

TIGER PRODUCT FEATURES
Fraudulent Protection for Payment Cards & Calls

	One Way Trip	Round Trip
Fraudulent Protection for Payment Cards Covers the unauthorized charges that you are responsible for on your stolen Payment Card	Up to a maximum combined policy limit of S\$500 over a period not exceeding 10 days	Up to a maximum combined policy limit of S\$500 over a period not exceeding 30 days
Fraudulent Protection for Calls Covers fraudulent calls made from your mobile phone which was reported lost as a result of a robbery whilst overseas	Up to a maximum combined policy limit of S\$150 over a period not exceeding 10 days.	Up to a maximum combined policy limit of S\$150 over a period not exceeding 30 days.

DEFINITIONS

ATM means an automatic teller machine.

Mobile Phone means a portable hand-held telephone for personal use, that connects with the telephone network over radio wave transmissions.

Stolen means having been stolen by a third party by way of theft, robbery or burglary without your assistance, consent or co-operation.

Robbery means the unlawful taking of property from your care and custody by one who has caused or threatened you with bodily harm and has committed an illegal or violent act.

Payment card means an ATM card, NETS card, credit card, charge card or debit card issued by a licensed financial institution for personal use only.

FRAUDULENT PROTECTION FOR PAYMENT CARDS

WHAT WE COVER:

If You suffer a financial loss whilst You are overseas, due to unauthorized charges being made from Your Payment card, We will reimburse You for such unauthorized charges up to a maximum policy limit of S\$500, if:

1. Unauthorized charges were made with Your Stolen Payment Card, or,
2. If Your Payment Card was not Stolen, but unauthorized charges were made through any overseas ATM withdrawal, in-store or online purchases with Your Payment Card information, then,

NOTIFICATION OF LOSS

- i. In respect of (1) above, We will reimburse such unauthorized charges up to the maximum limit of indemnity if, such loss incurred 12 hours prior to reporting to Your Payment Card issuer(s); and to Us,
- ii. In respect of (2) above, We will reimburse the unauthorized charges incurred up to a maximum limit of indemnity if such loss is reported to Your Payment Card issuer(s), or Us, or, Your Payment Card issuer(s) notifying You about the event (whichever occurs first).

COVERAGE CONDITIONS

1. For one-way trip, we will pay for such unauthorized charges up to a maximum limit of S\$500 incurred for a period not exceeding 10 days from the trip departure date as shown on the airline ticket.
2. For a round trip, we will pay for such unauthorized charges of up to a maximum limit of S\$500 incurred during the trip not exceeding 30 days
3. We will only pay for such unauthorized charges which You are made liable for, under the terms and conditions of Your Payment Card.
4. In the event of a covered loss, You must report the theft of Your Payment Card to the issuer(s) and to Us within 24 hours of discovering that Your Payment Card was Stolen or any unauthorized charges were made from it.
5. You must complete and return any documents including but not limited to claims forms, police reports, demands, notices, and any other relevant documents You may be asked to provide.
6. You must comply with all the terms and conditions by which Your Payment Card was issued.
7. Your Payment Card must be valid and in good standing for coverage to apply.

WE WILL NOT COVER:

1. Losses that have occurred prior to the inception of cover or, after the termination, of the Policy;
2. Losses that result from any business pursuits or, relating to Your work or profession;
3. Losses caused by any illegal acts;
4. Losses that You have intentionally or deliberately caused;
5. Cash advances made with Your Stolen Payment Card;
6. Charges made by a resident of Your household, or by a person entrusted with Your Payment Card;
7. Losses that result from the direct actions of a Relative, or actions that a Relative knew of or planned;
8. Losses due to the order of any government, public authority or custom's officials; and
9. Losses due to war, invasion, act of foreign enemy, hostilities or warlike operations (whether war has been declared or not), civil war, rebellion, revolution, insurrection, civil commotion, uprising, military or usurped power, martial law, terrorism, riot or the act of any lawfully constituted authority.

FRAUDULENT PROTECTION FOR CALLS

WHAT WE COVER:

When your mobile phone is lost as a result of a robbery during a covered trip, we will reimburse the fraudulent call charges incurred up to a maximum policy limit of S\$150 during the trip period.

COVERAGE CONDITIONS

1. The fraudulent calls must be made from the robbed mobile phone.
2. For a one-way trip, we will pay for such fraudulent call charges up to a limit of S\$150 incurred over a period not exceeding 10 days from the trip departure date shown on the airline ticket.
3. For a round trip, we will pay for such fraudulent call charges up to a limit of S\$150 incurred over a period not exceeding 30 days.
4. We will not cover fraudulent-call charges made from any phone that has been alleged to have been lost mysterious disappearance, or pick-pocketed.
5. You must report the robbery of your mobile phone to the issuer and to Us within 12 hours of the loss as a result of a robbery.
6. You must complete and return any documents including but not limited to claims forms, police reports, demands, notices, and any other relevant documents You may be asked to provide.

WE WILL NOT COVER:

1. Losses that have occurred prior to the inception of cover or, after the termination, of the Policy;
2. Losses that result from any business pursuits or, relating to Your work or profession;
3. Losses caused by any illegal acts;
4. Losses that You have intentionally or deliberately caused;
5. Charges made by a resident of Your household, or by a person entrusted with Your Mobile Phone;
6. Losses that result from the direct actions of a Relative, or actions that a Relative knew of or planned;
7. Losses due to the order of any government, public authority or customs' officials; and
8. Losses due to war, invasion, act of foreign enemy, hostilities or warlike operations (whether war has been declared or not), civil war, rebellion, revolution, insurrection, civil commotion, uprising, military or usurped power, martial law, terrorism, riot or the act of any lawfully constituted authority.