About This Product

Please note:

- This policy only covers expenses as shown in the Table of Benefits for COVID-19 related losses.
- A Claim will only be settled directly with the provider of medical services and no payment will be made to the Insured Person. If an Insured Person pays Claim costs directly to the provider, We will not reimburse the Insured Person.
- Terms shown in bold in this policy have defined meanings given to them in the General Definitions section of this document.

This group policy is evidence of the contract between Shangri-La International Hotel Management Pte. Ltd (the Policyholder) and AIG Asia Pacific Insurance Pte. Ltd. (the Insurance Provider). The Policyholder will pay the agreed premium for the benefits as stated in this policy, for COVID-19 related losses incurred by an Insured Person (You). Coverage will attach to a hotel booking an Insured Person has purchased from the Policyholder.

This policy is effective for overseas Hotel Stay sold by the Policyholder which are taken between 1 December 2021 and 30 June 2022; see Period of Coverage for details on the coverage period applicable to each Insured Person.

Assistance Services are provided by AIG Travel Asia Pacific Pte Ltd (Assistance Company).

You or someone acting on Your behalf must contact the Assistance Company as soon as reasonably possible to notify Us of a Claim. A Claim will only be settled by Us directly with the provider and no payment will be made to You.

Period of Coverage

Please note: You are only covered during the following periods for each benefit:

1. Section A1 - Emergency Medical Expenses and Section A2 – Repatriation of Mortal Remains
   - Cover commences 00:00 a.m. on the check-in date to a Shangri-La Group Property as shown in Your pre-booked travel itinerary or the time when You arrive at Your Overseas destination, whichever is later.
   - And ends at the earlier of:
     a. 23:59 p.m. on the date You check-out of a Shangri-La Group Property;
     b. At the time of departure from Your Overseas destination; or
     c. 15 consecutive days after this cover started.

2. Section B - Emergency Travel Assistance
   - Cover commences 00:00 a.m. on the check-in date to a Shangri-La Group Property as shown in Your pre-booked travel itinerary or the time when You arrive at Your Overseas destination, whichever is later.
   - And ends at the earlier of:
     a. 23:59 p.m. on the date You check-out of a Shangri-La Group Property;
     b. At the time of departure from Your Overseas destination; or
     c. 15 consecutive days after this cover started.

Please note:
Sanctions Exclusions:
We will not be deemed to provide cover and We will not be liable to pay any Claim or provide any benefit hereunder if We determine that the provision of such cover, payment of such Claim or provision of such benefit would expose Us, Our parent company or Our ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions laws or regulations of the European Union, the United Kingdom, or the United States of America. We will not provide any cover in, or make any payments to any person or provider entity located in any country or region that is subject to comprehensive sanctions, which as of the effective date of this Policy include Iran, Cuba, Syria, North Korea, and the Crimea Region of the Ukraine.

This policy will not: cover any loss, injury, damage or legal liability sustained directly or indirectly by any individual or entity identified on any applicable government watch list as a supporter of terrorism, narcotics or human trafficking, piracy, proliferation of weapons of mass destruction, organized crime, malicious cyber activity, or human rights abuses; or pay any Claim, loss, or expense involving any service provider who is on any such list.
Period of Coverage:
If treatment for COVID-19 is initiated within the 15 day coverage period, cover under Section A1 - Emergency Medical Expenses and Section A2 - Repatriation of Mortal Remains will continue beyond 15 days until You leave Your Overseas destination, subject to the limits stated in the Table of Benefits and the other terms and conditions of this policy.

The following cover is provided for each Insured Person. It is important that You refer to the individual sections of cover for full details of what You are entitled to should You need to make a Claim.

Table Of Benefits

<table>
<thead>
<tr>
<th>Section</th>
<th>Core Benefit(s)</th>
<th>Sum insured up to:</th>
</tr>
</thead>
<tbody>
<tr>
<td>A1</td>
<td>Emergency Medical Expenses - if You test positive for COVID-19</td>
<td>USD 184,000</td>
</tr>
<tr>
<td>A2</td>
<td>Repatriation of Mortal Remains in the event of death from COVID-19</td>
<td>USD 110,000 (Sub-limit of A1)</td>
</tr>
</tbody>
</table>

Section B
Emergency Travel Assistance

Sum insured up to:
Included

How To Make A Claim

Please note:
You or someone acting on Your behalf must contact the Assistance Company as soon as reasonably possible to notify Us of a Claim. A Claim will only be settled by Us directly with the provider and no payment will be made to the Insured Person. If an Insured Person pays Claim costs directly to the provider, We will not reimburse the Insured Person.

All supporting Claim documents must be submitted to Us / Our office as soon as reasonably possible from the date of the event happening which causes You to submit Your Claim. Late notification of a Claim may affect Our acceptance of a Claim.

You have to provide at Your own expense all reasonable and necessary evidence We require to support a Claim. If the information supplied is insufficient, We will identify the further information which is required. If We do not receive the information We need, We may reject the Claim.

The Assistance Company will provide help during Your Hotel Stay. They provide twenty-four (24) hour emergency service, 365 days a year. The contact details are as follows:

AIG Travel Asia Pacific Pte Ltd
Phone number: +65 6419 3075
Email: SGAssistance@aig.com

Please have the following information available when You (or someone on Your behalf) contact the Assistance Company so that Your case can be dealt with efficiently:
- Your name and address;
- Your contact phone number;
- Your Travel Itinerary;
- Passport / Identification and
- The name, address and contact phone number of Your Medical Practitioner.

For further details about claims, please refer to General Conditions.
General Definitions

Wherever the following words or phrases appear in bold in this policy, they will have the following meanings:

**Assistance Company** means AIG Travel Asia Pacific Pte Ltd referenced in this document.

**Claim** means a request by You to Us to avail of the range of benefits that are available under this policy.

**Country of Residence** means the country in which You have lived for the past six (6) months or have been granted unrestricted right of re-entry by the Government Authority.

**Flight** means an air journey in a commercial, scheduled aircraft in which You are a fare paying passenger.

**Home** means an Insured Person’s usual place of residence within Your Country of Residence.

**Flight** means an establishment constituted and registered as a facility for the care and treatment of sick and injured persons and which:
1. has full facilities for diagnosis and surgical procedures;
2. provides twenty-four (24) hour a day nursing services by registered graduate nurses;
3. is supervised by a staff of Medical Practitioners; and
4. is not primarily a clinic, nursing, rest or convalescent home, a home for the aged, a place for the treatment of alcoholism or drug addiction or an institution for mental or behavioural disorder.

**Illness** means a physical condition marked by a pathological deviation from the normal healthy state.

**Insured Person** means a person who:
1. Is a short term visitor travelling Overseas who intends to return to their Country of Residence on completion of their travel;
2. Is not a resident of the Overseas destination that the person is travelling to;
3. Meets all prevailing entry and visa requirement of Your Overseas destination; and
4. Has a pre-booked and confirmed accommodation at an Overseas Shangri-La Group Property before leaving their Country of Residence.

**Medical Practitioner** means a registered and properly qualified medical specialist licensed under applicable laws and acting within the scope of his/her license and training. The attending Medical Practitioner cannot be You, Your Relative, business associate, employer or employee.

**Medically Necessary** means a medical service provided by a Medical Practitioner which is:
1. consistent with the diagnosis and is a customary medical treatment for the covered illness;
2. in accordance with standards of good medical practice, consistent with current standards of professional medical care and of proven medical benefits;
3. not for the convenience of You or the Medical Practitioner;
4. unable to be rendered out of a Hospital (if admitted as an inpatient);
5. not experimental, investigational, research, preventive or screening in nature; and
6. for which charges are reasonable, customary and do not exceed the general level of charges being made by others of similar standing in the locality where the charge is incurred, when furnishing like or comparable treatment, services or supplies to individuals of the same sex and of comparable age for a similar illness in accordance with accepted medical standards and practice that could not have been omitted without adversely affecting Your illness.

**Overseas** means beyond the territorial limits of Your Country of Residence where the Shangri-La Group Property is based in.

**Pre-existing Medical Condition** means a COVID-19 diagnosis prior to the start of Your cover under this policy.

**Shangri-La Group Property** means any hotel that is owned and/or managed by Shangri-La Asia Ltd or its subsidiaries.

**Hotel Stay or Stay** means Your reserved stay in a Shangri-La Group Property for a fee or via redeemed membership points for the purposes of leisure and corporate travel. It does not include stays in a Shangri-La Group Property for the purposes of serving out Quarantine or isolation orders.

**Quarantine** means a restriction on movement or travel placed by a medical or governmental authority, in order to stop the spread of a communicable disease.

**War** means military action, either between nations or resulting from civil war or revolution.

**We, Us, Our** means AIG Asia Pacific Insurance Pte. Ltd.

**You, Your, Yourself** means the Insured Person.
General Conditions

General Conditions apply to all sections of this policy.

1. You or someone acting on Your behalf must contact the Assistance Company as soon as reasonably possible to notify Us of a Claim.
2. You must take all reasonable steps to avoid or reduce any loss that may mean You have to make a Claim under this insurance.
3. To have full protection of this policy You must comply with the conditions outlined in the How To Make A Claim section, which are conditions of the policy. Failure to comply with these conditions may determine whether We pay to the Insured Person in the event of a Claim.
4. You must give Our claims department all the documents they request to deal with any Claim. You will be responsible for the costs involved in doing this.
5. You must help Us get back any money We have paid if another insurer or other party may be obligated to pay such amounts. This may include providing Us with information and filling out related forms.
6. An Insured Person seeking payment of a Claim must give Us permission to obtain any medical reports or records needed from any Medical Practitioner who has treated the Insured Person; otherwise We may not pay any Claim.
7. We may ask the Insured Person to attend one (1) or more medical examinations. If We do, We will pay the cost of the examination(s), any medical reports and records, and reasonable travelling expenses of the Insured Person and any person required to travel with the Insured Person to attend the examination, if these expenses are agreed by Us in advance. If the Insured Person fails to attend without reasonable cause, We may reject the Claim.
8. If an Insured Person dies, We have the right to ask for a post mortem examination at Our expense.
9. You must pay Us back any amounts that We have paid that are not covered by the insurance. This could include any overpayments and payments to which You are not entitled.
10. If We have paid a Claim under this policy and it has been accepted as full and final payment of the Claim, then We will not have to make any further payments for the same Claim.
11. Any fraud, deliberate dishonesty or deliberate hiding of information by an Insured Person at any time will make this policy invalid so far as concerns cover for that Insured Person. If this occurs, We will not refund any premiums in respect of that Insured Person.
12. We will not pay any interest on any amount payable under this policy.
13. This policy will be governed by the AIG issuing office’s jurisdiction law without giving effect to its conflicts of law provisions, and the Policyholder, Insured Persons and We agree to submit to the courts of said jurisdiction to determine any dispute arising under or in connection with it.
14. The terms and conditions of this policy will be available in English and all communication relating to this policy will be in English.
15. If a Claim is deemed eligible under the policy We will make Claims payments directly with the provider only and no payment will be made to the Insured Person.
16. We may also contact third parties who have or who were to provide services to the Insured Person (for example, an airline, travel company or hotel) to verify the information provided.
17. The premiums are to be paid by the Policyholder, as agreed and information will be supplied to Us in the form and at the frequency reasonably required by Us for the cover to remain in force.
18. This group policy may not be assigned or transferred unless agreed by Us in writing.
19. Only the Policyholder, Insured Person and Us may enforce the terms of this policy.
General Exclusions

General Exclusions apply to all sections of this policy. In addition to these General Exclusions, please also refer to 'What You are not covered for' under each policy section as this sets out further exclusions which apply to that policy section.

We will not be liable under any section of the policy for any Claim arising out of, based upon, relating to or attributable to:

1. Any costs not related to COVID-19.
2. Any Pre-Existing Medical Condition or any complication arising from it.
3. You travelling against the advice of a Medical Practitioner or travelling against the advice of Your government guidelines or for the purpose of obtaining medical advice or treatment.
4. War, civil war, invasion, revolution or any similar event.
5. Loss, expense, liability or damage to any property, arising from ionising radiation or contamination by radioactivity from
   a. any nuclear fuel or
   b. any nuclear waste from
      (i) burning nuclear fuel or
      (ii) radioactive, toxic, explosive or
      (iii) other dangerous properties of any explosive nuclear equipment
6. The dispersal, application or release of pathogenic or poisonous biological or chemical materials.
7. Travel to a specific country or area if Your Country of Residence's government or health authority has issued a travel ban against travel to that country or area.
8. Your involvement in any deliberate, malicious, reckless, illegal or criminal act.
9. Your suicide or attempted suicide.
10. Your deliberately or putting Yourself in danger (unless You are trying to save a human life).
11. Your use of alcohol or drugs unless the drugs have been prescribed by a Medical Practitioner (whether the Claim arises directly or indirectly from Your use of alcohol or drugs).
12. Your failure to get the inoculations and vaccinations that You need in relation to Your Hotel Stay.
13. Any costs relating to a staycation in Your Country of Residence.

Additionally:
14. This policy does not cover expense for pre-Hotel Stay COVID-19 testing, COVID-19 testing at a departure or arrival airport, or mandatory COVID-19 testing required by an official government or health authority.
15. Where permissible under local law, any loss or expense or event or liability which is covered under any other insurance policy or plan or act of government or is payable by any other source. We, however, will pay the difference between what is payable under the other insurance policy or scheme or act of government or such other source and what You otherwise would be entitled to recover under this policy.
16. This policy does not provide coverage for any indirect losses, costs, charges or expenses (meaning losses, costs, charges or expenses that are not listed under the headings 'What You are covered for' in Your Benefits Under this Policy section (for example, loss of earnings if You cannot work after You have been ill).
17. This policy does not provide coverage for any costs which You would have had to pay had the reason for the Claim not occurred (for example, the cost of food which You would have paid for in any case).
18. We will not be deemed to provide cover and We will not be liable to pay any Claim or provide any benefit hereunder if We determine that the provision of such cover, payment of such Claim or provision of such benefit would expose Us, Our parent company or Our ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions laws or regulations of the European Union, the United Kingdom, or the United States of America.
19. We will not provide any cover in, or make any payments to any person or provider entity located in any country or region that is subject to comprehensive sanctions, which as of the effective date of this Policy include Iran, Cuba Syria, North Korea, and the Crimea Region of the Ukraine.
20. This policy will not: cover any loss, injury, damage or legal liability sustained directly or indirectly by any individual or entity identified on any applicable government watch list as a supporter of terrorism, narcotics or human trafficking, piracy, proliferation of weapons of mass destruction, organized crime, malicious cyber activity, or human rights abuses; or pay any Claim, loss, or expense involving any service provider who is on any such list.
Your Benefits Under this Policy

Section A1 – Emergency Medical Expenses

Please note:
1. You or someone acting on Your behalf must contact the Assistance Company as soon as reasonably possible
2. If You are entitled to receive payment of all or any part of the medical expenses from any other source, We will pay the difference.

✔️ What You are covered for under Section A1

We will pay up to the amount shown in the Table of Benefits for Medically Necessary and reasonable costs as a result of You testing positive for COVID-19 during Your Hotel Stay. This includes:
1. Emergency medical, surgical and Hospital treatment and ambulance costs.
2. If You cannot return to Your Country of Residence as You originally planned and the Assistance Company agrees Your extended stay is Medically Necessary, We will pay for extra accommodation (room only) and travel expenses (economy class, unless a higher grade of travel is confirmed as Medically Necessary and authorised in advance by the Assistance Company) to allow You to return to Your Country of Residence.

✗ What You are not covered for under this Section A1 and under Section A2

In addition to the exclusions set out in the General Exclusions section, this policy does not cover loss or damage arising out of, based upon or attributable to:
1. Any treatment or surgery which the Assistance Company thinks is not immediately necessary and can wait until You return to Your Country of Residence. The decision of the Assistance Company is final.
2. The extra cost of a single or private Hospital room, unless shared rooms are not available or unless a single or private Hospital room is Medically Necessary.
3. Any costs for medical conditions not related to being diagnosed with COVID-19 on Your Hotel Stay.
4. Any costs related to any mutation, variation or related strain of the coronavirus that causes COVID-19 on Your Hotel Stay.
5. Any search and rescue costs charged to You by a government, regulated authority or private organisation connected with finding and rescuing You. This does not include medical evacuation costs by the most appropriate transport.
6. Any costs that You settle directly with the service provider.
7. Any costs You have to pay when You have refused to return to Your Country of Residence and the Assistance Company considered You fit to return.
8. Any treatment or medication of any kind that You receive after You return to Your Country of Residence.
9. Costs that have not been incurred by or on behalf of You.

Please note that the conditions set out in the General Conditions section apply to all benefit sections.

Claims evidence required for Section A1 may include
- Proof of a positive COVID-19 test
- Proof of travel (confirmation invoice, travel tickets)
- Invoices for medical expenses
- An official letter from the treating Medical Practitioner to confirm the expenses were Medically Necessary

Please note: We may require other evidence to support Your Claim depending on the circumstances, in which case We will request this from You.
Section A2 – Repatriation of Mortal Remains

✔️ What You are covered for under Section A2
We will pay up to the amount shown in the Table of Benefits for the necessary and reasonable repatriation costs as a result of Your diagnosis of COVID-19 during Your Hotel Stay. In the event of death, the cost of returning Your body or ashes to Your Country of Residence, up to the specific amounts shown in the Table of Benefits.

✗ What You are not covered for under Section A2
Please refer to the exclusions outlined in Section A1 and the General Exclusions of this policy wording for details of what is not covered.

Please note that the conditions set out in the General Conditions section apply to all benefit sections.

Claims evidence required for Section A2 may include
- Proof of a positive COVID-19 test
- Proof of travel (confirmation invoice, travel tickets)

Please note: We may require other evidence to support Your Claim depending on the circumstances, in which case We will request this from You.

Section B– Emergency Travel Assistance

The Assistance Company will provide twenty-four (24) hour worldwide trip and emergency assistance services if the following occurs on Your Hotel Stay:

- You are denied boarding on a Flight due to fever or other medical concern
- You are denied entry to a country due to fever or other medical concerns.
- Feel ill while travelling.

If You require medical treatment that necessitates admittance to Hospital as an in-patient, emergency transportation services, or to return Home for any reason covered by this policy, You must contact the Assistance Company and follow their advice or instruction. Failure to do so may prejudice Your Claim under this policy.

The Assistance Company operates a network of service centres that will provide You with 24/7 travel assistance before and during Your Hotel Stay.

Depending on Your specific needs, We can:
1. when medical care is needed, direct You to suitable medical facilities, monitor Your condition and treatment, and keep Your family and friends at Home informed;
2. confer with Your treating Medical Practitioner to evaluate if and when repatriation is necessary, and coordinate all services; and

We will try to get You medical attention when You travel, but the Assistance Company cannot guarantee that appropriate medical facilities will always be available. The Assistance Company is only provided to monitor Your condition remotely and cannot take over the running of Your medical treatment. Please note that where Your Claim is not covered under the policy, the provision of emergency assistance will not in itself be an admission of liability of Your Claim.

See the contact information provided in the Important Contact Details section for details of how to contact the Assistance Company.

Important Note – This section provides for assistance services only and does not provide cover for emergency medical expenses or any other expenses unless they are covered elsewhere in this policy.
American International Group, Inc. (AIG) is a leading global insurance organisation. Founded in 1919, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement products, and other financial services to customers in more than 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

Additional information about AIG can be found at www.aig.com and www.aig.com/strategyupdate | YouTube: www.youtube.com/aig | Twitter: @AIGinsurance | LinkedIn: http://www.linkedin.com/company/aig. AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at www.aig.com. All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries, and coverage is subject to actual policy language. Non-insurance products and services may be provided by independent third parties.