

**PERSONAL TRAVEL ACCIDENT INSURANCE INFORMATION**

**Burnaby Solutions** the appointed official travel agent will provide a **Wrap AROUND TRAVEL ACCIDENT INSURANCE** that has been arranged by **Arthur J Gallagher (Singapore) Private Limited and underwritten by ACE Insurance Limited**. The insurance policy provide a comprehensive coverage for you during your travel to attend a conference that you are attending which will be worry-free as indicated below.

**What Type of Insurance Is This?**

This is an accident policy taken up by Burnaby Solutions Pte Ltd on behalf of client's participants, exhibitors and guests for an event/conference for their respective rights and interests

**What Does It Pay For?**

The policy pays Compensation for Accidental Death or Permanent Total Disablement as a result of an accident and Medical Expenses as a result of illness or accident but extended to include the following benefits:

<b>BENEFIT</b>	<b>INSURED SUM (Singapore Dollars)</b>
Death or Disablement*	S\$500,000
Double Public Transport Cover*	S\$1,000,000
Medical Expenses*	S\$25,000
Emergency Medical Evacuation	Unlimited
Repatriation	Unlimited
Loss of Baggage and Personal Effects ( <i>max. S\$1,000 per article/set of article Including laptops and hand held computers; max. S\$500 for jewellery/objects of art</i> )	S\$2,000
Baggage Delay ( <i>pays S\$100 per 6 consecutive hours</i> )	S\$500
Flight Delay ( <i>pays S\$100 per 6 consecutive hours</i> )	S\$500
Loss of Travel Documents & Money	S\$500
Flight Misconnection ( <i>pays S\$100 per 6 consecutive hours</i> )	S\$500
Personal Liability	S\$500,000
Trip Curtailment	S\$2,000

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- \* Local delegates residing in country where event is held – Cover will commence the moment Inured Persons leave their homes for the meeting and until they return home. Only benefits marked with an asterisk (\*) will be applicable to this group

Coverage is automatically extended for

1. Exposure & Disappearance
2. Risks of Strikes, Riots, Civil Commotion, Murder, Assault, Hijacking and Terrorism including nuclear, chemical and biological terrorism
3. Unscheduled Flight
4. Motorcycling
5. Drowning and Suffocation by Fumes
6. Bone setter or acupuncturist or physiotherapy up to S\$750 under accidental medical expenses

**When Does Coverage Start If I'm An Overseas Visitor to the Event?**

Cover will commence the moment you leave your home country including personal deviation before, during &/or immediately after the trip to the country where the event is held until you return to your home country or to a third country whichever occurs first

**Key Definitions Of Coverage – What Are They?**

1. Medical expenses - Medical expenses will be reasonable costs incurred due to illness (including communicable diseases) or injury outside of the home country or country of residence (for foreign delegates) for hospital, surgical or other diagnostic treatment prescribed by a qualified medical practitioner
2. Emergency Medical Evacuation - Pays the cost of transportation, medical services, medical supplies and repatriation incurred as a result of emergency medical evacuation organised by ACE Assistance. **Assistance Number: 65-6836-2922**
3. Repatriation - Pays for services provided by ACE Assistance for repatriation of mortal remains.
4. Double Public Transport Cover – Accidental Death and Disablement occurs whilst riding as a far paying passenger by Public Transport

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5. Trip curtailment - Covers additional travelling and hotel expenses or board incurred or forfeited whilst overseas
6. Flight delay - Pays S\$100 for each 6 consecutive hour delay
7. Loss of baggage - Covers loss or damage to the insured person's baggage, clothing and personal effects
8. Baggage delay - Pays S\$100 for each consecutive 6 hours that baggage is delayed
9. Personal liability - Covers against legal liability for injury to third parties or damage to their property caused by the insured person's negligence
10. Personal money and documents - Covers against theft of personal money and documents
11. Flight Misconnection – Pays S\$100 for each consecutive 6 hours of flight delay

**What Is Excluded From Coverage?**

Major Exclusions Are:

- [1] Illegal, wilful or intentional acts of the Policyholder or the Insured Person while sane or insane, suicide, self-inflicted injury, suicide pacts or agreements or any attempt thereat, provoked homicide or assault
- [2] Declared or undeclared war or any act of war, invasion, foreign enemy, civil war, rebellion, revolution, insurrection, any military or usurped power
- [3] Engaging in speed contest or racing or any professional competition or sports
- [4] Nuclear reaction, radiation or radioactive contamination

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### **Who's Arthur J Gallagher?**

Founded by Arthur Gallagher in Chicago in 1927, Arthur J. Gallagher & Co has grown to become one of the largest insurance brokerage and risk management companies in the world. With significant reach internationally, the group employs over 20,000 people and its global network provides services in more than 140 countries.

### **Arthur J Gallagher's Singapore Office Contact**

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Company/GST Registration Number 201018540R

Outside the US, the company is known as the brand name **Arthur J. Gallagher.**

### **Who's The Insurer?**

ACE Insurance in Singapore is a member of the ACE Group of Companies, one of the world's largest multiline property and casualty insurers. Headed by ACE Limited, the ACE Group conducts its business on a worldwide basis with a physical presence in 53 countries.