arranged by Club Med; or
- II. the cover under Section 3 (aircraft breakdown) shall commence two days prior to Your booked time of arrival at the Club Med Resort if transportation is not arranged by Club Med.

#### **3.2 Cover for Your Stay at the Club Med Resort and Club Med Transportation:**

You are covered during Your stay at the Club Med Resort. If an end of stay extension at a Club Med Resort is involved, this period is automatically covered for a maximum of ten days. There is cover during any transportation and accommodation arranged by Club Med.

#### **3.3 End of Coverage:**

3.3.1 If You return directly to Your place of residence, cover shall continue until Your return to such place of residence to end Your Club Med holiday (which shall include any side trips organised by or for Club Med as a whole package after Your stay at the Club Med Resort).

3.3.2 If You do not return directly to Your place of residence (by joining any side trip not organized by or for Club Med), then cover shall lapse upon the expiration of 24 hours from the scheduled time of departure from the Club Med Resort provided that there is cover for any transportation and accommodation arranged by Club Med.

3.3.3 If through circumstances outside Your control the journey is extended beyond the period allocated for Your Club Med holiday, we will extend the period that is reasonably necessary for the completion of Your journey.

### **Section 1 - Personal Accident or Disablement**

Death	US\$12,000
Permanent total loss of sight of one or both eyes	US\$12,000
Loss of one or more limbs	US\$12,000

Our maximum liability under Section 1 is US\$12,000 per person.

#### **We WILL pay**

1. In the event of Your accidental death, the benefit shall be paid to Your estate only on production of an official death certificate and police report.
2. In the event of disablement, the benefit shall be paid to You on production of a medical certificate.

#### **We WILL NOT pay for**

- (a) Death or disablement which takes place 12 calendar months after the happening of the accident.
- (b) Anything mentioned in the General Exclusions.

### **Section 2 - Medical Expenses**

#### **Section 2A - For Club Med holidays outside Your Country / Territory of Residence**

##### **We WILL pay up to a maximum of US\$7,800 for Medical Expenses incurred for:**

1. Medical, surgical, hospital, ambulance or other emergency local transport and nursing home charges and the cost of other treatment given or prescribed by a legally qualified medical practitioner and also emergency dental charges necessarily incurred as the result of Your Injury or Sickness which occurred during Your Period of Journey.
2. In respect of Accidental Injury only, if continued treatment is necessary after You return Your Country / Territory of Residence, We will pay the above expenses incurred within the three months immediately after the date of the Accident.
3. Medical Expenses due to a Pandemic Illness  
If You are diagnosed with a Pandemic illness and You seek medical treatment from a legally qualified medical practitioner during Your Period of Journey. We WILL pay on a reimbursement basis the reasonable and customary Medical Expenses incurred related to the Pandemic illness.

#### **We WILL NOT pay for**

- (a) Medical expenses recoverable from any other source except for the excess of the amount recoverable from such source.
- (b) Medical, surgical, hospital, dental, ambulance and nursing home charges or the cost of any other treatment whatsoever incurred in the Country / Territory of Your Residence, except those Medical expenses incurred (including dental treatment) as a result of an Accident which occurred during Your Period of Journey, subject to a maximum indemnity period of three months from the actual date of Accident.
- (c) The Excess of the first US\$50 in respect of any one Injury or Sickness.
- (d) Anything mentioned in the General Exclusions.

**Section 2B - For Club Med holiday within Your Country / Territory of Residence  
(Applicable only if Your Club Med Holiday does not take You outside of Your Country /  
Territory of Residence)**

**We WILL pay**

1. A maximum of US\$ 1,000 for medical expenses due to hospitalization of more than 1 night and as the result of Your Injury or Sickness during Your Period of Journey.
2. A maximum of US\$120 per visit up to US\$390 per Injury or Sickness for reasonable cost of transportation further to obtain medical treatment if a legal qualified medical practitioner is not available at the Club Med Resort or if You are directed to seek medical treatment by the Chef de Village or one of the Club Med's medical personnel.
3. Hospital inconvenience benefit of US\$20 per day for each day You are in hospital as a result of Injury or Sickness which has occurred or has been contracted during Your Period of Journey provided that hospitalisation first occurs within twelve months after the date of Accident or contracting the Sickness up to a maximum of US\$2,300 per insured person.

**We WILL NOT pay for**

- (a) Any medical and dental expenses incurred whilst You are travelling to and from the Club Med Resort itself, unless Your travel arrangement has been made by or through Club Med.
- (b) Any transport costs which are recoverable from any other source except for the Excess of the amount recoverable from such source.
- (c) The Excess of the first US\$50 in respect of any one Injury or Sickness.
- (d) Anything mentioned in the General Exclusions.

In addition to the General Exclusions and other than the "We WILL pay" reasons in this Section 2, We WILL NOT pay for any claims in respect of:

- (a) Your failure to obtain any recommended vaccines, inoculations, or medications prior to Your trip.

**Section 3 - Cancellation, Delay, Curtailment and or Additional Expenses**

**We WILL pay**

On a reimbursement basis up to the maximum of US\$12,000 for any reasonable cancellation charges or non-refundable deposits and/or non-utilized and/or non-transferable for travel and accommodation arrangements which have been paid in advance or for which You are legally liable to pay or additional travel or accommodation expenses necessarily incurred by You following cancellation, delay, disruption or curtailment of Your journey arising out of unforeseen and unforeseeable circumstances outside Your control

Due to:

1. Your death
2. You sustaining Serious Injury or Sickness or compulsory quarantine or jury service of Yourself within 30 days prior to Your journey
3. Your Relative, partner / director of Your company or any person with whom You intend to travel and remain with during Your journey death or sustaining Serious Injury or Sickness or compulsory quarantine within 30 days prior to Your Period of Journey.
4. You or any person with whom You intend to travel and remain with during Your journey being made Redundant from full time employment if the date of departure of Your Club Med holiday is within 30 days of the date of redundancy and full time employment has not been obtained by the departure date.
5. A direct consequence of the closure of the Club Med Resort or unavailability of accommodation due to the unexpected outbreak of strike (or any other unexpected

labour disturbance), riot or civil commotion, fire, flood, storm, lightning, explosion, typhoon/hurricane/cyclone, avalanche, earthquake or any other natural disaster and adverse weather conditions.

6. A direct consequence of the unexpected outbreak of communicable disease at place where the Club Med Resort is located is declared, by i) the Government of that particular place and/ or ii) the World Health Association and/ or iii) the General Manager of the Club Med of the particular place with prior notification to the Company, that particular place is infected by communicable disease.
7. A direct consequence of delay, cancellation, curtailment, diversion or re-routing of scheduled transport services (covering airline flight, sea vessel crossing, coach or train journey) due to the unexpected outbreak of strike (or any other unexpected labour disturbance), riot or civil commotion, fire, flood, storm, lightning, explosion, typhoon/hurricane/cyclone, avalanche, earthquake or any other natural disaster and adverse weather conditions, but only if You have made every reasonable effort to continue on Your Period of Journey.
8. A direct consequence of delay or interruption of scheduled transport services (covering airline flight, ferry sea crossing or coach or train journey) due to the unexpected rescheduling by airlines or other transportation providers or due to mechanical breakdown or accident of aircraft, sea vessel, coach or train causing a delay or interruption either in Excess of 12 hours from the scheduled arrival time in the Club Med Resort or hotel, or less than 12 hours if such delay or interruption will reasonably result in additional accommodation and travel expenses being incurred or prepaid accommodation charges being forfeited, (when not travelling on specified Club Med flights, proof of delayed itinerary, must be obtained from the airline and supplied to us), but only if You have made every reasonable effort to continue on Your journey.
9. A direct consequence of the hijacking of an aircraft, sea vessel, coach or train resulting in a delay or interruption to Your journey either in Excess of 12 hours, or less than 12 hours if such delay will reasonably result in additional accommodation and travel expenses being incurred or prepaid accommodation charges being forfeited, such delay or interruption preventing You from reaching the scheduled destination of the aircraft, sea vessel, coach or train on which You are a passenger, but only if You have made every reasonable effort to continue on Your journey.

### **Additional Benefits**

#### **We WILL pay**

1. The reasonable cost of a Relative or friend to travel to, remain with, and escort You as a matter of necessity (following advice from a legally qualified medical practitioner) during Your journey, burial expenses incurred outside of the country / territory of residence or the cost of returning Your body or ashes to Your home address. (Maximum US\$3,000)
2. Reasonable additional or forfeited travel and accommodation expenses due to delay or interruption of Your journey after commencement of journey as a result of loss of passport, travel documentation or money. (Maximum US\$1,000)

#### **We WILL NOT pay for**

Expenses incurred by:

- (a) Carrier caused delays that are recoverable from the carrier.
- (b) Your business losses or contractual losses or those of Your travelling companion or Relative.
- (c) Change of plans or disinclination of You, Your travelling companion or Relative to travel on Your Period of Journey.

- (d) Inability of any tour operator or wholesaler to complete arrangements for any tour due to deficiency in the required number of persons to commence any tour or journey.
- (e) Claims arising from depression, anxiety, mental or nervous disorder.
- (f) Claims for accommodation or travel expenses in Excess of the fare or class originally selected by You unless You can prove to us that the additional expenditure was necessary and due to circumstances outside of Your control.
- (g) Your being unfit to travel at the time of effecting this insurance or any circumstances which could lead to cancellation or disruption of Your Period of Journey that You are aware of at the time of booking Your Club Med holiday package.
- (h) Additional or forfeited travel expenses if Your travel arrangement is not made by or through Club Med.
- (i) Being unable to travel or choosing not to travel because of the advice against travel by any authorities of the Singapore government including but not limited to the Ministry of Home Affairs or equivalent authorities in the countries/territories to/from which you are travelling.
- (j) The Excess of US\$50 of each and every claim, or 20% of the benefit whichever is higher. However, if claims are incurred by a family under the same occurrence, the claims Excess to be applied is US\$100 as an aggregate excess per family for each occurrence, or 20% of the benefits whichever is higher.  
For all causes described in Section 3 – items (1) and (2), the 20 % excess will be reduced to 15%
- (k) Anything mentioned in the General Exclusions.

## **Section 4 - Luggage, Personal Effects, Money and Documents**

### **We WILL pay for**

A maximum of US\$2,000 for loss of or damage to Your own Personal Effects (other than household furniture) taken, and articles purchased by You on Your journey. We may choose to repair or replace the property or pay for the loss in cash after making allowance for depreciation, wear and tear.

Our payment will not exceed the original price paid or amount declared at Customs for each item with:

1. a maximum of US\$1,500 for any video recorder or camera (including their attached and unattached accessories).
2. a maximum of US\$500 for any one article, set or pair of articles.
3. a maximum of US\$300 (without deduction of the Excess) if the arrival time of your total baggage is delayed during Your journey by any carrier for a period exceeding 24 hours, we will reimburse You for the emergency purchase of essential replacements in all. Any such claim must be supported by written confirmation from the carrier responsible.
4. a maximum of US\$250 in case of loss by Accident or misfortune of money, including travellers cheques, tickets, expenses of replacing stolen passports and credit cards (losses or liabilities arising out of unauthorised use of the lost credit cards are covered up to sub-limit of US\$80) that occurs during the Period of Journey.

### **We WILL NOT pay for**

- (a) Losses that occur during Your travel to and from the Club Med Resort if You are using transportation not arranged by Club Med.
- (b) Electrical or mechanical breakdown of any articles.
- (c) Scratching or breakage of fragile or brittle articles (but this does not apply to lenses of spectacles, binoculars, photographic equipment and electronic components) unless caused by fire or Accident to or theft from any vehicle, aircraft, watercraft or train in which You are travelling.
- (d) Wear and tear, deterioration or losses caused by atmospheric or climatic conditions, insects, rodents, vermin or any process of cleaning, repairing, restoring or alteration.
- (e) Any loss or theft whatsoever not reported within 24 hours to the Police or responsible officer of any aircraft or vessel on which You are travelling or the responsible officer of the Club Med Resort. All such reports are to be verified by written statement from such authority.
- (f) Unaccompanied baggage and personal effects unless transported by the carrier with whom You are travelling, or its nominee and arranged in conjunction with Your travel ticket.
- (g) Loss of baggage or personal effects left unattended by You in a public place.
- (h) Loss of credit cards, travellers cheques and travel documents unless reported both to the issuing authority as soon as possible after discovery and in accordance with subparagraph (e) above.
- (i) Confiscation by customs or other officials or authorities or losses due to devaluation in currency.
- (j) Any goods or personal property that is intended for sale or trade.
- (k) Any loss or damage to any goods or personal property being carried in contravention of the laws and / or regulations of any country / territory.
- (l) The Excess of US\$50 of each and every claim, or 15% of the benefit whichever is higher. This Excess applies as an aggregate Excess per family for each occurrence and not per person.
- (m) Anything mentioned in the General Exclusions.

## **Section 5 - Personal Liability**

### **We WILL pay for**

All sums up to a US\$200,000 limit of indemnity which as a result of Your negligent act during the period of journey, You become legally liable to pay for arising out of:

1. Bodily Injury including death or disease to another person and / or
2. Loss or damage to other property.

The limit of indemnity is inclusive of all law costs and expenses incurred by You with Our written consent or recoverable from You by any claimant.

### **We WILL NOT pay for**

- (a) Death or bodily Injury to any Relative, travelling companion or employer or liability which You have under any Workers Compensation Act, ordinance or other legislation or contractual agreement.
- (b) Damage to property which You own or have in Your charge.
- (c) Damage to property, death or bodily Injury arising out of Your ownership, use or possession of any mechanically propelled vehicle, aircraft or watercraft.
- (d) Damages arising out of any of Your business, professional or trade activities including You giving professional advice.
- (e) Any punitive, exemplary or aggravated damages.
- (f) Anything mentioned in the General Exclusions.

## **Section 6 - Ski Rescue Costs in China and Japan**

### **We WILL pay up to a Maximum of US\$150 for**

Reimbursement of ski rescue costs occurred in China or Japan

### **We WILL NOT pay for**

- (a) Any engagement in organised competitions or when skiing against local authoritative warning or advice.
- (b) Skiing or Snowboarding off piste without qualified instructor.
- (c) Anything mentioned in the General Exclusions.

## General Exclusions

### **We WILL NOT pay under any Section of this Policy for loss or liability directly or indirectly as a result of:**

- (a) War, invasion, acts of foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property under the order of any government or public or local authority or following the warning of any intended strike, riot or civil commotion through or by general mass media.
- (b) Any event or circumstance which You knew or ought to have known would possibly affect or disrupt Your Trip, including any event or circumstance known to the general public prior to the application for this Policy or at the time the bookings for the Period of Journey were made.
- (c) Loss, destruction or damage to any property whatsoever or any loss or expense whatsoever arising therefrom or any consequential loss directly or indirectly caused or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel (this does not apply to Policy Sections 1 and 2).
- (d) Any illegal or unlawful act by You or confiscation, detention, destruction by Customs or other authorities.
- (e) Any prohibition or regulations by any government.
- (f) Any breach of government regulation or following the warning of any intended strike, labour disturbance, riot or civil commotion through or by general mass media, any failure by You to take reasonable precautions to avoid a claim under the Policy.
- (g) We shall not cover any form of Pandemic unless it is mentioned under the "We WILL pay for" section ;  
This exclusion also applies to any claim, loss, liability, cost, or expense of whatsoever nature directly or indirectly arising from, contributed to or by, or resulting from:
  - i. Any fear or threat (whether actual or perceived) relating to the Pandemic; or
  - ii. Any action taken to comply with governmental laws, regulations or directive issued in relation to the Pandemic and/or any action taken to control, prevent or suppress the Pandemic.
- (h) Your not taking all reasonable precautions to avoid or minimise Injury to Yourself or loss or damage to Your personal property or Your deliberate act to cause a claim under the Policy.
- (i) Riding or driving in any kind of race.
- (j) Insanity, Acquired Immune Deficiency Syndrome (AIDS), Human Immune Deficiency Virus (HIV) or Venereal Disease.
- (k) Travel booked or activities engaged in against medical advice.
- (l) Pregnancy, including childbirth, caesarean operation, abortion, miscarriage and all related complications except miscarriage due to Injury as a direct result of an Accident.
- (m) Suicide or attempted suicide or intentional self Injury.
- (n) Any Pre-existing condition
- (o) The result of alcohol or drugs not prescribed by a legally qualified medical practitioner.
- (p) Air travel other than as a passenger on a fully licensed passenger carrying aircraft operated by a recognised airline or air charter company.
- (q) Any form of employment undertaken by You during the Period of Journey.
- (r) Your participation in:
  - I. the practice as a professional of sport of any kind;

- II. aerial sports (such as but not limited to hang gliding, bungee jumping, parachuting, para-sailing), hunting, polo playing, football, mountaineering, rock climbing using ropes or guides (not hiking), or water skiing. Provided that this exclusion does not apply to activities which are approved and organised by Club Med and You participate in them during Your stay at the Club Med Resort.
- (s) The physical and / or material consequences of Your taking up a bet or participating in a fight (other than of fighting in self defence).
- (t) Your participation in any underwater activity involving the use of any artificial breathing apparatus if You do not hold an open water diving license. However, this exclusion does not apply to any underwater activities up to a depth of 30 meters which are approved by and / or organised by Club Med and You participate in them during Your stay at the Club Med Resort.
- (u) Motor cycling except for transportation purposes on the Club Med Resort or where You have held a current motor cycle license for a period in excess of 12 months.
- (v) Consequential loss of whatsoever nature except those specifically covered.
- (w) Unseaworthiness of vessel or craft
  - I. Any unfit of vessel craft for the safe carriage of You where Club Med or their servants or agents are privy to such unseaworthiness or unfitness at the time You are on board. We waive any breach of the implied warranties of seaworthiness of the ship(s) and fitness of the ship(s) to carry You to destination, unless Club Med or their servants or agents are privy to such unseaworthiness or unfitness.
- (x) You are not covered for any costs or losses arising, directly or indirectly, from the refusal, failure or inability of any person, company or organisation, including but not limited to any airline, other transportation provider, hotel, car rental agency, tour or cruise operator, travel wholesaler, travel agent, booking agent or other provider of travel or tourism related services, facilities or accommodation, to provide services, facilities or accommodation, by reason of their own Financial Default or the Financial Default of any person, company or organisation with whom or with which they deal.
- (y) Any medical expenses incurred for Traditional Chinese Medicine.
- (z) Any financial or consequential loss or expense arising out of the gross negligence or fault or its failure, intentionally or unintentionally, to provide services or facilities to You in accordance with the reservation made by You with Club Med.
- (aa) Disintegration of the atomic core or any radiation arising from an energy sources with a radioactive nature.
- (bb) Any unused or additional costs incurred by You which are recoverable from:
  - (a) The providers of the accommodation, their booking agents, travel agent or other compensation scheme.
  - (b) The providers of the transportation, their booking agents, travel agent, compensation scheme or Air Travel Organisers' Licensing (ATOL).
  - (c) Your credit or debit card provider or Paypal or eWallet service provider.
- (cc) Your travel to a country/territory, specific area or event when the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or regulatory authority in a country/territory to/from which you are travelling has advised against all travel.
- (dd) Any claim arising from a reason not listed in the "We WILL pay for" sections.

## **GENERAL CONDITIONS (APPLICABLE TO THE WHOLE POLICY)**

### **Sanction Clause**

Under no circumstances shall this insurance contract be deemed to provide cover and no liability be incurred 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 Us to any sanction, prohibition, or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America or Singapore.

### **Illegality Clause**

If providing any cover or benefit under this Policy would expose Us to any prohibition, or restriction under the laws or regulations of Singapore, this Policy and its benefits shall be considered void, as if cover was never granted.

### **Policy Owners' Protection Scheme (Applicable for the Singapore customers)**

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 Us or visit the GIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

### **Reasonable Care**

You must act prudently and take all reasonable precautions to prevent any loss, damage, Accident or Illness, as if You were not insured. This includes checking that You have taken all Your personal belongings with You when leaving a public place or alighting from a transport.

### **Fit for Travel**

At the time of Your trip, You must be medically fit to travel and not be aware of any circumstances which could lead to cancellation or disruption of the trip, otherwise any claim is not payable.

### **Dealing with Disputes**

If there is any dispute on Your Policy that we cannot reach an agreement, it must be referred to Financial Industry Disputes Resolution Centre Ltd (FIDREC) for mediation. If the dispute cannot be resolved through FIDREC, it must be referred to the Singapore International Arbitration Centre (SIAC) through legal proceedings using SIAC Rules that are applicable to period that Your Policy is in force.

### **Cancellation of Cover**

We may cancel Your cover by giving You 7 days' written notice to Your last known address and/or email address.

## **Making Claims**

First, check Your Holiday Booking Invoice and the appropriate Section of Your Policy to make sure that what You are claiming for is covered. The Marsh claim forms are available from Your local Club Med sales office. The form should be filled in and returned to Your local Club Med sales office together with all the necessary supporting evidence, as detailed below within thirty (30) days of the happening of the insured event. The claim form must be received by MARSH (Singapore) Pte Ltd ("Marsh") within thirty (30) days of the happening of the insured event.

1. Personal Accident
  - supporting statements from the appropriate authorities. e.g. Statement of Accident issued by Club Med.
  - death certificate or medical certificate, whichever applicable
2. Medical Expenses
  - original accounts and receipts showing:
    - (a) date of consultation
    - (b) diagnosis
    - (c) name of patient
    - (d) charges
    - (e) Copies of the invoices from the medical suppliers justifying the medical expenses. In case We do not receive such documents, We may not pay for the claimed amounts.
3. Delay, Cancellation or Curtailment
  - original receipts, boarding passes and airline ticket jacket and supporting statements from the appropriate authorities.
  - original Debit Note for Cancellation issued by Club Med.
  - original Debit Note for Curtailment.
4. Property lost / stolen or damaged
  - supporting statements from the appropriate authorities
  - original receipts or proof of purchase (issued by the vendor) for each lost / damaged item.
5. Loss of Money
  - supporting statements from the appropriate authorities.
6. Rescue costs in China and Japan
  - original receipts of payment for the rescue costs.

"Appropriate Authorities" include, where applicable, the police, a registered doctor, and the responsible officer of the Club Med Resort or relevant aircraft or vessel.

**Failure to submit all the necessary supporting documents will cause unnecessary delays and may result in Your claim being rejected.**

**Failure to submit the Marsh claim form on time may result in Your claim being rejected.**