

EMERGENCY SERVICE PROGRAM



SCOPE OF SERVICES

Changing the image of insurance.

APRIL Assistance shall, subject to the terms and conditions as defined hereunder, provide the following services:

All limits and monetary amounts shall in all instances be in Singapore Dollars (SGD). Cover is subject to our policy terms and conditions. In the event of any discrepancy, the policy terms and conditions, endorsements and benefit schedules shall prevail.

REPATRIATION, EVACUATION AND ASSISTANCE SERVICES PROVIDED BY APRIL ASSISTANCE.

In case of accident, illness or serious medical problems, APRIL Assistance will be here to assist you. 24 hours a day, 7 days a week.

All services and benefits subject to APRIL's prior agreement.

IN THE EVENT OF THE ACCIDENT OR SUDDEN SEVERE ILLNESS OF THE INSURED:

Emergency medical evacuation and medically required repatriation	Up to \$1,000,000 per event
Return of the insured to the country of residence after stabilisation	Return economy class airline ticket or 1st class railway ticket
Compassionate visit (if the member is unaccompanied and hospitalisation is reasonably expected to be more than 7 days)	Return economy class airline ticket or 1st class railway ticket and hotel accommodation up to \$200 per night for a max of 10 nights.
Supply and delivery of medication not available locally	Fully Covered
Return of insured family members	Return economy class airline ticket or 1st class railway ticket
Accompanying children	Return economy class airline ticket or 1st class railway ticket

IN THE EVENT OF THE DEATH OF THE INSURED:

Returning the body or ashes to residence	Fully Covered
Cost of a transport coffin for repatriation of the body by air	Up to \$2,500
Presence of a person to accompany the deceased	Return economy class airline ticket or 1st class railway ticket and hotel accommodation up to \$200 per night for a max of 10 nights.
Return of insured family members	Return economy class airline ticket or 1st class railway ticket

IF PERSONAL EFFECTS ARE LOST OR STOLEN ABROAD

Cash advance outside your home country or country of residence	Up to \$2,500
Sending urgent messages	Included

IN THE EVENT OF AN UNINTENTIONAL INFRACTION OF THE LAW ABROAD:

Advance of legal expenses occurred while abroad	Up to \$2,500 per event
Advance of cost of bail while abroad	Up to \$25,000 per event

IN THE EVENT OF THE DEATH OR THE HOSPITALISATION OF A FAMILY MEMBER:

Compassionate Home Travel (subject to APRIL's prior agreement)	Return economy class airline ticket or 1st class railway ticket
--	---

IN THE EVENT OF AN UNINTENTIONAL INFRACTION OF THE LAW ABROAD:

Assistance with translation of legal or administrative documents	Up to \$850
--	-------------

APRIL EMERGENCY MEDICAL ASSISTANCE

24/7 HOTLINE

(+65) 6736 3733

(+66) 2022 9190

EMERGENCY SERVICE PROGRAM



Changing the image of insurance.

EXCLUSIONS

Under the following circumstances the costs of rendering emergency assistance services will not be covered by APRIL Assistance:

- (1) Services rendered without the authorization and/or intervention of the Company.
- (2) Services rendered by any other party apart from the Company for which no charge is usually made.
- (3) Medical treatment administered by the Member's relatives, whether being a qualified medical practitioner or not.
- (4) Any expenses specifically covered under the Member's insurance policy.
- (5) Costs and expenses which would have been payable should the event that gives rise to the intervention of the Company had not occurred.
- (6) Cases of minor illness or injury, which, in the opinion of the Company Doctor, can be treated with sufficient medical equipment and treatment within the Member's locality and which does not prevent the Member from continuing his traveling or work.
- (7) Any expenses incurred where, in the opinion of the Company Doctor, the Member is physically fit and able to travel as a normal passenger and without medical escort.
- (8) Situations in which the Member has already been under medical treatment at the time of before the Member commences his journey and the costs concerned relates to that treatment, or if the said journey was undertaken under the order or advice of a medical practitioner.
- (9) Situations in which the Member was traveling with the intention of obtaining medical treatment overseas.
- (10) Cases related to psychiatric disorders or diseases for which the Member had previously received treatment.
- (11) Expenses arising from willfully self-inflicted injury or illness, insanity, alcoholism, drug or substance abuse or self-exposure to needless peril (except in an attempt to save another human life).
- (12) Cases of pregnancy and childbirth unless unexpected complications arise.
- (13) Cases where the Member engages in any form of aerial flight except as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft over an established route.
- (14) Racing, rallies, caving, rock climbing or mountaineering normally involving the use of ropes or guides, parachuting, bungee jumping or martial arts or any sports undertaken on a professional or competitive basis.
- (15) The commission of, or the attempt to commit an unlawful act.
- (16) Expenses arising while serving as a member of a police force or military unit of any country or international authority, or due to participation in war (whether declared or undeclared), civil war, invasion, insurrection, revolution, use of military power, usurpation of government or military power, or any known or suspected terrorist act, utilization of nuclear weapons, chemical or biological weapons of mass destruction or participation any illegal act.
- (17) Expenses as a result of exposure to ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof; -any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.
- (18) Expenses incurred on funeral rites or any religious ceremonies.

APRIL EMERGENCY MEDICAL ASSISTANCE

24/7 HOTLINE

(+65) 6736 3733

(+66) 2022 9190