



# CORPORATE TRAVEL PLUS

Group Corporate Travel Insurance

Policy wording

## IMPORTANT NOTES ABOUT THIS INSURANCE

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**THIS POLICY (AND THE SCHEDULE WHICH FORM AN INTEGRAL PART OF THE POLICY) IS A LEGAL CONTRACT. PLEASE EXAMINE IT THOROUGHLY TO ENSURE IT MEETS YOUR REQUIREMENTS. IF IT DOES NOT, PLEASE ADVISE YOUR INSURANCE ADVISER IMMEDIATELY**

**PLEASE BE REMINDED THAT YOU ARE REQUIRED TO INFORM US, AS SOON AS REASONABLY PRACTICABLE, OF ANY CHANGES TO INFORMATION THAT YOU PROVIDED TO US AT THE COMMENCEMENT OF THE POLICY. FAILURE TO DO SO MAY INVALIDATE YOUR POLICY OR RESULT IN CERTAIN COVERS NOT OPERATING FULLY. IF YOU ARE IN DOUBT AS TO WHETHER A FACT IS MATERIAL OR NOT, PLEASE CONTACT YOUR INSURANCE ADVISER**

Allied World Assurance Company, Ltd (Singapore Branch) (herein called the Company) and the Insured (as detailed in the Schedule) agree that this Policy, the Schedule (including any Schedule issued in substitution) and any Memoranda or Endorsement shall be considered one document and any word or expression to which a specific meaning has been attached shall bear such meaning wherever it appears

The Proposal or any information supplied by the Insured shall be incorporated in the contract

No change to this Policy shall be valid unless approved by the Company and evidenced by an Endorsement reflecting the amendment of the Policy by the Company.

The Company will provide the insurance described in this Policy subject to the Terms, Definitions, Conditions and Exclusions for the Period of Insurance shown in the Schedule and any subsequent period for which the Insured shall pay and the Company shall agree to accept the premium

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

Allied World Assurance Company, Ltd (Singapore Branch)

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## Part I - General Definitions

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**Baggage** means the personal effects belonging to or in the custody or control of the Insured Person at the time of the loss excluding Business Equipment

**Business** means the Business description as detailed in the Schedule

**Company** means Allied World Assurance Company, Ltd (Singapore Branch)

**Home Country** means the country of which the Insured Person holds a valid passport

**Insured** means Changi Airport Group

**Insured Journey** means an intended and scheduled journey that is insured by the Company from the place of embarkation to the scheduled destination(s) overseas whilst transiting in Singapore through Changi Airport by means of a Self-Connection

**Insured Person** means any person or category of persons as detailed in the Schedule

**Proposal** means the Proposal or Statement of Fact including any renewal declaration and information supplied by or on behalf of the Insured in addition to or in connection with or in substitution thereof

**Self-Connection** means the utilization of two separate bookings with different booking reference numbers to purchase two connecting flights via a transit airport

## Part II - Definition of Operative Times

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**Insured Journey** means an intended and scheduled journey that is insured by the Company from the place of embarkation to the scheduled destination(s) overseas whilst transiting in Singapore. The duration of transit shall not exceed twenty-four (24) hours

Insurance operates only whilst the Insured Person is transiting in Singapore through Changi Airport

## Part III - General Policy Conditions

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**Contracts (Rights of Third Parties) Act 2001** A person or company who is not a party to this Policy has no right under the Contracts (Rights of Third Parties) Act 2001 to endorse any terms of this Policy but this does not affect any right or remedy of a third party which exists or is available apart from this Act

**Currency** All premium and benefits payable under this Policy will be payable in Singapore Dollars

**Duty of Disclosure** The accuracy of the information provided to the Company will form the basis and be part of the insurance contract. Before entering into this insurance contract, the Insured must inform the Company everything known or could reasonably be expected to be known to the Insured which may affect the Company's decision to provide cover and determine the terms of this insurance.

Failure to do so may invalidate this Policy or result in certain covers not operating fully.

**Law and Jurisdiction** Unless the parties have agreed otherwise in writing, any dispute concerning the interpretation of this Policy shall be governed and construed in accordance with Singapore law and shall be resolved within the non exclusive jurisdiction of the courts of Singapore

**Policy Cancellation** This Policy may be cancelled by either the Insured or the Company by giving thirty (30) days written notice to the Company or the Insured at their last known registered address

**Sanction Clause** The Insurer shall not be deemed to provide cover nor be liable to pay any claim or provide any benefit under this policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the 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 Kingdom or United States of America.

## Part IV - General Claims Settlement Conditions

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**Arbitration** Any dispute or difference arising between the Company and the Insured as to the amount payable by the Company upon the happening of any event shall be referred for Arbitration to a sole Arbitrator by the concurrence of the parties, and in the event of non-concurrence, each party shall respectively appoint an Arbitrator and the Arbitrators shall be at liberty to appoint an Umpire, provided always that the terms of reference shall be entered into in writing, and the making of an award pursuant to the Arbitration shall be a condition precedent to any right of action against the Company under this Policy.

**Assignment** The Company will not be bound to accept or be affected by any trust, charge, lien, assignment or other dealing with or relating to this Policy

**Claims Notification** The Insured Person must provide notification to the Company within thirty (30) days of the occurrence of any Accident, Incident, event or circumstance which may give rise to a loss which is covered under this Policy except as provided herein or within thirty (30) days after the end of the Insured Journey during which the loss occurs (whichever occurs first)

**Evidence Required** The Insured Person must produce for the Company, at the Insured Person's own expense, all the detailed particulars and evidence relating to the cause and amount of the loss, damage or expenses within thirty (30) days after Claims Notification.

**Foreign Currency** Claims involving foreign currency will be converted into the appropriate currency at the selling rate of exchange on the day nearest to the date of the loss

**Fraudulent Claims** If any claim under this Policy shall be in any respect fraudulent or if any fraudulent means or devices are used by the Insured, the Insured Person(s) or any person acting on their behalf to obtain benefits under this Policy, the Company shall be under no liability in respect of such claim

**Interest** Interest will not be added to any amount paid

**Other Interests** The Insured Person's receipt shall discharge the Company's liability to pay any amount in respect of a claim. The Insured Person or the Insured Person's personal representatives shall have no right to claim from or sue the Company. If the Insured Person comprises more than one party having an interest in the Insured Person or the property insured, the settlement made by the Company shall represent the total amount payable in respect of that Insured Person or property for all interests covered by this Policy

**Reasonable Care** The Insured Person must take all reasonable steps to avoid or minimise any, losses,

**To Whom Benefits Are Payable** All indemnities and benefits payable shall be paid to the Insured Person

**Subrogation** The Company is entitled to take over and conduct the defence or settlement of any third party claims at the Company's discretion. The Company is also entitled to use the Insured Person's name to endorse recovery rights against any other person or company after the Company have paid a claim

**Right of Recovery** In the event authorization of payment and/or payment is made by the Company or the Company's authorized representative for a medical claim whereby the Policy is not engaged, the Company or the Company's authorized representative reserves the right to recover against the Insured Person for the full sum which the Company or the Company's representative is liable to the medical institute which the Insured Person was admitted to

## Part V - General Policy Exclusions

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The Company will not pay any claim

- 1 resulting from the willful, malicious or unlawful act or negligence of the Insured Person
- 2 resulting from any act of War, act of foreign enemy, civil war, invasion, revolution, insurrection, use of military power or usurpation of government or military power (except as provided under the Accidental Disablement due to Passive War Extension in Section 1)
- 3 resulting from the Insured Person being under the influence of alcohol or drugs, unless the drug is taken in accordance with an authorized medical prescription
- 4 resulting from or in relation to the Insured Person's employment on merchant vessel, engaging in naval, military or air force service or operations or testing of any kind of conveyance or being employed as a manual worker or whilst engaging in offshore activities like diving and oil-rigging or mining or handling of explosives or flammable goods
- 5 resulting from any aerial activities other than as a fare-paying passenger in any properly licensed private and/or commercial aircraft
- 6 resulting from nuclear weapons material or ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel and solely for the purpose of this General Exclusion, combustion shall include any self-sustaining process of nuclear fission
- 7 resulting from Self-Connection with the same airline
- 8 resulting from the duration of transit within Changi Airport exceeding twenty-four (24) hours

## Part VI – Policy Benefits

### Section 1 - Travel Misconnection Section

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**Travel Misconnection** In the event whilst on an Insured Journey, the Insured Person's confirmed onward flight connection is missed at the transfer point in Singapore due to the late arrival of the Insured Person's scheduled incoming connecting flight the Company will pay SGD500 per Insured Person.

For the avoidance of doubt, a minimum connecting time is required between the Insured Person's scheduled incoming connecting flight and onward flight:

Mode of Transport	Minimum Connecting Time
Between inbound flight and outbound flight	180 minutes between Changi Airport Terminal 4 and any other terminals within Changi
	140 minutes between Changi Airport Terminal 1, 2 or 3

#### Claims Settlement Conditions applying to this Section

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##### Proof of Delay

Self-Connection : The Insured Person must provide written proof from respective airlines for both flight delay and missed flight

##### Exclusions to this Section

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The Company will not pay if

- 1 the delay is due to strike or industrial action which existed or of which advance notice had been given on or before the date on which the journey was booked
- 2 the delay is due to the withdrawal from service temporarily or permanently on the orders or recommendations of the Civil Aviation Authority or any similar body in any country
- 3 the delay is due to circumstances that the Insured or Insured Person are aware of or reasonably believed to be aware of before commencement of the Insured Journey

### Section 2 - Baggage Delay Section

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**Delayed Baggage** In the event whilst on an Insured Journey, the Insured Person's Baggage being lost or misplaced or delayed for more than six (6) hours, the Company will pay the Insured Person SGD150 for each six (6) consecutive hours of delay, up to SGD1,000

For the avoidance of doubt, the benefit stated in the Schedule is based on each claim and not on each piece of baggage.

#### Claims Settlement Conditions applying to this Section

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**Proof of Delay** In the event of Delayed Baggage the Insured must provide a written proof of the delay, misplacement or loss of baggage from the transport provider stating the hours of delay and the reasons for such delay

## Part VII - Claims Handling Process

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Conditions that apply to the Policy and in the event of a claim are set out in this policy wording. It is important that the Insured Person comply with all policy conditions and the Insured Person be familiarized with any requirements

Directions for claim notification are included under Part V - General Claims Settlement Conditions and Claims Settlement Conditions applying to each Section.

Please be aware that events that may give rise to a claim under the insurance must be notified to the Company as soon as reasonably possible. Further guidance is contained in this policy wording.

Claims Conditions require the Insured Person to provide the Company with any reasonable assistance and evidence that the Company require concerning the cause of any claim. Ideally, as part of the initial notification, the Insured Person will provide:

- Passport name, address, home and mobile telephone numbers
- Personal details necessary to confirm your identity
- Changi Rewards Travel membership number
- The date of the incident
- The cause of the loss of Baggage
- Details of the loss together with the claim value, if known
- Written letter or confirmation from authorities or transportation providers where such evidence is relevant as proof of loss or delay

Sometimes the Company, or someone acting on our behalf, may wish to meet with the Insured Person to discuss the circumstances of the claim, or to undertake further investigations

The Company may refuse to pay a claim if the Insured Person:

- 1 fail to advise the Company of anything that is expected under the Insured Person's duty of disclosure; or
- 2 make any untruthful statement intentionally; or
- 3 commit a fraud against the Company; or
- 4 do not take reasonable precautions to protect their property; or
- 5 fail to make available to the Company the documents and information required to help the Company decide on any amount payable; or



## Part VIII - Communication

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We take pride in our commitment to provide excellent customer service to you and will respond to all queries or complaints fairly and promptly. If you would like further clarification of our policy or are not satisfied with the service received and wish to lodge a complaint, please contact our Customer Service Unit at:

Customer Service Hotline: (65) 6423 0888 (Our office hours are Mondays to Fridays 9am to 5pm - Singapore time)

Facsimile: (65) 6423 0798 (Our office hours are Mondays to Fridays 9am to 5pm – Singapore time)

Email: [AWService.CAG@awac.com](mailto:AWService.CAG@awac.com)

We will acknowledge receipt of all formal written complaints. Should we require additional information to facilitate our investigations into the complaint, we will contact you. If the complaint takes time to resolve, we will update you progressively of the status.

### **For general correspondence and enquiries, please direct to:**

Allied World Assurance Company, Ltd (Singapore Branch)  
60 Anson Road #08-01  
Mapletree Anson  
Singapore 079914

Email: [sg.customerservice@awac.com](mailto:sg.customerservice@awac.com)

Website: [www.awac.com](http://www.awac.com)