MEMBER OF THE UOB GROUP

United Overseas Insurance Limited
146 Robinson Road
#02-01 UOI Building
Singapore 068909
Tel (65) 6222 7733
Fax (65) 6327 3869 / 6327 3870
Fax (65) 6327 3872 (claims)
Email: contactus@uoi.com.sg
uoi.com.sg
Co. Reg. No. 197100152R

CERTIFICATE OF INSURANCE
TRAVEL ACCIDENT INSURANCE FOR UOB COMMERCIAL CARD
UOB PLATINUM BUSINESS CARD, UOB SIGNATURE BUSINESS CARD, UOB BUSINESS PLUS CARD, UOB CORPORATE VISA CARD, UOB PURCHASING CARD ACCOUNT, UOB CENTRAL TRAVEL LODGE ACCOUNT AND UOB CENTRAL TRAVEL ACCOUNT
(Effective Date – 01 April 2022)

IMPORTANT NOTES:
(1) This Certificate is subjected to the Terms of the Master Policy issued to United Overseas Bank Limited, Singapore (hereinafter called 'the Policyholder'). 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.
(2) This Certificate is issued for the Insured Person's information only and is not a contract of insurance. It contains only brief details and is subject to the Terms of the Master Policy held by the Policyholder at United Overseas Bank Card Centre, 480 Lorong 6 Toa Payoh, #25-01 HDB Hub East Wing, Singapore 310480.
(3) The Insured Persons are advised to observe the Policy conditions in order not to prejudice their claims under the Policy.

INSURER
United Overseas Insurance Limited hereinafter called 'the Company'.

POLICYHOLDER
United Overseas Bank Limited

INSURED PERSONS
Ticketholders whose entire fare of the Scheduled Public Conveyance has been charged in advance of the scheduled departure time to the UOB Platinum Business Card or UOB Signature Business Card or UOB Business Plus Card or UOB Corporate Visa Card or UOB Purchasing Card Account or UOB Central Travel Lodge Account or UOB Central Travel Account.

For the purpose of this insurance, Ticketholders shall mean the holder of a travel ticket that was fully charged to the UOB Platinum Business Card or UOB Signature Business Card or UOB Business Plus Card or UOB Corporate Visa Card or UOB Purchasing Card Account or UOB Central Travel Lodge Account or UOB Central Travel Account.

BENEFITS AND COVERAGES
Benefit 1 – Scheduled Public Conveyance Personal Accident
Accidental bodily injury to the Insured Person while riding solely as a fare-paying passenger in or boarding on or alighting from:

(1) a Scheduled Public Conveyance provided that the entire fare for travel on such Scheduled Public Conveyance has been fully charged in advance of the scheduled departure time to the UOB Platinum Business Card or UOB Signature Business Card or UOB Business Plus Card or UOB Corporate Visa Card or UOB Purchasing Card Account or UOB Central Travel Lodge Account or UOB Central Travel Account maintained with the Policyholder; or

(2) any conveyance 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 Public Conveyance on which the Insured Person is covered by this Policy, provided that the entire fare for travel on such Scheduled Public Conveyance has been fully charged in advance of the scheduled departure time to the UOB Platinum Business Card or UOB Signature Business Card or UOB Business Plus Card or UOB Corporate Visa Card or UOB Purchasing Card Account or UOB Central Travel Lodge Account or UOB Central Travel Account maintained with the Policyholder.

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

	SPECIFICATION OF LOSS	PERCENTAGE OF THE PRINCIPAL SUM INSURED
(i)	Death	100%
(ii)	Loss of one or more limbs	100%
(iii)	Loss of both eyes	100%
(iv)	Permanent Total Disablement from gainful employment of any and every kind	100%

The Principal Sum under the Master Policy for UOB Purchasing Card Account or UOB Central Travel Lodge Account or UOB Central Travel Account shall be S$1,000,000 for adult Ticketholder and S$50,000 for Child Ticketholder. For UOB Platinum Business Card or UOB Signature Business Card or UOB Business Plus Card or UOB Corporate Visa Card, the Principal Sum shall be S$500,000 for adult Ticketholder and S$50,000 for Child Ticketholder. The maximum amount of all benefits payable in respect of any one Insured Person under more than one of Benefits (i) to (iv) in connection with the same accident shall not exceed 100% of the Principal Sum Insured.

Benefit 2 – Travel Inconvenience

Insured Event		Maximum Limit Per Event
(1)	Connecting Flight Delay If the Insured Person missed the scheduled connecting flight due to the early departure of the connecting flight prior to the printed scheduled departure time or the late in-coming of the connecting leg, the Company will pay for the hotel accommodation, meals and other expense actually incurred provided that the connecting time at intersecting cities are reasonably spaced.	up to S$200 per Insured Person for 6 hours delay
(2)	Luggage Delay 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.	up to S$250 per Insured Person
(3)	Travel Delay In the event that the Scheduled Public Conveyance in which the Insured Person had arranged to travel is delayed for at least 6 hours from the time specified in the itinerary due to industrial action, adverse weather conditions or a mechanical fault, the Insured Person may claim S$100 for the first 6 hours delay and S$50 for every 6 hours after that.	up to S$200 per Insured Person

	The Insured Person shall be at the place of departure of the Scheduled Public Conveyance and 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	up to S$1,000 per Insured Person

Benefit 3 – Overseas Medical & Dental Expenses As A Direct Result of An Accident
(Applicable to UOB Purchasing Card Account or UOB Central Travel Lodge Account or UOB Central Travel Account only)

Insured Event	Maximum Limit
In the event that the Insured Person sustains Injury during the period of insurance whilst overseas, the Company will reimburse the Insured Person for: (a) In-patient and/or out-patient treatment and medical expenses including dental expenses (b) additional accommodation and transportation expenses necessarily incurred by the Insured Person to remain behind upon written advice of a Qualified Medical Practitioner necessarily incurred within 60 days from the date of incident giving rise to the claim as a direct result of an Accident.	up to S$25,000 per Insured Person

Benefit 4 – Emergency Medical Assistance, Evacuation & Repatriation
(UOI 24-hour Emergency Assist hotline: 65-6222 7737)

Insured Event	Maximum Limit Per Event
If the Insured Person suffers an Accident and/or Illness (including being diagnosed with COVID-19 illness) while overseas, and which in the opinion of Our appointed service provider, 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 Our appointed service provider 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 Our appointed service provider or its authorised representative and will be based solely upon medical necessity. Our appointed service provider will arrange for the Insured Person's return to Singapore or his Home Country following the Insured Person Emergency Medical Evacuation and subsequent hospitalisation outside Singapore or Home Country. Our appointed service provider will also arrange for the provision of appropriate communication and linguistic capabilities, mobile medical equipment and medical escort crew.	up to S$25,000 per Insured Person

DEFINITIONS AND INTERPRETATIONS

(1) "Child" shall mean a fully dependent child whom has attained the age of 3 months but has not attained the age of 23 years and is unemployed and unmarried.

(2) "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.

(3) "Loss of eye" shall mean total and irrecoverable loss of sight of the eye.

(4) "Permanent Total Disablement" shall mean absolute disablement for 12 calendar months and at the end of that time being beyond hope of improvement.

(5) "Accident" means an unforeseen and unexpected event.

(6) "Injury" means bodily injury caused by an Accident and which shall have occurred solely and independently of any other causes. Such bodily injury includes injuries resulting in permanent disability or death.

(7) "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.

(8) "Pre-existing Condition" means any Injury, Illness or physical condition,
   (a) for which treatment, or medication, or advice, or diagnosis has been sought or received during the 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.

(9) "Scheduled Public Conveyance" means any air, land or water conveyance which is duly licensed for the regular transportation of fare-paying passengers and operates to fixed, established and regular schedules and routes. It excludes all modes of transportation that are chartered or arranged as part of a tour even if the services are regularly scheduled, any hired or rental car or any conveyance operated for the purpose of amusement or entertainment.

(10) "Qualified Medical Practitioner" means a legally licensed physician or surgeon duly registered and practising within the scope of his/her license pursuant to the laws of the country in which such practice is maintained. 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.

(11) "Home Country" means any country to which the Insured Person is granted rights of citizenship or permanent residence by the respective governmental authorities.

(12) "Card" means any physical or virtual credit card issued by UOB from time to time, including a Corporate Visa Card, Purchasing Card, Central Travel Account, Central Travel Lodge Account, Platinum Business Card, Signature Business Card, Business Plus Card and any replacement or renewal thereof. Where such Card is digitised, enrolled and stored electronically in mobile wallet(s), Card shall also mean such Card stored electronically in a mobile wallet.

MAJOR EXCLUSIONS

The Company will not pay claim in respect of:-

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, act of foreign enemy, 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 organisation(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 contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel and the purpose of this exclusion combustion shall include any 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.

ACCUMULATION LIMIT

Notwithstanding the Principal Sum of S$1,000,000 for UOB Purchasing Card Account/ UOB Central Travel Lodge Account/ UOB Central Travel Account, S$500,000 for UOB Platinum Business Card/ UOB Signature Business Card/ UOB Business Plus Card/ UOB Corporate Visa Card for any one Insured Person and S$50,000 for each 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.

TERMINATION OF INSURANCE FOR THE INSURED PERSON

The Insurance for the Insured Person shall terminate:-

(1) on the date the Master Policy is cancelled,
(2) on the date on which the Insured Person dies,
(3) on the date of loss the UOB Platinum Business Card or UOB Signature Business Card or UOB Business Plus Card or UOB Corporate Visa Card or UOB Purchasing Card Account or UOB Central Travel Lodge Account or UOB Central Travel Account is terminated.
(4) on the date on which the Principal Sum is incurred for the Insured Person
(5) on the date the Insured Person attains the age of 80 years.

NOTICE OF CLAIM

Written notice of claim must be given to the Company within 30 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 authorized agent of the Company, with information sufficient to indemnify the Insured Person shall be deemed notice to the Company. All evidence, proof, information, accounts, 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 Insured Person's legal representative. All other losses shall be payable to the Insured Person. No sum payable under this Master Policy shall carry interest.

CRTPA EXCLUSION

It is hereby understood and agreed that a person who is not a party to this Policy contract shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of its terms. Subject otherwise to the terms and conditions of this Master Policy.

SANCTION LIMITATION AND EXCLUSION

No insurer shall be deemed to provide cover and no 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 insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Singapore, the European union, United Kingdom or United States of America.

THE COMPANY:

United Overseas Insurance Limited
146 Robinson Road, #02-01 UOI Building, Singapore 068909
Email: ContactUs@uoi.com.sg
Fax: (65) 6327 3869
uoi.com.sg

BUSINESS HOURS:

From 8.45am to 5.45pm (Mon to Thurs)
From 8.45am to 4.45pm (Fri)
Closed on Saturday, Sunday & Public Holidays

CONTACT INFORMATION:

For claims matters, to contact the Claims Department at Tel: (65) 6222 7733 during business hours.