

Aviva-RHB Travel Accident Policy

This is a Travel Accident Insurance **Policy**. This **Policy** and the **Schedule** form the contract of insurance between **Us** and the **Policyholder** and will give the full details of what is covered, what is not covered and the conditions of cover.

Important Information

Please read this information carefully:

- This is not a general health insurance policy.
- It covers the **Insured Person** if there is an **Accident** during the **Trip**.
- **We** will only cover if the journey is a round **Trip**, beginning and ending in the **Insured Person's Country of Residence**.

Policy cancellation – annual policy

The **Policyholder** has the right to cancel this **Policy** without penalty within 14 days from the day of purchase or renewal of the contract, or the day on which the **Policyholder** receives this Policy or renewal documentation, whichever is later.

If the **Policyholder** wishes to do so, the **Policyholder** will be entitled to a full refund of the premium paid. Alternatively, if the **Policyholder** wishes to do so and the insurance cover has already commenced, We will refund 80% of the premium to the **Policyholder** less a pro-rated amount to cover the period for which the **Insured Persons** were covered under this **Policy**.

The **Policyholder** will not be entitled to a refund if a claim has been made or there has been an incident likely to give rise to a claim during the current **Period of insurance**.

If the **Policyholder** does not exercise the right to cancel this **Policy**, it will continue to be in force and premium will be payable.

We may cancel this policy by sending 7 days' written notice to the **Policyholder's** last known address. The **Policyholder** will be entitled to a refund of the premium paid, subject to a deduction for the time for which the **Insured Persons** have been covered.

Please note that all refunds will be credited back to the original payment mode within 14 working days.

Period of insurance

Cover will only apply for **Trips** not more than 190 days in duration per **Trip** which begins after the effective date of this **Policy**. Please refer to the **Schedule** for policy effective and expiry dates.

Policy Limits

Each section of the **Policy** has a maximum payout amount as shown on page 4, Summary of Cover. We will pay benefits up to the limits stated in that section.

Reasonable care

The **Insured Person** needs to take reasonable care to protect himself/herself as he/she would if he/she was not insured.

Law

The law of the Republic of Singapore will apply to this **Policy**.

Use of language

Unless otherwise agreed, the terms and conditions and other information relating to this **Policy** will be in English.

Please read this **Policy** carefully. Cover may be cancelled or reduced if the policy conditions are not being fulfilled.

Definitions

Wherever the following words or phrases below, or any form of them, appear in bold, they will have the following meanings wherever they appear in this **Policy**.

Accident

Means a sudden, unforeseen and unexpected event happening by chance that results in the **Insured Person** suffering death, disablement or bodily injury.

Children

Person(s) under 18 years of age or up to the age of 23 who are studying full-time in a recognised institute of higher learning and are not married. For the avoidance of doubt, **We** determine the age as at the date of trip commencement with reference to the date of birth.

Country of Residence

The country in which the **Insured Person** is ordinarily residing at the start of **Policy**, or the country declared to **Us** where the **Insured Person** is working for a period of more than 182 days.

Doctor

A registered practising member of the medical profession with a recognised degree in western medicine who is authorised to practise in his country but who is not related to **Insured Person** or anyone the **Insured Person** is travelling with.

Home

The **Insured Person's** home address in his/her **Country of Residence**.

Insured Person

Any RHB main and/or supplementary cardholder who has fully charged his/her return air/sea/land travel ticket for a scheduled conveyance to his/her RHB credit card for the **Trip** or has charged his/her hotel/accommodation to his/her RHB credit card for the **Trip**.

The policy automatically covers accompanying child(ren) of the RHB main or supplementary credit cardholder provided their return air/sea/land travel ticket for a scheduled conveyance for the **Trip** are also fully charged to the RHB main or supplementary credit cardholder or they are staying at the same hotel/accommodation with the RHB main or supplementary credit cardholder during the **Trip**.

For the avoidance of doubt, "hotel/accommodation" refers to a commercial establishment providing paid lodging, meals and other guest services on a short-term basis. A residential property, which is let to the **Insured Person**, is excluded.

Natural Disaster

Any event or force of nature that has catastrophic consequences, such as avalanche, earthquake, flood, forest fire, hurricane, lightning, tornado, tsunami, and volcanic eruption.

Other Fracture

Any fracture other than a **Simple Fracture**.

Periods of cover

If the **Insured Person** has fully charged his/her return air/sea/land travel ticket for a scheduled conveyance to his/her RHB credit card for the **Trip**, he/she will be covered for the whole **Trip**, including while travelling to his/her **Country of Residence** departure point and returning from his/her **Country of Residence** arrival point so long as each journey does not take more than 3 hours.

If the **Insured Person** has charged his/her hotel/accommodation to his/her RHB credit card for the **Trip**, he/she will be covered from the time he/she checks in till the time he/she checks out of the hotel/accommodation.

We will cover **Trips** booked during a **Period of insurance** and continuing into the next **Period of insurance** if the **Policy** has been renewed and is still in force at the time of the incident resulting in a claim.

Permanent

Used in respect of disablement, means disability that lasts more than 365 days following which there is no hope of improvement.

Permanent Total Disablement

A disablement which continues for a period of 365 days, and is confirmed as total, continuous and **Permanent** by **Our** appointed **Doctor** after 365 days, and entirely prevents the **Insured Person** from engaging in or giving attention to gainful occupation or profession of any and every kind to earn or obtain wages, compensation or profit, for the remainder of the **Insured Person's** life.

Pre-existing Medical Conditions

Any condition or illness which the **Insured Person** has received advice, medication or treatment or been told of, or the **Insured Person** is under investigation or awaiting results for any diagnosed or undiagnosed medical condition, or the **Insured Person** is on a waiting list for, or is aware of the need for in-patient treatment for any diagnosed or undiagnosed medical condition within a 12-month period preceding the effective date of this **Policy** unless the **Insured Person** has already been insured for such condition or illness continuously for 12 months under this **Policy** or under any Group Hospital & Surgical type of Insurance **Policy** issued in Singapore immediately prior to the commencement of his/her insurance coverage under this **Policy**.

Policy

The terms and conditions as set out in this **Policy**, including the application, the **Schedule** and any endorsement issued by **Us** which forms part of this **Policy**.

Policyholder

RHB BANK BERHAD ("RHB") as shown in the **Schedule**.

Public Transport

Any regularly scheduled aircraft, bus, ferry, ship, train, tram or underground train which has fixed and established routes and is operated by a licensed carrier or operator to transport fare-paying passengers. This does not include taxis and all other modes of transport that are chartered or arranged as part of a tour even if they are regularly scheduled.

Rules of Nines

A system used by doctors for assessing the percentage of the body surface affected by burns. In this system, the head and each arm cover 9% of the body; the front of the body and the back of the body and each leg covers 18% of the body. The groin covers the remaining 1%.

Schedule

The document which gives details of the **Policyholder** and cover for the **Insured Person**.

Second Degree Burns

A burn in which both the epidermis and the underlying dermis are damaged.

Simple Fracture

A fracture in which there is a basic and uncomplicated break in the bone and which, in the opinion of a **Doctor**, requires minimal and uncomplicated medical treatment.

Third Degree Burns

A burn resulting in the damage or destruction of the skin to its full depth and damage to the tissues beneath.

Trip(s)

Travel outside **Insured Person's Country of Residence** as set out in the **Insured Person's** itinerary. Trip begins when the **Insured Person** leaves **Home** and ends when the **Insured Person** returns to his/her **Home**.

We, Us, Our

Aviva Ltd (unless otherwise shown for any policy section).

Leisure and sports Activities

Please note that this **Policy** automatically covers the **Insured Person** for the usual tourist activities that are accessible to the general public without restriction (other than height or general health or fitness warnings) and which are provided by a licensed operator but always providing that he/she obeys the rules (including wearing appropriate safety equipment) and is acting under the guidance and supervision of qualified guides and/or instructors of the operator when carrying out such tourist activities.

For the avoidance of doubt, please refer to General Exceptions for the activities that **We** do not cover.

Summary of Cover

Policy feature	Maximum amount payable per person	
	Main/Supplementary cardholder	Child/Children
Personal Accident Cover Accidental Death, Permanent Disablement and Accidental burns benefit Pays in accordance with the schedule of compensation for any accidental injury causing death, permanent disablement or accidental burns.	S\$500,000	S\$125,000

Accidental Death, Permanent Disablement & Burns Benefit

We will cover the **Insured Person** for an **Accidental** injury during the **Periods of cover** that leads directly to:

→ Death;

→ **Permanent** Disablement

based on the table of benefits below.

Table of Benefits

		% of Policy Limits stated in the Summary of Cover
1	Death	100%
2	Permanent Total Disablement	100%
3	Loss of or Total Permanent Loss of use of two limbs	100%
4	Loss of or Total Permanent Loss of use of one limb	100%
5	Permanent Loss of sight for both eyes	100%
6	Permanent Loss of sight for one eye	100%
7	Loss of or Total Permanent Loss of use of one limb and loss of sight for one eye	100%
8	Permanent and independent Loss of Speech and Hearing	100%
9	Permanent and incurable insanity	100%
10	Permanent Loss of Hearing a) Both ears b) One ear	100% 30%
11	Permanent Loss of Speech	75%
12	Permanent total loss of the lens of one eye	75%
13	Loss of or Permanent total loss of use of four fingers and thumb of a) Right Hand b) Left Hand	85% 65%
14	Loss of or Permanent total loss of use of four fingers of a) Right Hand b) Left Hand	55% 45%
15	Loss of or Permanent total loss of use of one thumb a) Both right phalanges b) One right phalanx c) Both left phalanges d) One left phalanx	40% 25% 30% 20%
16	Loss of or Permanent total loss of use of fingers a) Three right phalanges b) Two right phalanges c) One right phalanx d) Three left phalanges e) Two left phalanges f) One left phalanx	20% 15% 10% 15% 10% 5%
17	Loss of or Permanent total loss of use of toes a) All-one foot b) Great toe-two phalanges c) Great toe-one phalanx d) Other than great toe, each toe	25% 10% 10% 2%
18	Fractured leg or patella with established non-union	20%
19	Shortening of leg by at least 5cm	10%

		% of Policy Limits stated in the Summary of Cover
20	Second and Third Degree Burns - Head a) Third Degree Burns of 20% or more of the total head surface area b) Second Degree Burns of 10% or more of the total head surface area	100% 50%
21	Second and Third Degree Burns - Rest of Body a) Third Degree Burns of 40% or more of the total body surface area b) Second Degree Burns of 40% or more of the total body surface area c) Third Degree Burns of 25% or more, but less than 40% of the total body surface area d) Second Degree Burns of 25% or more, but less than 40% of the total body surface area e) Third Degree Burns of 15% or more, but less than 25% of the total body surface area f) Second Degree Burns of 15% or more, but less than 25% of the total body surface area	100% 50% 80% 40% 60% 30%

Special conditions

- The death or disability must happen within 12 months from the date of the **Accident**.
- The **Permanent** disablement diagnosis must be confirmed by **Our** appointed **Doctor**.
- The total compensation payable due to the same **Accident** is arrived at by adding together the various percentages but shall not exceed 100% of the **Policy Limit** under Section 1 and there shall be no further liability under this **Policy** in respect of the same **Insured Person** for any Injury sustained thereafter;
- **We** shall in **Our** absolute discretion determine the percentage payable for any **Permanent** disablement not otherwise expressly provided in the Table of Benefits;
- In case where the **Insured Person** is left-handed, the compensation percentage in items 13 to 16 shall be reversed whereby the greater compensation percentage shall apply to the left hand and parts thereof.
- Assessment of percentage of body affected by burns will be based on the **Rules of Nines** system.

What is not covered

- Any claim for sickness, disease, nervous shock or naturally occurring condition or degenerative process.
- Any self-inflicted acts, suicide or attempted suicide.
- Any claim that results from:
 - Flying (except while travelling in an aircraft as a passenger) or taking part in other aerial activities.
- Anything mentioned in the General exceptions.

Aggregate Limit of Liability

The total compensation payable in respect of death, disablement or burns occurring for all **Insured Persons** shall not exceed S\$10,000,000 under this **Policy** for each **Period of insurance** per conveyance.

In the event compensation exceeds S\$10,000,000, the amount shall be apportioned among the **Insured Persons** subject to maximum of the sum insured of each **Insured Person**.

Premium Warranty

- (a) Notwithstanding anything herein contained but subject to clause b hereof, it is hereby agreed and declared that if the **Period of insurance** is 60 days or more, any premium due must be paid and actually received in full by **Us** (or the intermediary through whom this policy was effected) within 60 days of the inception date of the coverage under the **Policy**, renewal certificate or cover note.
- (b) In the event that any premium due is not paid and actually received in full by **Us** (or the intermediary through whom this policy was effected) within the 60-day period referred to above, then:-
 - i. the cover under the **Policy**, renewal certificate or cover note is automatically terminated immediately after the expiry of the said 60-day period;
 - ii. the automatic termination of the cover shall be without prejudice to any liability incurred within the said 60-day period; and
 - iii. **We** shall be entitled to a pro-rata time on risk premium subject to a minimum of S\$25.00.
- (c) If the **Period of insurance** is less than 60 days, any premium due must be paid and actually received in full by **Us** (or the intermediary through whom this policy was effected) within the **Period of insurance**.
- (d) **We** will not pay any claims under the **Policy** until **We** received the full payment of the premium. In the event that the **Policy** is terminated due to non-payment of premium and a claim is payable, **We** will deduct the premium from the claim payable.

Policy Extensions

The **Policy** is extended to cover the following:

1. Disappearance

Should the scheduled **Public Transport** the **Trip** depends on sink, be wrecked or disappear, **We** will deem as death if the **Insured Person's** body has not been found within 1 year from the date of **Accident** provided a court order or official death certificate has been established accordingly. **We** will pay for **Accidental** death in accordance with the schedule of compensation under Section 1, provided that any person to whom the benefit is paid signs an undertaking to inform and refund **Us** the amount paid if the **Insured Person** is subsequently found to be living.

2. Drowning or suffocation by smoke, poisonous fumes or gas

We will pay if the **Insured Person** suffers **Accidental** death, **Accidental** Permanent Disablement or **Accidental** Injury is caused by drowning or suffocation by smoke, poisonous fumes or gas provided that such event did not arise as a result of an **Insured Person's** willful and intentional act.

3. Accidental death due to natural disaster

If the **Insured Person** suffers **Accidental** death caused by **Natural Disaster** and death or bodily Injury as a consequence of such event could not reasonably have been avoided by such **Insured Person**.

4. Accidental death due to gun shot

If the **Insured Person** suffers **Accidental** death due to gun shot and provided that such event did not arise as a result of an **Insured Person's** willful and intentional act and death or bodily Injury as a consequence of such event could not reasonably have been avoided by such **Insured Person**.

5. Motorcycling

This **Policy** is extended to cover motorcycling as a rider or passenger so long as:

- A crash helmet is worn and
- As a rider the **Insured Person** holds a valid motorcycle license and
- It is not engaged as a professional or for any financial reward or gain or in competition or practising for speed or time trials, sprints or racing of any kind unless as agreed by **Us** in writing.

This **Policy** is extended to cover terrorism up to the aggregate amount detailed in the Summary of Cover for the claims arising directly or indirectly from Terrorism.

Terrorism is defined as any act or acts including, but not limited to: The use or threat of force and/or violence; and/or Harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to, harm or damage by nuclear and/or chemical and/or biological and/or radiological means caused or occasioned by any person(s) or group(s) of persons in whole or in part for political, religious, ideological or similar purposes including, but not limited to, the intention to influence any government and/or to put the public or any section of the public in fear, or is claimed to be caused or occasioned in whole or in part for such purposes.

General Exceptions

These apply to all sections of the policy unless stipulated otherwise.

This **Policy** does not cover:

1. Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event:
 - War, invasion, act of foreign enemy, hostilities or a war-like operation or operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, military rising, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.
2. Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event:
 - Any action taken in controlling, preventing, suppressing or in any way relating to (1) War or (2) Terrorism above.
3. The **Insured Person** engaging in naval, military or airforce service or operations (except peacetime reservist training or operationally ready national service under Section 14 of the Enlistment Act, Chapter 93 of the Republic of Singapore).
4. The **Insured Person** (i) engaging in testing of any kind of conveyance; (ii) being employed as a manual worker; (iii) engaging in offshore activities or mining or aerial photography; or (iv) engaging in handling of explosives.
5. The **Insured Person** taking part in expeditions or being a crew member on a vessel travelling from one country to another.
6. The **Insured Person** taking part in any sport or leisure activities with a high level of risk (i.e involve a high level of expertise, exceptional physical exertion, highly specialised gear or stunts) or any sport done in a manner, location or terrain that is far from what reasonable people consider to be normal. Such a sport or activity is likely to injure or harm the person doing it. This includes but is not limited to:
 - I. Travelling in air (except while travelling as a fare-paying passenger in a properly licensed, regularly scheduled commercial airline or helicopter for sight-seeing by a licensed operator);
 - II. Taking part in any other aerial activities (except hot air ballooning) including bungee jumping, parachuting, free flying, zip lining and flying fox;
 - III. Any leisure or sports activities either as a professional or where the **Insured Person** would or could earn or receive remuneration, donation, sponsorship or financial rewards of any kind;
 - IV. Taking part in any leisure or sports activities where the **Insured Person** is competing in or practicing for speed or time trials, sprint or racing of any kind;
 - V. Big wave surfing, B.A.S.E jumping, cliff jumping, canyoning, horse jumping, polo, marathons, biathlons, triathlon, racing or motor rallies/cross, stunt riding, potholing, cave diving and private hunting trip;
 - VI. Outdoor rock climbing, abseiling, coasteering and mountain biking;
 - VII. Trekking (including mountain trekking) above 3000 metres;
 - VIII. Canoeing, kayaking and rafting (above Grade 2).
7. Any winter sports.
8. Any extreme water sports such as scuba-diving, cave or river tubing, dinghy sailing, yachting, jet boating, jet skiing, sail boarding, wake boarding, body boarding, wind surfing, water surfing, flow riding, water skiing, dragon boating and deep sea fishing.
9. Loss, damage or liability which involves:
 - Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste; or
 - The radioactive, toxic, explosive or other dangerous properties of explosive nuclear equipment.
10. Loss, damage or liability arising from pollution or contamination unless caused by:

- A sudden and unexpected accident which can be identified; or
- Oil leaking from a domestic oil installation at **Home**.

11. Any loss or damage caused by the **Insured Person's** wilful act or negligence.
12. The **Insured Person** whilst under the influence of alcohol or drugs, unless the drug is taken in accordance with an authorised medical prescription.
13. Any psychiatric, psychological, affective, mental, behavioral or sleep disorder, irrespective of whether a physiological cause is known or suspected.
14. Any claim directly or indirectly due to **pre-existing medical conditions**.
15. Injury occurring during or as a direct or indirect result of any surgery except when such a surgery was necessary to treat or restore function after an **Accidental** injury covered by this **Policy**.
16. Any congenital anomaly.
17. Any loss, injury, damage or legal liability arising directly or indirectly from travel in, to, or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan, or Syria.

We shall not be deemed to provide cover and **We** shall not 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 **Us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or United Kingdom or United States of America.

General Conditions

I. Claims

These apply to the whole **Policy**.

- Any amount which **We** have paid which the **Insured Person** is not covered for must be paid back to **Us**.
- **We** must be informed of any injury, illness, incident, or loss, or any discovery of loss or damage which may lead to a claim under this **Policy**. **We** must also be informed of any writ, summons or prosecution being brought against the **Insured Person** for a risk covered under the **Policy**. Every communication relating to a claim must be sent to **Us** immediately.
- The **Policyholder** or the **Insured Person** or any person acting on his/her behalf, must not negotiate, admit or reject any claim without **Our** permission in writing.
- Any claims must be submitted to **Us** with written proof of loss at the **Insured Person's** own expense, including, whichever is applicable:
 - Medical evidence, certificates, reports,
 - Trip invoices, ticket confirmation, boarding passes,
 - Photocopy of passport and visa, and
 - Any other documentary proof that **We** may require to support the claim.
- In the case of a foreign language document, an English translation of such document if **We** require must be submitted to **Us** at the **Insured Person's** expense.
- **We** may refuse to pay any claims for which receipts, bills or other supporting documents that **We** may require are not provided to **Us**.
- Any certificates, information and evidence, which **We** may need shall be provided at the **Insured Person's** expense. When there is a claim for injury or illness, **We** may ask for, and will pay for, any **Insured Person** to be medically examined on **Our** behalf. **We** may also ask for, and will pay for, a post-mortem examination if any **Insured Person** dies.
- All claims will be paid in Singapore Dollars. For claims incurred in a foreign currency, **We** will convert the foreign currency amount into Singapore Dollars at a foreign currency exchange rate to be determined by **Us**.
- **We** will offset any bank charges or administrative fees from the claims payout, if any.
- **We** shall have full discretion in the conduct, of any proceedings or the settlement of any claim.
- Any claim to be made under the **Policy** must be submitted to **Us** with all relevant facts and documents within 30 days upon the **Insured Person's** return to his/her **Country of Residence**.
- At the time of buying or renewing the **Policy** or when booking a **Trip** (whichever is later), if **the Insured Person** is travelling against the advice of Ministry of Foreign Affairs of the Republic of Singapore, he/she will not be covered under any section of the **Policy** for the known circumstances, facts or risks at the planned destination.

2. Our rights

We are entitled to take over and carry out in the **Policyholder** or the **Insured Person's** name the defence or settlement of any legal action. **We** may also take proceedings at **Our** own expense and for **Our** own benefit, in the **Policyholder** or the **Insured Person's** name, to recover any payment **We** have made under this **Policy** to anyone else.

3. Access to your doctor

We may ask the **Insured Person** to supply his/her **Country of Residence Doctor's** name to enable **Us** to access his/her medical records. This will help **Us** to assess whether the cover applies. If the **Insured Person** does not agree to provide this, **We** may not deal with the claim.

4. Fraud

If a claim under this **Policy** is made with the knowledge of the claim to be dishonest or intentionally exaggerated or fraudulent in any way, or if any false declaration or statement to support the claim is given, **We** will not pay the claim.

5. Arbitration

Where **We** have accepted a claim and there is disagreement over the amount to be paid, the dispute must be referred to an arbitrator in Singapore in accordance with the Rules of the Singapore International Arbitration Centre ("SIAC Rules") for the time in force in English. When this happens, a decision must be made before the **Policyholder** can take any legal action against **Us**.

6. Your duty to comply with policy conditions

Our provision of insurance under this **Policy** is conditional upon the full observation and fulfillment of the terms, provisions, conditions and clauses of this **Policy**.

7. Payment of claim

We will pay all claims under this **Policy** to the **Policyholder** or to such person as instructed by the **Policyholder** and as agreed by **Us**. Any claims paid under this **Policy** and received by the **Policyholder** or such other person as instructed by the **Policyholder** will be deemed as full and final payment and shall effectively discharge **Our** liability. **We** will not have to make any further payments for the same claim.

8. Rights of Third Party

A person who is not a party to this **Policy** shall have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of its terms. For the avoidance of doubt, the **Insured Person** is not a party to this **Policy** and shall have no right to enforce any of the terms, conditions and exclusions under this **Policy**.

9. Declaration

The **Policyholder** shall declare to **Us** the number of main and supplementary cardholders to be insured on a monthly basis. An adjustment will be made accordingly for the current period of insurance.

10. Premium rate

We shall have the right to revise the premium rate payable by the **Policyholder** under this **Policy**

- On any renewal date, or
- When there is a substantial change in the risks being insured against under this **Policy**.

Our Promise of Service

If **You** have any comments or suggestions about **Our** cover, services or any other feedback please write to:

The Head of General Insurance, Aviva Ltd.
4 Shenton Way #01- 01 SGX Centre 2 Singapore 068807

We always welcome feedback so **We** can improve **Our** products and services.

Customer care policy

At Aviva **We** will make every effort to provide the high level of service expected by all **Our** policyholders. If on any occasion **Our** service falls below the standard of your expectation, the procedure detailed below explains what you can do:

Your first point of contact should always be to Our Customer Services Department. You can email **Us** at corporate_travel@aviva.com.sg. **We** will acknowledge receipt of your feedback within 3 working days whilst **We** look into the matter you raised. We will contact you for further information if required within 7 working days and provide you with a full reply within 14 working days.

Important - Please remember to quote your policy reference in your communication.

How to make a claim

To make a claim, please call 6827 9966 for Our claims assistance helpline or alternatively go to www.aviva.com.sg to access Our online claims form.

Learn more about our other products
and services at www.aviva.com.sg

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Aviva Ltd

4 Shenton Way #01-01 SGX Centre 2 Singapore 068807
Tel: (65) 6827 9966 Fax: (65) 6827 7480 www.aviva.com.sg
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