

\$S1,000,000 Automatic Travel Insurance Cover

UOB COMMERCIAL CARDS

Certificate

O F I N S U R A N C E



Insurance Agreement Terms

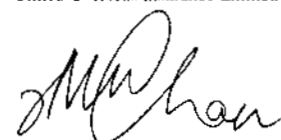
United Overseas Insurance Ltd (hereinafter called 'the Company') certifies that the Cardmember (hereinafter defined) is insured against loss resulting directly and independently of all causes from accidental bodily injuries (hereinafter called 'such injuries') arising out of the events as described herein and all other contingency covers provided under this Certificate subject to the Terms of Master Policy Issued to United Overseas Bank Limited, Singapore. All endorsements, changes and amendments to the Master Policy as agreed between the Company and UOB Card Centre shall be binding

without prior notice to the Insured Person.
 The Cardmember shall be defined as follows:
 a) UOB Gold Business Cardmember
 b) UOB Corporate Cardmember
 c) UOB Platinum Business Cardmember
 d) Ticketholder of UOB Purchasing Card Account Holder/Cardmember
 e) Ticketholder of UOB Travel Lodge Account
 f) Ticketholder of UOB Central Travel Account
 g) Ticketholder of UOB Corporate/Business Cardmember

Note:

- (1) This certificate is issued for the Cardmember's information only and is not a contract of insurance. It contains only brief details and is subject always to the Terms of the Master Policy, a copy of which is available for inspection upon reasonable request at United Overseas Bank Card Centre, 480 Lorong 6 Toa Payoh #25-01 HDB Hub East Wing, Singapore 310480
- (2) Claimants are advised to observe the Policy conditions in order not to prejudice their claims under the Policy.

United Overseas Insurance Limited



Authorised Representative's Signature

DESCRIPTION OF EVENTS

(I) Public Conveyance Personal Accident

The events against which insurance is granted under the Master Policy are such injuries occurring to the Insured Person while riding solely as a fare-paying passenger in, boarding or alighting from :-

- (1) a Public Conveyance provided that the entire fare for travel on such Public Conveyance has been fully charged in advance of the scheduled departure time to the Cardmember's Card account maintained with the Policyholder; or
- (2) any conveyance while travelling directly to or from an airport immediately preceding scheduled departure or immediately following scheduled arrival of such aircraft on which the Insured Person is covered by the Master Policy.

Benefits

The Company will pay to the Insured Person the Principal Sum if any Insured Person shall suffer accidental bodily injury occurring during the Period of Insurance which shall independently of any other cause result within one year in Death or Disablement as specified below.

SPECIFICATION OF LOSS	PERCENTAGE OF THE PRINCIPAL SUM INSURED
(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%

The Principal Sum Insured under this Policy shall be Singapore Dollars One Million for Cardmember or the Legal Spouse of the Cardmember or Fifty Thousand for each dependent Child of the Cardmember.

Provision

No benefits will be payable:

- (a) Under (1) or (2) or (3) unless such death or loss occurs within twelve months from the date of Injury
- (b) Under (4) except on proof to the Company that the disablement has continued for twelve 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 elements shall be deemed to have been caused by accidental bodily injury.

(II) Travel Inconvenience

- (1) Connecting Flight Delay
 If the Insured Person missed the scheduled connecting flight due to :
 (a) the early departure of the connecting flight prior to the printed scheduled departure time
 OR
 (b) late in-coming of the connecting leg
 The Company will pay for the hotel accommodation, meals and other expenses actually incurred provided that the connecting time at intersecting cities are reasonably spaced.
 Maximum Limit per event for 6 hours delay
 - up to S\$200 per Insured Person
 - up to S\$400 per Family

- (2) Luggage Delay
 (a) If the Insured Person's accompanied check-in flight luggage is not delivered to him within 6 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.
 Maximum Limit per event
 - up to S\$200 per Insured Person
 - up to S\$400 per Family
 OR
 (b) If the Insured Person's accompanied check-in flight luggage is not delivered to him within 48 hours of the actual arrival, such luggage will be presumed to be permanently lost and the Company will pay the actual additional expenses reasonably incurred within 4 days at such scheduled destination for emergency purchases of essential clothing and requisites.
 Maximum Limit per event
 - up to S\$200 per Insured Person
 - up to S\$400 per Family

PROVIDED ALWAYS THAT

- (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
- (3) Travel Delay
 In the event that the aircraft in which the Insured Person had arranged to travel is delayed for at least 12 hours from the time specified in the itinerary due to industrial action, bad weather or a mechanical fault - the Insured Person may claim S\$100 for the first 12 hours delay and S\$50 for every 12 hours after that.
 Maximum Limit per event
 - up to S\$200 per Insured Person
 - up to S\$400 per Family

PROVIDED ALWAYS THAT

- (i) the Insured Person shall be at the airport at the time of such flight delay
- (ii) 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
- (4) Loss of Luggage
 If the Insured Person's personal luggage and effects be 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.
 Maximum Limit per event
 - up to S\$200 per Insured Person
 - up to S\$400 per Family

PROVIDED ALWAYS THAT

- (i) 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
 (a) the police of any loss or theft
 (b) the carriers when loss or damage has occurred in transit
- (ii) the Company shall not be liable in respect of
 (a) damage or deterioration occasioned by moth or vermin or by any process of cleaning repairing or restoring or by atmospheric or climatic conditions or wear and tear or depreciation

- (b) breakage of or damage to fragile articles record players or tape recorders wireless or television apparatus musical instruments sewing machines china glass sculpture household goods or equipment unless occasioned by fire or accident to the conveyance in which the Insured's luggage is being carried
- (c) loss of or damage cash bank or currency notes bonds coupons stamps negotiable instruments title deeds manuscripts securities of any kind or travel tickets
- (d) loss of or damage to any property more specifically insured
- (e) loss of or damage arising from delay confiscation detention requisition or destruction by Customs or other Officials or Authorities

(5) **Emergency Medical Assistance, Evacuation & Repatriation Expenses**

If the Insured Person suffers an Accident and/or Illness overseas, and which in the opinion of International SOS, it is necessary to evacuate the Insured Person to the nearest registered medical institution for necessary medical treatment, we will pay for the reasonable cost of transportation and en-route medical care and supplies necessarily incurred.

The means of evacuation arranged by International SOS or its authorised representative may include the assignment of a doctor and/or nurse to accompany the Insured Person, air ambulance, regular air transportation, rail, road or any other appropriate means. All decisions as to the means of transportation and the final destination will be made by International SOS or its authorised representative and will be based solely upon medical necessity.

International SOS will arrange for the Insured Person's return to Singapore or his Home Country following the Insured Person's Emergency Medical Evacuation and subsequent hospitalisation outside Singapore or Home Country. International SOS will also arrange for the provision of appropriate communication and linguistic capabilities, mobile medical equipment and medical escort crew.

Maximum Limit per event

- up to S\$50,000 per Insured Person/Family

PROVIDED ALWAYS THAT the Company shall not be liable in respect of

- a) any services not approved and arranged by International SOS or its authorised representative, except that we reserve the right to waive this exclusion if the Insured Person or his/her travelling companions cannot for reasons beyond their control notify International SOS during an emergency situation. In any event, we reserve the right to reimburse you only for those expenses incurred for service which International SOS would have provided under the same circumstances.
- b) any treatment performed or ordered by a person who is not a Qualified Medical Practitioner.
- c) any medical fees and/or expenses incurred including but not limited to all physician's fees and related charges
- d) any services resulting from Pre-existing condition as defined in the Section IV – Definitions and Interpretations
- e) any services resulting from pregnancy including childbirth, caesarean operation, abortion, miscarriage and all related complications
- f) any services where the Insured Person is travelling contrary to the advice of a Qualified Medical Practitioner or for the purpose of obtaining medical treatment.
- g) any services directly or indirectly occasioned by, happening through or in consequence of treatment of mental Illness, psychiatric disorders, wilfully self-inflicted Injury or Illness, alcoholism or the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a Qualified Medical Practitioner, but not for the treatment of drug addiction), AIDS (Acquired Immune Deficiency Syndrome) or ARC (Aids Related Complex), self-exposure to needless peril (except in an attempt to save human life).

DEFINITIONS AND INTERPRETATIONS

For the purposes of this Certificate

- (1) Insured Person shall mean Cardmembers and Ticketholders of the UOB Purchasing Card Account Holder/Cardmember, UOB Travel Lodge Account, UOB Central Travel Account and UOB Corporate/Business Cardmember and their Immediate Family Members as defined.
- (2) Cardmember shall mean the holder of a valid unexpired Card/Account as specified in the Schedule issued by the Policyholder and who at the time of a covered claim or loss is still a bona fide cardmember.
- (3) 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.
- (4) Ticketholder(s) shall mean Person(s) who is(are) travelling with tickets charged to the UOB Purchasing Card Account holder/Cardmember, UOB Travel Lodge Account holder, UOB Central Travel Account holder or UOB Corporate/Business Cardmember .
For the purpose of this definition,
 - (a) Spouse shall mean the Ticketholder's legally married spouse who has not been legally separated or divorced from the Ticketholder; and
 - (b) Child shall mean the Ticketholder'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.
- (5) Public Conveyance shall mean any air, land or water conveyance which is duly licensed for the regular transportation of fare-paying passengers but shall exclude any hired or rental car or any conveyance operated for the purpose of amusement or entertainment.
- (6) 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.
- (7) Loss of eye shall mean total and irrecoverable loss of sight of the eye.
- (8) "Accident" means an unforeseen and unexpected event.
- (9) "Injury" means bodily injury caused by an Accident, and which shall have occurred solely by and independently of any other causes. Such bodily injury includes injuries resulting in permanent disability or death.
- (10) "Illness" means any noticeable change in the physical health of an Insured Person due to a medical condition contracted, commencing or manifesting while overseas during the Period of Insurance in which the Insured Person seeks the care of a Qualified Medical Practitioner acting within the scope of his/her license to treat the Illness for which the claim is made provided the Illness is not Pre-existing and the nature of the Illness is not excluded from this Policy.

- (11) "Pre-existing Condition" means any Injury, Illness or condition,
 - (a) for which treatment, or medication, or advice, or diagnosis has been sought or received during the twelve (12) months prior to the commencement of the trip,
 - (b) which was known by the Insured Person to exist prior to the commencement of the trip whether or not treatment, or medication, or advice, or diagnosis was sought or received
- (12) "Qualified Medical Practitioner" means a licensed practitioner of the healing arts acting within the scope of his/her license. The attending Qualified Medical Practitioner shall not be the Insured Person, the Insured Person's spouse, the travelling companion of the Insured Person, or a person who is related to the Insured Person.
- (13) "Home Country" means any country to which the Insured Person is granted rights of citizenship or permanent residence by the respective governmental authorities

EXPOSURE AND DISAPPEARANCE

Loss resulting from unavoidable exposure to the natural elements and arising out of the events as described above shall be covered to the extent of the benefits afforded the Insured Person.

If the body of the Insured Person has not been found within one year of the disappearance, stranding, sinking or wrecking of the Public Conveyance as described above in which the Insured Person was a fare-paying passenger, then it shall be presumed, subject to the Terms of the Master Policy that the Insured Person has suffered loss of life at the time of such accident. 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.

MAJOR EXCLUSIONS

The Policy does not cover loss caused by or resulting from:-

- 1. (a) Intentionally self-inflicted injuries, suicide or any attempts thereat while sane or insane
- (b) murder or assault or any attempts thereat
- 2. (a) war, invasion, acts of foreign enemies, 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 or contamination by radio activity from any nuclear waste from the combustion of nuclear fuel and for the purpose of this exclusion combustion shall include self-sustaining process of nuclear fission;
- 4. Direct or indirect consequences of intoxicants or drugs or pregnancy;
- 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;

TERMINATION OF INSURANCE FOR THE INSURED PERSON

The insurance for the Insured Person shall terminate:-

- (1) on the date the Master Policy is terminated
- (2) on the date the Insured Person ceases to be a Cardmember or ceases to be an eligible Immediate Family Member of the Cardmember
- (3) on the date the Purchasing Card Account, Travel Lodge Account and Central Travel Account are terminated
- (4) on the date on which the Cardmember or the Insured Person dies
- (5) on the date of payment of the Principal Sum for the Insured Person

24 HOURS EMERGENCY MEDICAL ASSISTANCE

A 24-hour Emergency Telephone is operated for the benefit of the **Insured Person** so that in the event of an emergency medical problem, help and advice will be given by International SOS and if necessary, **Emergency Medical Evacuation** will be provided.

Call collect International SOS 24 hours alarm centre at **(65) 6337 9126**

NOTICE OF CLAIM

Written notice of claim must be given to the Company at 3 Anson Rd #28-01 Springleaf Tower Singapore 079909, within thirty days after the occurrence or commencement of any loss covered by the Master 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 identify the Insured Person shall be deemed notice to the Company. All evidence, proof, information, 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.

PAYMENT OF CLAIM

Payment of loss covered by the Master Policy shall be made by the Company only after adequate proof of loss to substantiate the claim has been received by the Company and when the amount of benefit has been ascertained and agreed. Any payment for accidental loss of life becoming due shall be payable to the estate of the Insured Person's legal representative. All other losses shall be payable to the Insured Person.

ACCUMULATION LIMIT

Notwithstanding the sum insured S\$1,000,000 any one Insured Person and S\$50,000 any one dependent Child the Company's total liability under the Master Policy in respect of any one conveyance, irrespective of the number of Insured Persons 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 Insured Person shall be reduced proportionately.