# **Talent Trust**

### **Table of Benefits**

### Effective 1 Sep, 2024

#### **Policy Terms and Conditions**

This Table of Benefits offers an overview of the cover we provide under this plan. All limits are per member, per Insured period, unless otherwise stated. The coverage is subject to our policy terms and conditions (stated in the next section of this document).

Benefit Cover				
Excess	US\$100 per claim in the US US\$ 50 per claim overseas			
Plan Benefits				
Cancellation and Curtailment				
Covered reasons:				
• You or a traveling companion dies.				
• You or a traveling companion has an accidental bodily injury or illness or develops a medical condition disabling enough to make you curtail your trip.				
You require compulsory quarantine.				
• You are summoned for jury service or witness attendance in a court in your usual country of residence.				
• You have an unavoidable requirement to be present in the usual country of residence for service in any military or civil emergency service.				
• There has been major damage or burglary at the home or the place of business you intend to reside at the journey destination.				
• Death, accidental bodily injury, or illness of a near relative (meaning any relative including fiancée) or business associate, which requires the insured person to be in their country of residence and will prohibit the re-commencing of the trip.				
• Delay of more than 24 hours or outright cancellation causing cancellation of the journey due to the following:				
<ul> <li>a) Accident</li> <li>b) Avalanche</li> <li>c) Bomb scare</li> <li>d) Criminal action</li> <li>e) Earthquake</li> <li>f) Fire</li> <li>g) Flood</li> <li>h) Hijack</li> <li>i) Landslide</li> <li>j) Industrial action</li> <li>k) Mechanical breakdown</li> <li>l) Riot or civil commotion</li> <li>m) Strike</li> <li>n) Act of terrorism, of air, sea, or rail services</li> <li>o) Adverse weather conditions (if travel is by public transport services)</li> </ul>	US\$1,500 per person per occurrence			
• Unexpected epidemic or pandemic outbreak of infectious disease at the travel destination (as declared by the World Health Organisation) that occurred after the purchase of this policy or after the booking of the trip (whichever is later).				
Reasonable additional accommodation costs and economy class travel costs for the insured person to return to their country of residence if the insured person is unable to return as originally booked due to treatment for an eligible condition arising from an accident or an illness during the period of cover.				

The following condition(5) app): • For constitution, we will array the non-refundable payments, deposits, concellution fees, and flight change fees up to the benefit limit. • For constitution, we will array the payments, less any available refunds up to the benefit limit. • You must notify all of your travel supplies within 72 hours of discovering that you will need to carrey eyour the philo includes being advised to constitution prevents, you for being disk to notify your travel supplies within that 72-hour period, you must notify them as soon as you are able. <b>Stolen articles</b> <b>The</b> following condition(5) app): • The replacement cost is reduced by 20% for each full year since the original purchase date, up to a maximum of 80% reduction. • The replacement cost is reduced by 20% for each full year since the original purchase date, up to a maximum of 80% reduction. • The replacement cost is reduced by 20% for each full year since the original purchase date, up to a maximum of 80% reduction. • The replacement cost is reduced by 20% for each full year since the original purchase date, up to a maximum of 80% reduction. • The replacement cost is reduced by 20% for each full year since the original purchase date, up to a maximum of 80% reduction. • The replacement cost is reduced by 20% for each full year since the original purchase date on the exercise on used discretion diction to us to support the claim. If no such proof is submitted we may, it or used discretion diction are categorie it at a reduced whole. based on the exercise on used discretion diction are categorie it divers of the langgage and proof of langgage weight is required when submitting the claim. <b>Luggage bis</b> • A report from the origine confirming the number of hours of delay or misdirection in delivery is required when submitting the claim. • The replacement cost is reduced by 20% for each full year since the original purchase date, up to a maximum of 30% reduction. • The replacement cost is reduced by 20% for each fu				
and flight change fees up to the benefit limit.         • For curcoliment, we cover you for the non-refundable payments, less any available refunds up to the benefit limit.         • Wou must notify all of your travel suppliers within 72 hours of discovering that you will need to cancel your it ph is includes being advised to cancel your from being able to notify your travel suppliers within that 72 hour period, you must notify them as soon as you are able.         Stolen articles       If your valuable items are stolen, we will reimburse you for replacing them up to US\$500 per insured article.         The following condition(s) apply:       • The replacement costs is reduced by 20% for each full year since the original purchase date, up to a maximum of 80% reduction.         • Proof of purchase must be submitted to us to support the doim fit hoss of fuggage and proof of fuggage regists is required by able is a submit to a to a sole discretion, decline a claim or accept it at a reduced value, based on the value of the earries't rejection of the claim for loss of fuggage and proof of fuggage arrives, up to a maximum of US\$100 per concurrence.       US\$1,000 per person per occurrence (limited to US\$500 per insured article)         We will cover the expenses you incur for the essential items you need until your luggage arrives, up to a maximum of US\$100 per currence. Your outbound travel (not your return it requires shorting the claim.       US\$1,000 per person per occurrence.         The following condition(s) apply:       • Areport from the actificm within 24 hours, and a report showing the time and date of limited to US\$500 per insured article)       US\$1,000 per person per occurrence.         The following condition(s) app	The following condition(s) apply:			
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<ul> <li>The replacement cost is reduced by 20% for each full year since the original purchase date, up to a maximum of 80% reduction.</li> <li>For loss or stolen items, proof of purchase must be submitted to us to support the claim. If no such proof is submitted, we may, at our sole discretion, decline a claim or accept it at a reduced value, based on the value of the article at the time of loss.</li> <li>Lost or Stolen Camera or Musical Instrument</li> </ul>				
such proof is submitted, we may, at our sole discretion, decline a claim or accept it at a reduced value, based on the value of the article at the time of loss. Lost or Stolen Camera or Musical Instrument		person		
	such proof is submitted, we may, at our sole discretion, decline a claim or accept it at a reduced			
If your camera or musical instrument is lost or stolen, we will reimburse you for the cost of	Lost or Stolen Camera or Musical Instrument			
replacing it. Up to US\$300 per person				
The following condition(s) apply:				

• You will need to report the incident within 24 hours, and a report showing the time and date of loss and total loss incurred is required when submitting a claim.	
• The replacement cost is reduced by 20% for each full year since the original purchase date, up to a maximum of 80% reduction.	
• For loss or stolen items, proof of purchase must be submitted to us to support the claim. If no such proof is submitted, we may, at our sole discretion, decline a claim or accept it at a reduced value, based on the value of the article at the time of loss.	
Lost or Stolen Personal Money	
If your cash was lost or stolen, we will reimburse you for the losses.	
The following condition(s) apply:	
• You will need to report the incident within 24 hours, and a report showing the time and date of loss and total loss incurred is required when submitting a claim.	Limited to US\$500 per
Lost or Stolen Passport	person per occurrence
If your passport was lost or stolen, we will reimburse you for the cost of replacing it.	
The following condition(s) apply:	
You will need to report the incident within 24 hours, and a report showing the time and date of loss and total loss incurred is required when submitting a claim.	

### Notes

### What We Cover

Irrecoverable (whether paid or contracted to be paid) non-medical claims that cover the insured person while the insured person travels away from their normal place of residence and home country.

### What We Do Not Cover

1	Alcohol and drugs	Claims arising from alcoholism, drug or substance abuse, or any addictive condition of any kind and any injury or illness arising directly or indirectly from such abuse or addiction.
2	Confiscation or Detention	Claims arising from loss arising from confiscation or detention by customs or other authorities.
3	Compensation	Claims where compensation has been made by the provider (such as airline, travel agency, and hotel) in any form, including monetary, miles, or any other forms of compensation for the irrecoverable cost.
4	Custody of a carrier	Property insured hereunder whilst in the custody of a carrier or loss of valuables and properties whilst in the custody of a carrier.
5	Damaged property	Claims arising from damage due to moth, vermin, wear, tear, and gradual deterioration.
6	Excess	The first US\$50 of each claim for each insured person outside of the USA and US\$100 of each claim for each insured person incurred inside the USA.
7	Flight Delay	Claims arise due to a delay when less than 6 hours of transit time is given between flights (applicable for mixed itineraries and/or budget airlines).
8	Government authorities	Claims arising directly or indirectly from the cancellation or curtailment of travel arrangements in any way caused or contributed to by or on the order of any government, public, or local authority, including but not limited to any civil or federal aviation authority.
9	Illegal acts	Claims arising from illegal acts resulting in a conviction.
10	Liquidation	Claims arising from the liquidation of the airline, travel agency, or airport.
11	Loss of Luggage	Claims arising from luggage loss whilst in the custody of a carrier unless such loss is reported to the carrier within 24 hours and a report obtained.
12	Negligence	Claims arising from gross negligence by you or a traveling companion. This includes loss of baggage or personal effects as a result of the items left unattended unless in a locked hotel room, apartment, holiday residence, or motor vehicle. In the case of motor vehicles, we shall not be liable for property left overnight unless the vehicle is contained in a secure garage.

12	Pre-existing medical conditions	Claims arising from your, your travel companion(s), or your family member(s) pre-existing medical conditions. Pre-existing medical conditions refers to any medical condition or related condition for which you have consulted any medical practitioner or specialist for treatment or advice (including checkups except for non-prescribed wellness checks), have experienced symptoms, or taken medication (including drugs, medicines, special diets or injections) or to the best of your knowledge existed prior to the commencement date.
13	Sanctions	Claims arising from a violation of any applicable law or regulation, including without limitation any economic/trade sanction or embargo.
14	Shortages	Shortages due to error, omission, or depreciation in value
15	Suicide or Self-Harm	Claims arising from suicide or attempted suicide, bodily injuries, or illness, which is willfully self- inflicted.
16	Things you were aware of	Claims arising from any condition or set of circumstances known to the insured person at the time of effecting this insurance where such condition or set of circumstances could reasonably have been expected to give rise to cancellation of the journey or trip.
17	Traveling against government advice	Claims arising from travel against the orders or advice of any government or other public authority.
18	Traveling against medical advice	Claims arising from a member traveling against medical advice.
19	Unreported losses or theft	Claims for losses/theft that were not reported to the police within 24 hours of discovery and police statement obtained.

## Talk to Us, We Love to Help!

For enquiries, please contact Talent Trust:

Telephone: +60 (4) 899 8945 (Mon-Fri, 10am-6pm; +8GMT)Email: info@talent-trust.com