On Time Guarantee & Baggage Delay Protection

BENEFIT SCHEDULE

Master Policy Number : LT000001

Policyholder : AirAsia Berhad (Singapore Branch)

For The Benefit Of : AirAsia Passenger

Period of Insurance : 16 January 2020 to 15 January 2021

HOW YOUR INSURANCE POLICY OPERATES

This Policy is a contract of insurance between You, Our Policyholder and Us, the Company.

This policy, the application, declaration or any statement of facts, any clauses endorsed on the Policy, and any changes highlighted in Your renewal notice form the contract of insurance between You and Us.

The insurance We provide in this Policy is subject to the terms, conditions, exclusions contained in this policy, and any Endorsement to this Policy (hereinafter collectively referred to as the "Terms of this Policy").

ELIGIBILITY

To qualify as an Insured Person covered by this Policy, the Passengers must meet all of the following criteria (insofar as they are applicable):

(a) The Passenger is in good health and is not travelling contrary to the advice of any Registered Medical Practitioner or for the purpose of obtaining medical treatment.

(b) At the time of arranging the Trip and/or effecting this insurance the Insured Person is not aware of any circumstances which are likely to lead to cancellation or Curtailment of the Trip.

(c) At the time the Passenger purchased the insurance, none of the Passenger have already left on any Scheduled Flight from the Original Country of Departure for any Trip meant to be covered by this insurance.

(d) If any of the Passenger had ever been refused cover or imposed special terms by any insurer for travel insurance, the Passenger must declare at the point of application and be accepted by Us, otherwise the cover hereunder will be void.

POLICY DEFINITIONS

"Common Carrier" means any bus, taxi, ferry, ship, train or tram provided and operated by a carrier duly licensed for the regular transportation of fare-paying passengers and any aircraft provided and operated by an airline or an air charter company which is duly licensed for the regular transportation of fare-paying passengers, and any regularly scheduled airport limousine, airport transit system operating on fixed routes and schedules.

"Original Country of Departure" means Singapore, Myanmar, Japan, Australia, Macau, Hong Kong, India or Laos which the Scheduled Flight will depart from as the first country of departure to commence Your Trip.

"Curtailment" means abandonment by the Insured Person of a Trip by returning to the Original Country of Departure after arrival at the booked destination before the scheduled return date set out in the travel itinerary.

"Epidemic" means any contagious disease outbreak which is classified as such or pandemic by the World Health Organisation or the Ministry of Health, Singapore.

"Insured Person" means a Passenger who fulfils the "Eligibility" criteria set out in this Policy.

"Passenger" means a fare paying passenger of AirAsia's Premium Flex, Value Pack and Premium Flatbed class fares who are booked on a Scheduled Flight from:

1. AirAsia Berhad Company No. 284669-W
2. AirAsia X Berhad Company No. 734161-X
3. Thai AirAsia Company No. 0105546113684
4. Indonesia AirAsia Company No. 8120218211014
5. Philippines AirAsia Company No CS201104662
6. AirAsia India Corporate Identity No: U62200KA2013PLC086204
7. Thai AirAsia X Berhad Company No: 0105556044936

"Policyholder, You, Your" means AirAsia Berhad (Singapore Branch) whose registered address is Singapore Changi Airport Terminal 1, Boulevard Road #03-116/117, Singapore 918144.

"Registered Medical Practitioner" means a person qualified by degree in western medicine and duly licensed or registered with the relevant medical board or council to practice medicine and surgery in the geographical area of his practice, and who in rendering such services is practicing within the scope of his licensing and training. The attending Registered Medical Practitioner shall not be the Insured Person, the Insured Person's employee, spouse or relative.

"Scheduled Flight" means commercial flights with published schedules by AirAsia for fare-paying passengers in the country in which it is licensed to operate. The departure times and destination points shall be established

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11 Keppel Road, #11-01 ABI Plaza, Singapore 089057 Tel: 65 6702 0202 Fax: 65 6922 6002 UEN/GST Regn No. 201229558W www.hlas.com.sg

by reference to the Insured Person's Scheduled Flight ticket.

"Trip" means a Trip undertaken by the Insured Person travelling on a Scheduled Flight during the Period of Insurance and is limited to the boundary of the specific country where the Insured Person disembark from a Scheduled Flight.

The Trip commences upon the Insured Person's checking in to the Scheduled Flight. This includes the time that the Insured Person are within the airport premises for the purpose of waiting for the Scheduled Flight.

For the One-Way Plan, the Trip ceases upon the Insured Person's exit from the airport at the Insured Person's scheduled overseas destination.

For the Return-Trip Plan, the Trip ceases upon the earliest of the following occurrences:
(a) upon the Insured Person's disembarkation at the end of the return Scheduled Flight;
(b) upon the expiry of the Period of Insurance specified in the Policy;
(c) at 12.01 am (Singapore time) on the 91st day after the commencement of the Trip.

"We, Our, Us or Company" refers to HL Assurance Pte. Ltd.

POLICY COVERAGE

Section 1. On Time Guarantee

We shall pay the Insured Person the Payable Amount as set out in Table A according to the Original Country of Departure, if the departure of the Insured Person's Scheduled Flight is delayed from the time specified in the Insured Person's travel itinerary for more than one (1) hour and the delay is caused solely by AirAsia.

Table A

Original Country of Departure	Currency	Payable Amount
Singapore	SGD	50
Myanmar	USD	23
Japan		
Australia		
Macau		
Hong Kong		
India		
Laos		

Exclusions Applicable to Section 1

No benefit will be payable under Section 1 for:
1. Any Trip not commencing from the Original Country of Departure.

2. Any breach of government regulations by AirAsia.

3. The Insured Person's failure to take reasonable precautions following the warning of any intended strike, riot or civil commotion through general mass media.

4. The Insured Person's failure to check in for the Scheduled Flight according to the travel itinerary supplied.

5. Strike or industrial action existing at the time of application for this insurance.

6. Any circumstances beyond AirAsia's control such as adverse weather conditions, air traffic control, airport closure, strikes or acts of God.

7. Failure to obtain written confirmation of the number of hours of delay from AirAsia.

Section 2. Delayed Baggage

In the event that the Insured Person's checked-in baggage is delayed (meaning temporarily misplaced in transit or misdirected by AirAsia and not returned to the Insured Person within six (6) hours after the Insured Person's arrival at the baggage pick-up point of the scheduled overseas destination), We shall pay the Insured Person the Payable Amount as set out in Table B according to the Original Country of Departure, up to the Maximum Benefit Limit.

Table B

Original Country of Departure	Currency	Payable Amount	
		Every 6 hours of delay	Maximum Benefit Limit
Singapore	SGD	50	100
Myanmar	USD	28	84
Japan			
Australia			
Macau			
Hong Kong			
India			
Laos			

Provided that:

(a) if the Insured Person have more than one (1) piece of baggage, only one (1) claim can be submitted for the same event;
(b) if a baggage is shared among several Insured Persons, the piece of baggage can only be claimed by one Insured Person.

The Insured Person must obtain and provide to Us written verification from the AirAsia stating the length and reason(s) for the delay.

Exclusions Applicable to Section 2

No benefit will be payable under Section 2:

1. If the Trip did not commence from the Original Country of Departure.

2. If the delayed baggage shall prove to be lost or damaged.

3. If a baggage tag is not issued to the Insured Person by AirAsia for the Insured Person's check-in baggage.

4. If the Insured Person's check-in baggage is delayed (meaning temporarily misplaced in transit or misdirected by the carrier) upon the Insured Person's return to the Original Country of Departure.

5. If the Insured Person fail to obtain written confirmation of the number of hours of delay from AirAsia.

6. Due to confiscation or detention of baggage by customs or the public authority.

GENERAL CONDITIONS
(Applicable to the whole Policy)

1. Dispute Resolution
Any dispute arising out of or in connection with Your Policy, including any question regarding its existence, validity or termination shall be referred to the Financial Industry Disputes Resolution Centre Ltd (FIDReC).

If the dispute or any part of the dispute cannot be referred to or dealt with by FIDReC, or if You do not accept the decision of the FIDReC Adjudicator, the dispute shall be referred to and finally resolved by arbitration administered by the Singapore International Arbitration Centre ("SIAC") in accordance with the Arbitration Rules of the SIAC ("SIAC Rules") for the time being in force, which rules are deemed to be incorporated by reference in this condition.
The seat of the arbitration shall be Singapore.

The Tribunal shall consist of one (1) arbitrator.

The language of the arbitration shall be English.

2. Cancellation Refund
No refund of premium is allowed once the insurance has been effected.

3. Currency
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 rate to be determined by Us.

4. Contracts (Rights of Third Parties) Act
A person who is not a party to this Policy contract shall have no right under the Contracts (Rights of Third Parties) Act to enforce any of its terms.

5. Data Privacy
It is hereby declared that as a condition precedent to Our liability, You and/or the Insured Person have agreed that any personal information in relation to You and/or the Insured Person provided by or on behalf of You and/or the Insured Person to Us may be held, used and disclosed to enable Us or individuals / organisations associated with Us or any independent third party (within or outside of Singapore) to:

(a) process and assess the Insured's application or any matter arising from the Policy and any other application for insurance cover and/or

(b) provide all services related to this Policy.

6. Declaration
The validity of this Policy is subject to the condition precedent that:

a. for the risk insured, You have never had any insurance terminated in the last twelve (12) months due solely or in part to a breach of any premium payment condition; or

b. if You have declared that You have breached any premium payment condition in respect of a previous policy taken up with another insurer in the last twelve (12) months:

i. You have fully paid all outstanding premium for time on risk calculated by the previous insurer based on the customary short period rate in respect of the previous policy; and

ii. a copy of the written confirmation from the previous insurer to this effect is first provided by You to Us before cover incepts.

7. Duplication of Cover
We shall not cover the Insured Person under more than one travel insurance policy underwritten by Us for the same Trip. In the event that the Insured Person is covered under more than one such policy, We will consider the Insured Person to be insured under the policy which provides the highest benefit.

8. Duty of Care
You and/or the Insured Person must exercise reasonable care to prevent loss or damage.

9. Fraud, Misstatement or Concealment
Any fraud, misstatement or concealment in respect of this insurance or of any claim hereunder shall render this Policy null and void and any benefit due hereunder shall be or become forfeited.

10. Governing Law
This Policy shall be governed by, construed and interpreted in accordance with the laws of Singapore.

11. Illegality
Under no circumstance shall this Policy be deemed to provide cover and under no circumstance shall We be under any obligation or liability to pay or provide any benefit or payment hereunder if the provision of such cover, payment of such claim or provision of such benefit or payment would cause Us to be in breach of or expose Us to any prohibition or restriction under the laws or regulations of Singapore or any other jurisdiction where the Insured Persons or the recipient of such payment or benefit may be located.

12. Other Insurance
If at the time any claim arises under this Policy there is any other insurance policy effected by or on behalf of the Insured Person with other insurance company covering the same loss, damage, expenses or liability, We shall not be liable to pay or contribute more than its ratable proportion of any claim for such loss, damage, expense or liability.

13. Payments of Benefits
All benefits payable under this Policy shall be paid to the Insured Person or the Insured Person's legal representative or the Insured Person's beneficiary (if any), or otherwise to the Insured Person's estate in the

event of death. Any payment made by Us in accordance with this condition shall in all cases be deemed final and a complete discharge of all Our liability.

14. Recovery From Other Sources

If at the time any claim arises under this Policy, the Insured Person is able to seek recovery to be paid or refunded by other sources, including but not limited to government program, a hotel, Common Carrier operator, travel agent or any other provider of travel and/or accommodation, for the same loss, damage, expenses or liability covered under this Policy, We shall not be liable to pay or contribute more than its ratable proportion of any claim for such loss, damage, expense or liability.

15. Sanction Clause

Notwithstanding any provision to the contrary within this Policy or any endorsement thereto, this insurance shall, in no case, be deemed to provide cover and 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, United States of America or Singapore.

16. Subrogation

You shall at Our expense do and concur in doing and permit to be done all such acts and things as may be necessary or reasonably required by Us for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which We shall be or would become entitled to or subrogated upon its paying for or making good any loss destruction or damage under this Policy whether such acts and things shall be or become necessary or required before or after their indemnification by Us.

CLAIMS CONDITIONS

(Applicable to the whole Policy)

1. Written notice of any events which may give rise to a claim under this Policy shall be given to and received by Us within thirty (30) days of the event. The Insured Person shall at the Insured Person's own expense supply Us with full particulars in writing of the loss or damage and give all necessary information, documents, evidence and assistance as We may reasonably require for investigating or verifying a claim.

2. We shall have full discretion in the conduct, of any proceedings or the settlement of any claim.

GENERAL EXCLUSIONS

(Applicable to the whole Policy)

Unless otherwise expressly stated or extended in the Policy, this Policy does not insure any destruction of or damage to any property or any consequential loss or any legal liability to any person directly or indirectly caused by, or contributed to, or arising from:

1. Any willful, malicious, criminal or unlawful acts committed by the Insured Person and/or any person acting on the Insured Person's behalf.

2. The Insured Person's negligence or failure to take due and reasonable care and precautions to safeguard and secure the Insured Person's properties.

3. (a) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, insurrection, conspiracy, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or

   (b) any act of terrorism.

   For the purpose of this exclusion an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

   This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to (a) and/or (b) above.

   If We allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Insured Person's.

4. Nuclear weapons material or ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this Exception, combustion shall include any self-sustaining process of nuclear fission.

5. (a) permanent or temporary dispossession resulting from confiscation nationalisation commandeering or requisition by any lawfully constituted authority and/or

   (b) permanent or temporary dispossession of any property resulting from the unlawful occupation or possession of such property by any person

   provided that We are not relieved of any liability to the Insured Person in respect of physical damage to the property insured occurring before dispossession or during temporary dispossession which is otherwise covered by this Policy

   (c) the destruction of property by order of any public authority

   In any action suit or other proceeding where We allege that by reason of the provisions above any loss destruction or damage is not covered by this insurance the burden of proving that such loss destruction or damage is covered shall be upon the Insured Person.

6. Delay caused by air crew members of AirAsia.

7. Passenger who is below the age of two (2) years old.

8. The Insured Person travelling in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria.

9. Any loss resulting from an Epidemic.

POLICY OWNERS' PROTECTION SCHEME

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for Your policy is automatic and no further action is required from You. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact HL Assurance Pte. Ltd. or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

CARING FOR OUR CUSTOMERS

HL Assurance Pte. Ltd. will make every effort to provide a high level of service expected by all Our policyholders. If on any occasion Our service falls below the standard of Your expectation, the procedure below explains what You can do: Your first point of contact should always be Your insurance agent or broker. Alternatively, You may submit Your feedback to the manager in charge of the matter You are raising.

We will acknowledge receipt of Your feedback within seven (7) working days whilst We look into the matter You have raised. We will contact You for further information if required within seven (7) working days and provide You with a full reply within fourteen (14) working days.

If the outcome of Your complaint is not handled to Your satisfaction, You can write to:

Chief Executive Officer
HL Assurance Pte. Ltd.
11 Keppel Road #11-01 ABI Plaza
Singapore 089057

We will respond to Your appeal within fourteen (14) working days. If You are still dissatisfied with the CEO's response, We will refer You to a dispute resolution organization, Financial Industry Disputes Resolution Centre Ltd (FIDReC) which is an independent organization. FIDReC's contact details are:

Financial Industry Disputes Resolution Centre Ltd
36 Robinson Road #15-01
City House
Singapore 068877

Telephone : (65) 6327 8878
Fax : (65) 6327 8488
Email : info@fidrec.com.sg
Website : www.fidrec.com.sg

Important – Please remember to quote Your Policy number / reference in Your communication.