INDIVIDUAL SOLUTION

ALLIANZ TRAVEL INSURANCE MASTER POLICY

Standard Chartered Bank (Singapore) Limited

Journey Visa Signature cardholders

This Travel Insurance is underwritten by Allianz Singapore Insurance Pte. Ltd., with services provided by AWP Services Singapore Pte. Ltd trading as Allianz Travel. Licensed and regulated by the Monetary Authority of Singapore for the conduct of insurance business in Singapore.

Version: September 2026

Allianz

POLICY WORDING

POLICY WORDING

This policy wording serves to disclose the terms & conditions of the travel insurance policy underwritten by Allianz Insurance Singapore Pte. Ltd. (AIS) with assistance services provided by AWP Services Singapore Pte Ltd.

To understand this policy's significant features, benefits and risks, **We** advise that **You** read the following:

- **Benefits Table** outlines the maximum amounts payable and applicable sub limits for each policy benefit
- Important Matters contains important information on **Your** Eligibility for cover, **Us**e of your personal Data, Information about **Your Insurer**, Jurisdiction, and matters relating to **Hospitalization** or medical evacuation
- Policy Definitions defines words with special meanings
- Policy Benefits sets out what "**We** will pay" as well as what "**We** will not pay"
- General Exclusions that are applicable to all Sections
- Claims sets out certain obligations that **You** and **We** have, which may determine the outcome of **Your** claims settlement

CONTACT US

For customer service, please:
Call: +65 6222 1919
Mon – Fri, 09:00 – 17:30 (Singapore Time)
E-mail: scbhelp@allianz.com

For claim enquiries, please:
Call: +65 6222 1919
E-mail: scbhelp@allianz.com

To file a claim, please visit:
https://www.allianz-assistance.com.sg/claims.html

For emergency assistance during your trip, please:
Call: +65 6995 1111

TABLE OF BENEFITS

	MAXIMUM AMOUNT PAYABLE PER PERSON	Travel Comprehensive All sum in Singapore $
	SECTION 1 – PERSONAL ACCIDENT COVER	
1.1	**Accidental Death and Permanent Disablement**	500,000
	SECTION 2 - TRAVEL ASSISTANCE SERVICES *	
2.1	**Emergency Medical Assistance, Evacuation and Repatriation**	25,000

* Conveyance limit SGD 10M per event.

IMPORTANT MATTERS

ABOUT THIS POLICY WORDING

By virtue of **You** holding a SCB Journey Visa Signature credit card, the provision of these benefits is enabled by the master insurance policy held by Standard Chartered Bank (Singapore) Limited (hereinafter called SCB) and issued by Allianz Insurance Singapore Pte. Ltd. (AIS)

AWP Services Singapore Pte Ltd (AWP) has been appointed by AIS to arrange the policy and provide general advice and other services in relation to this Policy.

SCB is the only **Policyholder** under the insurance policy and only they have direct rights under the Policy against the **Insurer**. This agreement does not give **You** direct rights under the policy of insurance. Strict compliance with the terms and conditions of this agreement is required if **You** are to receive its benefit.

This policy wording and any endorsements written by **Us** make up **Your** contract with the **Insurer**. Please retain these documents in a safe place. Under this policy wording, the maximum amount **We** will pay for the total of all claims under each policy benefit is detailed in the **Table of Benefits**, subject to the applicable **Conveyance Limit**s, deductibles and excess.

ELIGIBILITY

The benefits summarised in this document are dependent upon **You** being a valid SCB Journey Visa Signature credit card **Cardholder** at the time of any incident giving rise to a claim. SCB will give **You** notice if there are any material changes to these terms and conditions or if the policies supporting the benefits available under these agreements are cancelled or expire without renewal on equivalent terms.

This is **Your** benefit guide and agreement with **Us**. It contains details of benefits, conditions and exclusions relating to SCB Journey Visa Signature credit card **Cardholders** and is the basis on which all claims **You** make will be settled.

Benefits set forth in this document are to be asserted, in accordance with the terms and conditions provided for in this document, against the **Insurer** exclusively.

USE OF YOUR PERSONAL DATA

In using these benefits **You** also agree **We** may:

a) disclose and use information about **You** and **Your** benefits – including information relating to **Your** medical status and health – to companies within the Allianz Group of companies worldwide, **Our** partners, service providers and agents in order to administer and service **Your** benefits, process and collect relevant payments and for fraud prevention;
b) monitor and/ or record **Your** telephone calls in relation to cover to ensure consistent servicing levels and account operation.
c) use advanced technology and well defined employee practices to help ensure that **Your** information is processed promptly, accurately and completely and in accordance with applicable data protection law.

If **You** want to know what information is held about **You** by the Allianz Group, please write to:
Name: AWP Services Singapore Pte Ltd
Address: 79 Robinson Road, #09-01 Singapore 068897

WHO IS YOUR INSURER?

This travel insurance policy is underwritten by Allianz Insurance Singapore Pte. Ltd. The **Insurer** may be referred to as "**We**", "**Our**" "**Company**" and "**Us**" in this policy wording.

JURISDICTION AND CHOICE OF LAW

This insurance policy document is subjected and interpreted in accordance to the laws of the Republic of Singapore.

POLICY DEFINITIONS

"Accident", "Accidental" or "Accidentally" means an unexpected, unintended, unforeseeable and external event causing injury, disablement, or death.

"Allianz Travel" means the trading name of the service provider, AWP Services Singapore Pte Ltd located at 79 Robinson Road, #09-01 Singapore 068897.

"Arises" or "Arising" means directly or indirectly **Arising** or in any way connected with.

"Benefits Table" or **"Table of Benefits"** means the table listing the benefit amounts on page1.

"Bodily Injury" means an identifiable physical **Injury** caused by a sudden, violent, external, unexpected specific **Event**. **Injury** as a result of **Your** unavoidable exposure to the elements shall be deemed to be a **Bodily Injury**.

"Cardholder" means the holder of a covered card.

"Carrier" means any bus, coach, ferry, cruise ship, train (including underground train, light rail and magnetic train companies) operated by a carrier duly licensed from relevant government authorities for the regular transportation of fare-paying passengers, including any fixed, wing aircraft provided by a regular flight operating airline or an air charter company; and any helicopter provided and operated by an airline operating only between established commercial airports or licensed commercial heliports.

"Computer System" means any computer, hardware, software, or communication system or electronic device (including but not limited to smart phone, laptop, tablet, wearable device), server, cloud, microcontroller, or similar system, including any associated input, output, data storage device, networking equipment, or backup facility.

"Conveyance Limit" means the maximum amount that may be claimed as the result of a single **Occurrence.**

"Country of Residence" means the country in which you are granted rights of citizenship or permanent residence by the government authorities or is a country where you spend more than 90 days in any one year.

"Covered Card" means a SCB Journey Visa Signature credit card including primary, supplementary and replacement cards, issued in Singapore, the card being valid and the account balance having been paid in accordance with the **Cardholder** agreement at the time of any incident giving rise to a claim.

"Cyber Risk" means **a**ny loss, damage, liability, claim, cost, or expense of any nature directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with, any one or more instances of any of the following:

1. Any unauthorized, malicious, or illegal act, or the threat of such act(s), involving access to, or the processing, use, or operation of, any **Computer System**;

2. Any error or omission involving access to, or the processing, use, or operation of any compute **Computer System**;

3. Any partial or total unavailability or failure to access, process, use, or operate any **Computer System**; or

4. Any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount pertaining to the value of such data.

"Emergency" means a sudden and unforeseen situation or condition requiring immediate action, assessment or treatment.

"Epidemic" means a contagious disease recognized or referred to as an epidemic by a representative of the World Health Organization (WHO) or an official government authority.

"Event" means an **Occurrence**, including continuous or repeated exposure to the **Occurrence**.

"Family" means **Your** legal spouse, legally recognised de facto son, daughter.

"Home" means the place where **You** normally live in Singapore.

"Hospital" means an institution which meets all of the following requirements: 1) it must be operated according to law; 2) it must give 24 hour medical care, diagnosis and treatment to the **Sick** or **Injured** on an inpatient basis; 3) it must provide diagnostic and surgical facilities supervised by **Medical Practitioner**; 4) registered nurses must be on 24 hour call or duty; and 5) the care must be given either on the **Hospital**'s premises or in facilities available to the **Hospital** on a pre-arranged bases.
A **Hospital** is not a rest, convalescent, extended care, rehabilitation or other nursing facility; a facility which primarily treats mental **Illness** alcoholism, or drug addiction (or any ward, wing, or other section of the **Hospital** used for such purposes); or a facility which provides hospice care (or wing, ward, or other section of a **Hospital** used for such purposes).

"Illness" means a physical condition marked by a pathological deviation from the normal healthy state manifesting itself during **Your** period of cover, excluding any **Pre-existing Medical Condition**.

"Injure" or **"Injured"** or **"Injury"** means bodily injury caused solely and directly by violent, accidental, visible and external means, which occurs during your period of cover, and occurs independently and does not result from any **illness**, **sickness** or other bodily disease.

"Insured Person(s)" means each Standard Chartered Bank (Singapore) Limited's valid **Covered Card** holder and his/her legal spouse.

"Insurer" means Allianz Insurance Singapore Pte. Ltd. (AIS).

"Loss of Sight" means complete and permanent irrecoverable loss of sight.

"Medical Condition(s)" means any medical or psychological disease, **Sickness**, condition, **Illness** or **Injury** that has affected **You**.

"Medical Practitioner" means a qualified doctor of medicine or dentist registered in the place where you received the services/ or treatment or who is licensed and legally entitled to practice medicine in the applicable field for which services are delivered. A medical practitioner cannot be related to you.

"Occurrence" means a single incident or **Event** causing a loss.

"Overseas" means any country outside of Singapore.

"Pandemic" means an epidemic that is recognized or referred to as a pandemic by a representative of the World Health Organization (WHO) or an official government authority.

"Permanent Disablement" means you have lost either: all sight in one or both eyes, or the use of a hand or foot at or above the wrist or ankle, and the loss is for at least 12 months and in our opinion after consultation with an appropriate medical specialist, that loss will continue indefinitely.

"Pre-existing Medical Condition" means:

1. An ongoing **Injury**, medical or dental condition of which **You** are aware, or related complication **you** have, or the symptoms of which **You** are aware;
2. A medical or dental condition that is currently being, or has been investigated, or treated by a health professional (including dentist or chiropractor) at any time in the past, prior to policy purchase;
3. Any condition for which **You** take prescribed medicine;
4. Any condition for which **You** have had surgery;
5. Any condition for which **You** see a medical specialist;

This definition of **Pre-existing Medical Condition** applies to **you**, **your** travelling companion(s) or any other person.

"Policyholder" means Standard Chartered Bank (Singapore) Limited (SCB) (the "Bank").

"Reasonable" means:

- the standard level of medical or dental care given in the country **You** are in;
- the standard level of accommodation and travel that **You** have booked for the rest of **Your Journey** or, as determined by **Us**;
- the actions that a **Reasonable** person could be expected to take in a given scenario, as determined by **Us**.

"Sick" or **"Sickness"** means a medical condition that is not an injury or not a pre-existing medical condition, which first occurs during your period of cover.

"Strike" or **"Industrial Action"** means any form of **Industrial Action** which is carried out with the intention of stopping, restricting or interfering with the production of goods or provision of services.

"Terrorism" means an act or acts, of any person or group(s) of person, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. **Terrorism** can include, but not be limited to, the actual use of force or violence and/or the threat of such use. Furthermore the perpetrators of **Terrorism** can either be acting alone, or on behalf of, or in connection with any organization(s) or governments(s).

"Trip" or **"Journey"** means the period which the **Insured Person** are riding solely as a fare-paying passenger in or boarding on or alighting from a scheduled **Carrier** or any **Carrier** while travelling directly to the place of departure immediately preceding scheduled departure or from the place of arrival immediately following scheduled arrival of such scheduled **Carrier** on which the **Insured Person** is covered by this policy, provided that the entire fare for travel on such scheduled **Carrier** has been fully charged in advance of the scheduled departure time to the **Covered Card** maintained with the **Policyholder**.

"We", "Us", "Our", "Company" and **"Insurer"** means Allianz Insurance Singapore Pte. Ltd. (AIS) or its appointed assistance provider, AWP Services Singapore Pte Ltd

"You" and **"Your"** means all **Insured Persons** under the policy.

TRAVEL INSURANCE CONDITIONS

1. Only journeys for which 100% of the travel conveyance fare is paid using the **Covered Card** are insured. If the travel conveyance fare is incorporated as part of a travel package this requirement is deemed satisfied provided that the total cost of the travel package is fully charged to the **Covered Card.** The policy and the covered card must still be in force at the time you commence your **Trip**.
2. Your legal spouse is covered provided all the travel costs were paid using the **Covered Card.**
3. All benefit amounts listed in the Benefit Table are per beneficiary per **Trip** unless otherwise noted.
4. These benefits will be governed by the law of Singapore.
5. **You** are covered worldwide for up to 90 consecutive days.

PERIOD OF COVER

Period of cover refers to the period between

- Trip start date and
- Trip end date or the date when the card account is terminated or when these benefits are cancelled or expire, whichever comes first

Cover will end when the card account is terminated or when these benefits are cancelled or expire. The period you are covered while overseas may not exceed 90 consecutive days.

The benefits commence when you leave your home or hotel, or your place of business (whichever is the later) to commence the trip and terminates at the time you return to your home, hotel or place of business (whichever is the earlier) on completion of the trip.

EMERGENCY ASSISTANCE

AWP Services Singapore Pte. Ltd. trading as **Allianz Travel** is a travel assistance service company with its registered address at 79 Robinson Road, #09-01 Singapore 068897 and has been appointed by us to administer all emergency assistance and claims services and benefits of this insurance. **You** may contact them in an emergency 24 hours a day, 7 days a week.

If you are hospitalised, you or a member of your travelling party, MUST contact our assistance team at **Allianz Travel** as soon as possible. If you do not, we will not pay for any evacuation or airfares that have not been approved or arranged by us. We are not liable for any medical treatment expenses, including hospitalisation, incurred while you are on the trip.

YOU CAN CHOOSE YOUR OWN MEDICAL PRACTITIONER

You are free to choose your own medical practitioner or we can appoint an approved medical practitioner to see you. **You** must, however, advise us of your intended early return to Singapore based on medical advice. To guarantee cover you must follow set instructions from us or the **Allianz Travel** medical team.

If you do not get the medical treatment you expect, we can assist you but we and/or the agent, are not liable for the medical treatment expenses or anything that results from that advice.

TERRITORIAL LIMITS

The benefits mentioned in this policy wording apply to countries worldwide outside the **Country of Residence**. However, **We** and **Our** appointed Assistance **Company** shall not be required to provide services under Section 2 to the **Insured Person** located in areas which represent war zones or war risks or political or civil conditions such as to make such services impossible or reasonably impracticable.

LIMITS OF INDEMNITY

The **Company** will reimburse **Our** appointed Assistance **Company** for all payments made by **Our** appointed Assistance **Company** in accordance with Section 2.

POLICY BENEFITS

SECTION 1 – PERSONAL ACCIDENT COVER

In the event that **You** suffer **Injury** while travelling as a fare-paying passenger on board any common **Carrier** during the **Journey** which within180 days of its happening is the sole cause of **Your** death or permanent disablement as certified by a **Medical Practitioner**.

For the purpose of this Section, common **Carrier** includes taxi service, but excludes rented vehicle, vehicle on hire, tour coach or any mode of transportation that is chartered or arranged for the tour.

	Sum Insured (up to)
Each **Insured Person** up to 80 years old at the commencement of the **Journey**	$ 500,000

Table of Compensation		
1.	Death	100% of the Sum **Insured**
2.	Permanent Total Disablement for which satisfactory proof has been given to the **Company** that the total disablement has been continued for twelve (12) months from the date of the **Injury** and will in all probability continue for the remainder of the **Insured Person**'s life and prevent the **Insured Person** from attending to any kind of business, profession or occupation	
3.	Total and irrecoverable loss of sight in one or both eyes	
4.	Loss by physical severance at or above the wrist or ankle or the total and permanent loss of use of an entire hand, arm, foot or leg	

If **You** suffer **Injury** that results in more than one of the results described in 1 to 4 above, the maximum **We** will pay is 100% of the Sum **Insured** in total. In relation to accidental death, we will pay the capital benefit to the estate of the deceased.

We will not pay for expenses caused by any other reason than injury.

You must check "General Exclusions Applicable to All Sections" for other reasons why we will not pay.

SECTION 2 – TRAVEL ASSISTANCE SERVICES

TERMS AND LIMITATIONS APPLICABLE TO SECTION 2

By using **Allianz Travel**, you accept that solely **Allianz Travel** makes decisions and organization of the appropriate and necessary assistance measures.

a) **Allianz Travel**'s decisions are taken solely in **Your** medical interest.
b) **Allianz Travel** doctors contact the local medical facilities and, if needed, **Your** usual doctor to collect information allowing **Allianz Travel** to take the decisions best suited to your health condition.
c) Any refusal on your part to comply in part or in full with the decisions taken by **Allianz Travel** means **You** exempt us from any liability concerning the consequences of such an initiative and **You** will then lose all rights under this policy from the point you refused to comply with the decisions taken by **Allianz Travel**.
d) **Allianz Travel** is entitled to the right to decide the means of evacuation and repatriation and the final destination according to your health condition and the treatment needed by **You**.
e) The means of evacuation and repatriation assistance are based on **Allianz Travel** opinion of **Your Medical Condition** and will include the arrangement of necessary transportation vehicles, necessary medical escorts and any other medically necessary items, at the discretion of **Allianz Travel**. Necessary transportation vehicles can be air ambulance, road ambulance, commercial airline, railway or any other appropriate means.
f) Expenses incurred in the repatriation of mortal remains include service and material fees for embalming, preservation, cremation, delivery and cinerary casket.
g) **Allianz Travel** interventions are carried out under the national and international laws and regulations. **Allianz Travel** services are subject to the required authorizations by the relevant authorities.
h) **Allianz Travel** and the **Insurer** cannot be held liable for delays in, or prevention of, the agreed services resulting from a case of force majeure or from **Event**s such as **Strikes**, riots, civil commotion, restrictions to free circulation, sabotage, terrorist attacks, civil or foreign war, and any consequences of a source of radioactivity or of any other Act of God.
i) **You** must transfer ownership of any transport tickets to **Allianz Travel** and **You** must undertake to send the unused transport tickets back to **Allianz Travel** or reimburse **Allianz Travel** with the amount recovered from the organization having issued the transport tickets.
j) **Allianz Travel** reserves the right to amend or upgrade the transport tickets in order to deliver the assistance detailed under this section. Any benefits will be transferred to **Us**. **Allianz Travel** at its option will deduct the value of the unused transportation ticket from any claim amount payable to **You**.

SECTION 2.1 – EMERGENCY MEDICAL ASSISTANCE, EVACUATION AND REPATRIATION

We will arrange and pay (upon confirmation from the **Policyholder**) for the following assistance services if you **Injure** yourself or become **Sick** (including being diagnosed with an **Epidemic** or **Pandemic** disease such as COVID-19) whilst **Overseas**:

a) Transportation costs) to a **Medical Practitioner** for **Emergency** medical treatment.
b) Any urgent messages which needs to be passed on to your **Family** or employer in the case of an **Emergency**.
c) **Your** medical transfer or evacuation if you must be transported to the nearest hospital for emergency medical treatment.
d) **Your** repatriation back to Singapore if you are sick or injured overseas with appropriate medical supervision.

We will also arrange and pay for reasonable costs of either an overseas funeral or overseas cremation or for the reasonable costs for repatriating your remains back to your home country, in the event of your death while overseas.

The maximum aggregate limit payable by under Section 2 in respect of each **Insured Person** shall not exceed S$25,000 per **Event** for all the services and benefits under Section 2, except for those costs specifically stated to be borne by **You**.

We will not pay for expenses:

a) Incurred for services provided by another party for which **You** are not liable to pay, or any expenses already included in the cost of a scheduled **Trip**.
b) For a service not approved and arranged by **Allianz Travel**, or an authorised representative of **Allianz Travel**, provided always that we reserve the right to waive this exclusion in the event that you or your travel companion cannot for reasons beyond your control to notify **Allianz Travel** during an emergency medical situation. In any event, we reserve the right to reimburse you only for those expenses incurred for service which **Allianz Travel** would have provided under the same circumstances.
c) Incurred if you do not take the advice of **Allianz Travel**.
d) Incurred in Singapore.
e) Relating to funeral services or cremation or bringing your remains back to your home country unless it has been first approved by **Us**.

Allianz Travel will not be held liable for any delays in, or prevention of, the agreed services resulting from a case of force majeure or from events such as strikes, riots, civil commotion, and restriction to free circulation, sabotage, terrorist attacks, civil or foreign war, and any consequences of a source of radioactivity or of any act of God.

You must check "General Exclusions Applicable to All Sections" for other reasons why we will not pay

OVERALL COMPENSATION LIMIT

The maximum liability of the **Company** in respect of all **Insured Person**s travelling in one conveyance shall not exceed the **Conveyance Limit** of $ 10,000,000 or the total amount of Compensation payable in respect of such **Insured Person**s, whichever is the lesser.

If the total amount of all claims for **Insured Person**s travelling in one conveyance exceeds the **Conveyance Limit**, the **Company**'s liability in respect of each of such **Insured Person**s will be a rateable proportion of the benefits due in respect of that person.

GENERAL EXCLUSIONS

The **Company** will not be liable for any claims, damages, losses, death or disablement, **Injury, Illness** or liability directly or indirectly caused by, or in connection with, or **arising** from:

1. Any known **Event.**

2. Sexually transmitted disease, HIV (Human Immunodeficiency Virus) and/or any HIV related **Illness** including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivative or variations thereof howsoever caused.

3. An **Epidemic** or **Pandemic**, or the threat of an **Epidemic** or **Pandemic**, except when and to the extent that an **Epidemic** or **Pandemic** is expressly referenced in and covered under Section 2.1 – Emergency Medical Assistance, Evacuation and Repatriation..

4. Pregnancy, childbirth, miscarriage, abortion or menopause.

5. Suicide or attempted suicide, intentional self-inflicted **Injury** or any act which could reasonably be considered as exposure to danger (except when undertaken in an attempt to save human life), insanity, or whilst **You** are under the influence of intoxicating liquor, drugs or other substance abuse (other than drugs taken under medical supervision and not for the treatment of drug addiction).

6. Any **Pre-existing Medical Condition** or physical conditions of any **Insured Person** which has required consultation or treatment including any recurring, chronic or continuing **Illness** or condition during the twelve (12) month period before the commencement of the **Journey**. Medical or physical conditions upon which a claim has been made on a previous **Journey** shall be deemed a **Pre-existing Medical Condition** with regard to subsequent **Journey**.

7. **You** engaging in or practising for

a) Flying or other aerial activities except travelling as a fare paying passenger in a properly licensed, regular scheduled commercial airline operating between established and licensed commercial airports.
b) Rafting or canoeing involving white water rapids, bungee jumping, sky diving, paragliding, jet skiing, underwater activities involving artificial breathing apparatus, winter sports and activities including skiing, snowboarding, the use of bobsleigh or skeleton, hunting, pot-holing, **mountaineering** or rock climbing that ordinarily requires the use of ropes or guides and extreme sports which involve speed, height, danger, a high level of physical exertion, highly specialised gear or spectacular stunts.
c) Taking part in or practising for speed or time trials, competitions, sprints or racing of any kind, or as a professional sportsperson (where one could earn income, remuneration or sponsorship from engaging in such sport or activity) or any organised team football.
d) Manual work of any kind unless **You** inform **Us** when applying for the insurance and it is accepted by **Us** in writing.
e) Taking part in expeditions or the crewing of a vessel from one country to another or engaging in active service in the armed forces of any nation.

8. **You** engaging in naval, military, air force, civil defence or police services or operations, testing of any kind of conveyance, whilst engaged in off-shore or in mining, aerial photography or handling of explosives, ammunitions or firearms, travelling as an operator or crew member of any public **Carriers**.

9. Any wilful, malicious, criminal or unlawful acts committed by **You** and/or the **Insured Person** or any person acting on **Your** and/or the **Insured Person**'s behalf.
10. Any prohibitions or regulations by any government or local authority.

11. Any consequential loss not specified in the Policy.

Additionally:
We will not pay for expenses:

a) The cost of any elective (non-**Emergency**) treatment or surgery, including exploratory tests, which are not directly related to the **Illness** or **Injury** which necessitated **Your** admittance into **Hospital**.

b) Any form of cosmetic surgery or treatment.
c) Any expenses in respect of normal dental inspection and/or treatment or in obtaining dentures or eye glasses or the like or hearing aids or prosthesis and corrective devices.
d) Treatment or service provided by a health spa, convalescent or nursing **Home** or any rehabilitation centre.
e) Any claim if **You** are under treatment not recommended by or undertaken by a **Medical Practitioner**.
f) Any claim if **You** are travelling against the advice of a **Medical Practitioner** or for the purpose of obtaining medical treatment while overseas.

12. War & **Terrorism** Exclusion

This Policy does not cover:
Death, disability, loss, damage, destruction, any legal liabilities, cost or expense including consequential loss of whatsoever nature, directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or **Event** contributing concurrently or in any other sequence to the loss;

a) War, invasion, act of foreign enemy, hostilities or warlike operations (whether war is declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to any uprising, military or usurped power; or
b) Any **Act of Terrorism** including but not limited to
   (i) the use or threat of force, violence and/or
   (ii) harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to, nuclear radiation and/or contamination by chemical and/or biological agents, by any person(s) or group(s) of persons, committed for political, religious, ideological or similar purposes, expressed or otherwise, and/or to put the public or any section of the public in fear; or
c) Any action taken in controlling, preventing, suppressing or in any way relating to (a) or (b) above.

If the **Company** alleges that by reason of this Exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the **Insured Person**.

13. Institute Radioactive Contamination, Chemical, Biological, Biochemical and Electromagnetic Weapons Exclusion.

This clause shall be paramount and shall override anything contained in this insurance inconsistent therewith:

In no case shall this insurance cover loss damage liability or expense directly or indirectly caused by or contributed to by, or **Arising** from
a) Ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel.
b) The radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof.
c) Any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.
d) The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The Exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes.
e) Any chemical, biological, bio-chemical, or electromagnetic weapon.

14. Political Risks Exclusion
This Policy does not cover loss or damage occasioned directly or indirectly by or through or in consequence of any of the following **Occurrence**s namely:
a) Permanent or temporary dispossession resulting from confiscation nationalisation commandeering or requisition by any lawfully constituted authority
b) Permanent or temporary dispossession of any property resulting from the unlawful acquisition of such property by any person provided that the **Company** is not relieved of any liability to the **Insured Person** in respect of physical damage to the property **Insured** occurring before dispossession or during temporary dispossession which Is otherwise covered by this Policy.
c) The destruction of property by order of any public authority.

In any action suit or other proceeding where the **Company** alleges that by reason of the provisions above any loss destruction or damage is not covered by this insurance the burden of proving that such loss destruction or damage is covered shall be upon the **Insured Person**.

15. This policy does not cover **Cyber Risk.**

16. Sanction Exclusion
This policy does not cover any loss or expenses with respect to Iran, North Korea, Syria, Sudan or Cuba.

For the avoidance of doubt no (re)**Insurer** shall be deemed to provide cover and no (re)**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 (re)**Insurer** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United States of America and/or any other applicable national economic or trade sanction law or regulations.

17. Force Majeure
Your claim **Arises** from, or is anyway related to force majeure unless the benefit specifically offers coverage.

GENERAL CONDITIONS

The Policy, the Schedule and any amendments thereto shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of the Policy or the Schedule shall bear such specific meaning wherever it may appear.

1. COMMUNICATION IN WRITING

Every notice or communication to be given or made under this Policy shall be delivered in writing to **Us**.

2. RENEWAL

This Policy may be renewed from year to year by mutual agreement between the **Policyholder** and the **Insurer**.

3. CLAIMS PROCEDURE

a) Notice shall be given by **You** to **Us** as soon as possible of the happening of any **Event** in respect of which a claim is to be made.
b) **You** shall at **Your** own expense furnish **Us** such certificates information and evidence as **We** may reasonably require.
c) In respect of a claim under Section 1 of the Policy
   i. **You** shall as soon as possible after the happening of any **Event** in respect of which a claim is to be made procure and follow medical advice from a duly registered **Medical Practitioner**.
   ii. As often as required, **You** shall submit to medical examination on behalf of **Us** at its own expense.

4. FRAUD

If **You** or anyone acting for **You** makes a claim under this Policy knowing the claim to be dishonest, fraudulent or intentionally exaggerated in any way, **We** will not pay the claim and all benefits under this Policy shall be forfeited. **We** reserve the right to notify the Police of any such claim.

5. NON-ASSIGNMENT AND DISCHARGE

We will not recognise or be affected by any notice of trust, charge or assignment relating to this Policy. The receipt of **You**, or **Your** legal personal representatives or of any person(s) to whom any benefit is expressed to be payable shall in all cases effectively discharge **Our** liability.

6. OTHER INSURANCE

If any loss damage or legal liability covered under this Policy is also covered by any other insurance, **We** shall not be liable under this Policy except for any excess beyond the amount payable under such other insurance.

7. PREMIUM ADJUSTMENT

If the premium for this Policy has been calculated on any estimates furnished by the **Policyholder**, the **Policyholder** shall keep an accurate record containing all particulars relative to it and shall at all times allow the **Insurer** to inspect such record. The **Policyholder** shall within one calendar month from the expiry date of each Period of Insurance furnish to the **Insurer** such particulars and information as the **Insurer** may require. The premium for such Period of Insurance shall then be adjusted and the difference paid by or allowed to the **Policyholder** as the case may be subject to receipt and retention of any minimum premium applicable.

8. CANCELLATION

We may cancel this Policy by sending sixty (60) days' notice by registered letter to the **Policyholder** at its last known address and in such **Event** will return to the **Policyholder** the premium paid less the pro rata portion thereof for the period the Policy has been in force. The Policy may be cancelled at any time by the **Policyholder** by giving sixty (60) days' notice to **Us** and provided no claim has arisen during the then current Period of Insurance the **Policyholder** shall be entitled to a return of premium paid on a pro-rated basis less the period the Policy has been in force and subject to any adjustment of premium required by the terms or conditions of this Policy.

9. TERMINATION OF AN INSURED PERSON'SCOVER

The cover of an **Insured Person** under this Master Policy will terminate immediately in any of the following circumstances, whichever first occurs:

a) When the Master Policy is terminated;
b) When the Standard Chartered Bank (Singapore) Limited's **Covered Card** credit card Program is terminated; or
c) When **You** (the holder of Standard Chartered Bank (Singapore) Limited's **Covered Card**) cease to hold such credit card.

The cancellation of the Policy under General Condition 8 or termination of an **Insured Person's** cover under General Condition 9 shall not prejudice a covered claim **Arising** prior to such cancellation or termination for the **Insured Person** concerned.

10. ARBITRATION

If any difference shall arise as to the amount to be paid under this Policy (liability being otherwise admitted) such difference shall be referred to an arbitrator to be appointed in accordance with the statutory provisions on arbitration for the time being in force.
Where any difference is by this condition to be referred to arbitration the making of an award shall be a condition precedent to any right of action against the **Insurer**.

Unless any such action or suit be commenced within six (6) months of the making of an award the **Insurer** shall not be liable to make any payment in excess of the amount of the award.

11. DATA PRIVACY NOTICE

It is hereby declared that as a condition precedent to the liability of the **Company**, the **Policyholder** and each **Insured Person** have agreed that any personal information in relation to the **Insured Person** provided by the **Policyholder** and the **Insured Person** to the **Company** may be held, used and disclosed to enable the **Company** or individuals / organisations associated with the **Company** or any independent third party (within or outside of Singapore) to

a) process, assess or deal with any matter **Arising** from the Policy and/or
b) provide all services related to this Policy.

12. GOVERNING LAW & JURISDICTION

The policy is to be construed according to the laws of the Republic of Singapore. The parties submit themselves to the exclusive jurisdiction of the Courts of Singapore for the resolution of any conflict or dispute relating to the Policy save where the circumstances are governed by the Arbitration clause of the Policy.

13. COMMENCEMENT OF ARBITRATION OR COURT ACTION

If the **Insurer** shall offer an amount in settlement or disclaim liability for any claim under this Policy and such claim shall not within twelve (12) calendar months from the date of such offer or disclaimer have been referred to arbitration under the provision contained in the

Policy or where liability is in dispute, been made subject to pending court action then the claim shall for all purposes be deemed to have been abandoned and shall not then be recoverable under this Policy.

14. DUE OBSERVANCE

The due observance and fulfilment of the terms provisions and conditions of this Policy insofar as they relate to anything to be done or not to be done by the **Policyholder** or **Insured Person** or other claimant and the truth of the statements and answers in the proposal shall be conditions precedent to any liability of the **Insurer** to make any payment under this Policy.

15. EXCLUSION OF RIGHTS UNDER THE CONTRACTS (RIGHTS OF THIRD PARTIES) ACT

A person who is not a party to this Policy contract shall have no right under the Contracts (Rights of Third Parties) Act to enforce any of its terms. For avoidance of doubt, the **Insurer** and the **Policyholder** are the only parties to this Policy contract.

16. POLICY ALTERATIONS

We reserve the right to vary the terms conditions and exclusions of the Policy by giving the **Policyholder** 30 days' written notice of any such variation subject to the proposed amended terms being agreed by the **Policyholder**. The changes as agreed between **Us** and the **Policyholder** are binding on all the **Insured Persons** without notice.

CLAIMS

AWP Services Singapore Pte Ltd (AWP) is authorized by Allianz Insurance Singapore Pte. Ltd. (AIS) to also provide claims handling services as **Our** agent, not as **Your** agent. AWP acts under an agreement with the **Insurer** which means that AWP can handle claims and make recommendations of claim settlements to the **Insurer** and is jointly referred to as "**We**", "**Our**" and "**Us**" in this policy wording for this purpose only.

REASONABLE PRECAUTIONS

You must do everything reasonably possible to prevent a loss from occurring, or when a loss has occurred, ensure that the loss is minimized. If **You** do not, **We** can reduce **Your** claim by the amount of prejudice **We** have suffered, or reject **Your** entire claim.

HOW TO MAKE A CLAIM

As soon as practicable, and in any case within 30 days after the date of **Occurrence** of an **Event** which may give rise to a claim, **You** must give written notification to **Us**.

If **You** do not, **We** can reduce **Your** claim by the amount of prejudice **We** have suffered because of the delay.

You must give **Us** any information **We** reasonably ask for to support **Your** claim at **Your** expense, such as but not limited to police reports, valuations, medical reports, car rental agreement, car insurance policy and claim result, original receipts, proof of ownership, or proof of an item's age. If required, **We** may ask **You** to provide translations of **Your** documents into English at **Your** expense to enable **Us** assess **Your** claim.

If **You** cannot provide the requested support document, then **We** can reject **Your** claim.

You must co-operate with **Us** at all times in relation to the provision of supporting evidence and such other information as **We** may reasonably require.

a) For all claims, provide the transaction of the **Covered Card** to prove the purchases
b) For **Hospital** claims, contact **Us** as soon as possible. **We** will require **You** to submit a medical report clearly outlining the diagnosis of the **Medical Condition**, any relevant past medical history and the required treatment plan.
c) For damage or permanent loss of **Your Luggage** report it immediately to the police or the **Carrier** within 24 hours and obtain a written statement of **Your** report including any offer of settlement that they may make.

Please note that **We** will never pay more than **Your** actual loss.

CLAIMS PROCESSING

We endeavour to process **Your** claim within 10 working days of **Us** receiving a completed claim form and all necessary documentation. If **We** need additional information, a written request will be sent to **You** within 10 working days. **We** will pay all claims in Singapore **Dollar**s. The rate of currency exchange that will apply is the rate at the date of loss **Occurrence**. No indemnity from **Us** will carry any interest.

TO WHOM INDEMNITIES ARE PAYABLE

Indemnity for **Your** loss of life is payable to **Your** estate. All other indemnities of this Policy are payable to **You**. All the relevant claim forms should be completed and submitted by **You**, If not, an authorization letter signed by **You** is required to proof that others have the right to make a claim instead of **You**.

In the **Event** upon investigation, AWP discovers that the individual whom AWP has rendered assistance to is not a valid SCB **Covered Card Cardholder** and/or is not eligible for the benefits. AWP reserves the right to demand for payment from **You**, the **Cardholder** for the full costs of assistance rendered to said recipient of benefits.

YOU MUST NOT ADMIT FAULT OR LIABILITY

In relation to any claim under this policy **You** must not admit that **You** are at fault, and **You** must not offer or promise to pay any **Money**, or become involved in litigation, without **Our** approval.

YOU MUST HELP US TO RECOVER ANY MONEY WE HAVE PAID

If **We** have a claim against someone in relation to the **Money We** have to pay under this policy, **You** must do everything **You** can to help **Us** do that in legal proceedings. If **You** are aware of any third party that **You** or **We** may recover **Money** from, **You** must inform **Us** of such third party.

If **You** intend to commence legal proceedings to recover **Your** costs or seek compensation against a third party, **You** must inform **Us** as soon as possible.

We will apply any **Money We** recover from someone else under a right of subrogation in the following order:

1. To **Us**, **Our** administration and legal costs **Arising** from the recovery.
2. To **Us**, an amount equal to the amount that **We** paid to **You** under the policy.
3. To **You**, **Your** uninsured loss (less **Your** excess).
4. To **You**, **Your** excess.

Once **We** pay **Your** total loss **We** will keep all **Money** left over.
If **We** have paid **Your** total loss and **You** receive a payment from someone else for that loss or damage, **You** must pay **Us** the amount of that payment up to the amount of the claim **We** paid **You**.

If **We** pay **You** for permanently lost, stolen or damaged property and **You** later recover the property or it is replaced by a third party, **You** must pay **Us** the amount of the claim **We** paid **You**.

If **We** pay **Your** claim and **You** receive a payment from someone else for the same costs, fees or expenses, **You** must pay **Us** the amount of that payment up to the amount of the claim **We** paid **You**.
We may seek reimbursement from **You** if **You** receive a payment from any other source for any amount of the claim **We** paid **You**.

IF YOU CAN CLAIM FROM ANYONE ELSE, WE WILL ONLY MAKE UP THE DIFFERENCE

If **You** can make a claim against someone in relation to a loss or expense covered under this policy and **You** do not get paid the full amount of **Your** claim, **We** will make up the difference. **You** must claim from them first.

SUBROGATION

At **Our** discretion, **We** may start, control and settle legal proceedings for **Our** own benefit in **Your** name to recover compensation or secure indemnity from any party in respect of anything covered by this policy. **We** may do so in **Your** name and on **Your** behalf. **You** also consent to **Us** seeking to recover any **Money We** have paid to **You** from a third party.

You must help **Us** to do this, even if **We** have not yet paid **Your** claim, and even if the amount **We** pay is less than full compensation for **Your** loss.

DUPLICATION OF COVER

In the **Event** that **You** are covered under more than one policy for the same loss underwritten by other companies, including **Us**, **You** must seek compensation from other companies before submitting **Your** claim to **Us**. **We** will reimburse the balance if **You** do not get full compensation from other companies.

AGE

In the **Event** of any claim, the age of the **Insured Person** will be determined as at the date of **Injury** or **Illness** with reference to their date of birth.

ARBITRATION

If **We** admit liability for a claim but there is a dispute as to the amount to be paid, the dispute will be referred to an arbitrator. The arbitrator will be appointed jointly by **You** and **Us** in accordance with the law at the time. **You** may not take legal action against **Us** over the dispute before the arbitrator has reached a decision.

IMPORTANT- The Insured and Insured Person are requested to read this Policy. If any error or misdescription be found, the Policy should be returned to the issuing office for correction.

CONTACT DETAILS

For customer service, please:
Call: +65 6222 1919
Mon – Fri, 09:00 – 17:30 (Singapore Time)
E-mail: scbhelp@allianz.com
For claim enquiries, please:
Call: +65 6222 1919
E-mail: scbhelp@allianz.com
To file a claim, please visit:
https://www.allianz-assistance.com.sg/claims.html
For emergency assistance during your trip, please:
Call: +65 6995 1111

ALLIANZ INSURANCE SINGAPORE PTE. LTD.
UEN 201903913C
79 Robinson Road #09-01 Singapore 068897 www.allianz.sg

ALLIANZ CONTACT CENTRE
+65 6222 1919
Monday to Friday between 9am and 5pm (excluding Public Holidays)