Talent Trust

Travel Benefits

Effective 02 May 2025

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.

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: a) Accident b) Avalanche c) Bomb scare d) Criminal action e) Earthquake f) Fire g) Flood h) Hijack i) Landslide j) Industrial action k) Mechanical breakdown l) Riot or civil commotion m) Strike n) Act of terrorism, of air, sea, or rail services o) Adverse weather conditions (if travel is by public transport services)	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 Organization) 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(s) apply:* • *For cancellation, we will cover you for the non-refundable payments, deposits, cancellation fees, and flight change fees up to the benefit limit.* • *For curtailment, we cover you for the non-refundable payments, less any available refunds up to the benefit limit.* • *In the event that you need to purchase a new return ticket, the class of travel can only be up to the original ticket class.* • *You must notify all of your travel suppliers within 72 hours of discovering that you will need to cancel your trip (this includes being advised to cancel your trip by a doctor). If you notify any travel suppliers later than that and get a smaller refund as a result, we will not cover the difference. If a serious illness, injury, or medical condition prevents you from being able to notify your travel suppliers within that 72-hour period, you must notify them as soon as you are able.* • *Coverage for cancellation and curtailment is limited to events occurring at the earliest, 60 days prior to the policy start date, regardless of how far in advance the policy is purchased.*	
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:* • *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.* • *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.*	US$1,000 per person per occurrence (limited to US$500 per insured article)
Lost Luggage If your luggage is lost, we will pay US$20 per kilogram of the luggage weight up to US$500 per occurrence. *The following condition(s) apply:* *Documentation of the carrier's rejection of the claim for loss of luggage and proof of luggage weight is required when submitting the claim.*	
Luggage delay 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 occurrence. Your luggage must be delayed for at least 12 hours after arrival and is only applicable for your outbound travel (not your return travel).	

The following condition(s) apply: *A report from the airline confirming the number of hours of delay or misdirection in delivery is required when submitting a claim.*	
Lost or Stolen Notebook Computer If your notebook computer is 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.* • *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.*	Up to US$1,000 per person
Lost or Stolen Camera or Musical Instrument If your camera or musical instrument is 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.* • *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.*	Up to US$300 per person
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 person per occurrence
Lost or Stolen Passport 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.*	

Talent Trust

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

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.

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.
Confiscation or Detention:	Claims arising from loss arising from confiscation or detention by customs or other authorities.
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.
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.
Damaged property:	Claims arising from damage due to moth, vermin, wear, tear, and gradual deterioration.
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.
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).
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.
Illegal acts:	Claims arising from illegal acts resulting in a conviction.
Liquidation:	Claims arising from the liquidation of the airline, travel agency, or airport.
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.
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.
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.
Sanctions:	Claims arising from a violation of any applicable law or regulation, including without limitation any economic/trade sanction or embargo.
Shortages:	Shortages due to error, omission, or depreciation in value
Suicide or Self-Harm:	Claims arising from suicide or attempted suicide, bodily injuries, or illness, which is wilfully self-inflicted.
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.
Traveling against government advice:	Claims arising from travel against the orders or advice of any government or other public authority.
Traveling against medical advice:	Claims arising from a member traveling against medical advice.
Unreported losses or theft:	Claims for losses/theft that were not reported to the police within 24 hours of discovery and police statement obtained.