



GROUP TRAVEL PERSONAL ACCIDENT INSURANCE

Insured Persons	:	Any person of age 15 days old (to be accompanied by at least one parent) to 80 years old who travels on a group tour booked through the Proposer.
Cover	:	Compensation to the Insured Person for bodily injury caused solely and directly by violent accidental external and visible means which results in Death or Permanent Total Disablement (as per Table of Compensation attached), subject to policy terms conditions provisions and exclusions.
Territorial Limit	:	Worldwide
Validity of Insurance	:	The coverage shall commence at the actual start of an anticipated trip whether from the Insured Person's place of employment, his home or other location; terminates upon his return to his home or place of employment, whichever shall first occur.
Declaration	:	The policyholder shall declare to AXA the number of persons to be insured, furnishing each individual's name, NRIC/passport no. Date of Birth, Period of Insurance, and Destination before the departure of each group. AXA will confirm by return fax and then bill the agreed premium accordingly.
Benefits & Premium	:	Please refer to the attached
Aggregate Limit	:	S\$3,000,000 Per Conveyance



Benefits Table

Cover	Sum Insured Per Person (SGD)
Accidental Death	S\$10,000
Permanent Total Disablement	S\$10,000
Loss of two Limbs or Loss of Sight in both eyes	100% of Capital Sum Insured
Loss of one Limb or Loss of Sight in one eye	50% of Capital Sum Insured
Accidental Medical Expenses	\$500 per accident
Repatriation of Mortal Remains	\$1,000
Emergency Medical Evacuation Cover as a result of accidental bodily injury	\$10,000

NET PREMIUM PER PERSON(S\$) – PLAN A

Premium Per Insured Person			
Length of Trip	Up to 20 persons per group (S\$)	21 to 50 persons per group (S\$)	51 persons & above per group (S\$)
1 day	0.70	0.65	0.60
2 days	1.10	1.00	0.95
3 days	1.30	1.20	1.10
4 days	1.70	1.50	1.40
5 days	1.90	1.80	1.70
6 days	2.10	2.00	1.80
7 days	2.40	2.20	1.90
8 days	2.70	2.40	2.10
9-10 days	2.85	2.55	2.30
11-17 days	3.25	2.65	2.50
18-23 days	3.45	2.90	2.70
24-31 days	3.60	3.20	2.95

Premium Table

- Minimum group size - 5 passengers
- Minimum Premium Per Policy is S\$15
- Conveyance Limit - \$3 million



Exclusions : -

1. Any unlawful act of an Insured Person or his/her wilful exposure to danger (other than in an attempt to save human life), intentional self-injury, suicide or attempted suicide, while sane or insane.
2. Illness, disease, mental defect or infirmity, or insanity, bacterial or viral infections even if contracted by accident. This excludes bacterial infection that is the direct result of an accidental cut or wound.
3. Medical or surgical treatment except where such treatment is rendered necessary by Injury within the scope of this Policy.
4. Cosmetic (aesthetic) or plastic surgery or treatment, or any treatment which relates to or is needed because of previous cosmetic treatment, provided that this exclusion does not apply to reconstructive surgery if:
 - (a) it is carried out to restore function or appearance after an Accident, (provided that the Accident occurred while the Insured Person was Covered under this Policy); and
 - (b) it is done at a medically appropriate stage after the Accident; and
 - (c) the cost of the treatment is approved by us in writing before it is done.
5. AIDS (Acquired Immunisation Deficiency Syndrome) & ARC (AIDS Related Complex) & HIV (Human Immunodeficiency Virus) infection.
6. Pregnancy, childbirth, abortion, miscarriage and all complications arising from such conditions, except where such treatment is rendered necessary by Injury within the scope of this Policy.
7. Effect or influence of alcohol or drugs not prescribed by a qualified medical practitioner.
8. Flying or other aerial activity except as a fare-paying passenger in a fully licensed aircraft operated by a licensed commercial air carrier or recognised charter company.
9. Declared or undeclared war or any act thereof, terrorism, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, exercise of military or usurped power.
10. Ionising radiations or contamination by radioactivity from any irradiated nuclear fuel, or from any nuclear waste from the combustion of nuclear fuel; radioactive toxic explosive, or other hazardous properties of any explosive nuclear assembly, or of its nuclear component.
11. The Insured Person engaging or participating in any professional sports, dangerous activities or sports, including underwater activities necessitating the use of underwater breathing apparatus, any kind of speed contest or racing (other than on foot) boxing and wrestling, parachuting, sky diving, bungee jumping, competitive snow or ice sports, hunting, pot-holing; but not including the following activities carried out for leisure: scuba diving under the supervision of a qualified instructor, trekking/hiking (with licensed guides if in remote areas , rock climbing, hang-gliding, non-competitive winter sports.
12. Any Accident to an Insured Person which arises in the course of his/her occupation, if his/her occupation falls within the following categories or involves the following activities: air crew, ship crew, professional sportspersons, diving, oil-rig platform and/or offshore work, fire-fighting, police, naval, military, airforce service or operations (other than as a Serviceman in the Singapore National Service undergoing full-time or reservist training) and any hazardous occupations.
13. Any Accident to an Insured Person which arises during any period when he/she is on an overseas assignment, posting or secondment as part of his/her occupation.
14. The Insured Person travelling on, or against medical advice.