

(II) TRAVEL INCONVENIENCE INSURANCE

(A) Reasonable Expenses incurred due to Connecting Flight Delay or Luggage Delay

(1) Connecting Flight Delay

If the Insured Person missed the scheduled connecting flight due to :

- (i) the early departure of the connecting flight prior to the printed scheduled departure time

OR

- (ii) 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 requisities.

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 requisities.

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

(B) Loss of Luggage

If the Insured Person's personal luggage be destroyed, lost or damaged by any accident or misfortune anywhere in the world whilst away from the Insured Person 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 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