

# Travel Insurance

## Summary of Cover and Limits

Section Nos.	Policy feature	Maximum amount payable per insured per trip		
		Prestige	Plus	Lite
<b>Personal Accident Protection</b>				
1a*	Accidental Death	S\$500,000	S\$100,000	S\$50,000
	Accidental Permanent Disablement			
	Accidental Burn Benefit			
1b*	Accidental Death and Permanent Disability due to War			
1c*	Double Indemnity for Death in Public Transport	S\$1,000,000	S\$200,000	Not covered
2	Family Assistance Benefit	S\$8,000	Not covered	Not covered
3	Child Education Benefit S\$5,000 per year, up to 5 years	S\$25,000	Not covered	Not covered
<b>Emergency Medical Cover</b>				
4	a) Overseas Medical Expenses	Unlimited	S\$2,000,000	S\$250,000
	b) Emergency Medical Evacuation			
	c) Overseas Emergency Medical Expenses – Pregnancy related	S\$8,000	S\$5,000	S\$1,000
	d) Medical Expenses in Singapore	S\$80,000	S\$50,000	S\$10,000
	e) Mobile-Aid Reimbursement	S\$5,000	S\$3,000	S\$1,000
	f) Chiropractor and/or Chinese Physician Treatment	S\$1,000	S\$500	S\$250
	g) Emergency Telephone Expenses	Actual cost	S\$250	S\$100
5	a) Accidental Dental Expenses While Overseas	S\$8,000	S\$3,000	S\$1,000
	b) Accidental Dental Expenses in Singapore			
6a	I) Overseas Hospital Income	S\$50,000 S\$200 for every 24 hours of hospitalisation overseas	S\$50,000 S\$200 for every 24 hours of hospitalisation overseas	S\$10,000 S\$200 for every 24 hours of hospitalisation overseas
	II) Overseas Hospital Income in ICU	S\$50,000 S\$400 for every 24 hours of hospitalisation overseas	Not covered	Not covered
6b	I) Hospital Income in Singapore	S\$6,000 S\$200 for every 24 hours of hospitalisation in Singapore	S\$1,000 S\$100 for every 24 hours of hospitalisation in Singapore	S\$600 S\$100 for every 24 hours of hospitalisation in Singapore
7	a) Overseas Quarantine Allowance due to Infectious Disease	S\$500 S\$50 for every 24 hours	S\$300 S\$50 for every 24 hours	Not covered
	b) Quarantine Allowance in Singapore due to Infectious Disease	S\$500 S\$50 for every 24 hours	S\$300 S\$50 for every 24 hours	Not covered

\*The benefit payable under this section is reduced to 20% of policy limit for **Child** insured under family package and any insured person above 70 years old.

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		Prestige	Plus	Lite
<b>Emergency Medical Cover</b>		<b>Prestige</b>	<b>Plus</b>	<b>Lite</b>
8	a) Repatriation of Mortal Remains	Unlimited	S\$500,000	S\$30,000
	b) Reimbursement of Coffin and Funeral Expenses	S\$20,000	S\$12,000	S\$12,000
9	a) Hospital Visit Expenses	S\$25,000	S\$10,000	S\$3,000
	b) Compassionate Visit Expenses			
10	Child Minder	S\$25,000	S\$10,000	S\$3,000
<b>Personal Liability and Legal Expenses</b>		<b>Prestige</b>	<b>Plus</b>	<b>Lite</b>
11	Personal Liability	S\$2,000,000	S\$1,000,000	S\$250,000
<b>Travel Inconvenience</b>		<b>Prestige</b>	<b>Plus</b>	<b>Lite</b>
12	a) Trip Cancellation	S\$20,000	S\$15,000	S\$5,000
	b) Trip Cancellation For Any Reason	S\$5,000	S\$5,000	Not covered
13	a) Trip Postponement	S\$3,000	S\$2,000	S\$1,000
	b) Change of Travelling Dates For Any Reason	S\$3,000	S\$2,000	Not covered
14	Replacement Traveller (For Business Travel only)	S\$15,000	S\$5,000	Not covered
15	a) Trip Interruption – Back to Singapore	S\$15,000	S\$8,000	S\$3,000
	b) Trip Interruption – Change of trip itinerary	S\$3,000	S\$2,000	S\$1,000
16	Delayed Departure	S\$2,000 S\$100 for each consecutive 6-hour delay	S\$1,000 S\$100 for each consecutive 6-hour delay	S\$1,000 S\$100 for each consecutive 6-hour delay
17	Diversion of Journey	S\$2,000 S\$100 for each consecutive 6-hour delay	S\$1,000 S\$100 for each consecutive 6-hour delay	S\$1,000 S\$100 for each consecutive 6-hour delay
18	Overbooked Flight, Voyage or Train	S\$500 S\$100 for each consecutive 6-hour delay	S\$200 S\$100 for each consecutive 6-hour delay	S\$100 S\$100 for each consecutive 6-hour delay
19	Missed Departure or Connection	S\$1,000 S\$100 for each consecutive 6-hour delay	S\$500 S\$100 for each consecutive 6-hour delay	S\$200 S\$100 for each consecutive 6-hour delay
20	Delayed Baggage	S\$2,000 S\$200 for each consecutive 6-hour delay both overseas and in Singapore when on a scheduled carrier	S\$1,000 S\$200 for each consecutive 6-hour delay both overseas and in Singapore when on a scheduled carrier	S\$1,000 S\$200 for each consecutive 6-hour delay both overseas and in Singapore when on a scheduled carrier

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<b>Travel Inconvenience</b>		<b>Prestige</b>	<b>Plus</b>	<b>Lite</b>
21	Loss of Baggage	S\$8,000 Up to S\$700 for any article (or set of articles if grouped together)	S\$5,000 Up to S\$700 for any article (or set of articles if grouped together)	S\$3,000 Up to S\$700 for any article (or set of articles if grouped together)
22	Theft of Valuables or Personal Money	S\$3,000 (including S\$500 for cash or bank notes)	S\$750 (including S\$300 for cash or bank notes)	Not covered
23	Loss of Passport or Travel Documents	S\$5,000	S\$5,000	S\$3,000
24	Unauthorised Use of Credit Card	S\$1,000	Not covered	Not covered
25	Hijack, Hostage and Mugging	S\$10,000 S\$250 per 24 hours detained	S\$5,000 S\$250 per 24 hours detained	S\$3,000 S\$250 per 24 hours detained
<b>Lifestyle Cover</b>		<b>Prestige</b>	<b>Plus</b>	<b>Lite</b>
26	Rental Vehicle Excess	S\$2,500	S\$1,500	S\$1,000
27	Rental Vehicle Return	S\$500	Not covered	Not covered
28	Home Contents	S\$15,000 Up to S\$1,000 for any one article or set of articles if grouped together	Not covered	Not covered
29	Domestic Pet Care (per household)	S\$1,000 S\$50 per 24 hours of extended stay in a pet boarding house	Not covered	Not covered
<b>Free Extensions</b>		<b>Prestige</b>	<b>Plus</b>	<b>Lite</b>
a)	Loss of Frequent Flyers Points	Yes	Yes	Yes
b)	Disappearance	Yes	Yes	Yes
c)	Drowning or Suffocation by Smoke, Poisonous Fumes or Gas	Yes	Yes	Yes
d)	Motorcycling	Yes	Yes	Yes
e)	Pregnancy or Childbirth related conditions	Yes	Yes	Yes
f)	Automatic Extension of Cover Due to Public Transport delay or due to your accidental injury, illness or quarantine	Up to 30 days		Up to 14 days
g)	Full Terrorism Cover (Aggregate)	S\$500,000	S\$100,000	S\$50,000

# Travel Insurance

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Section Nos.	Policy feature	Maximum amount payable per insured per trip
<b>Optional Cover</b>		
<b>Overseas Wedding &amp; Photoshoot (Per Couple)</b>		
30	a) Loss of Ceremonial Attire and Wedding Accessories	S\$8,000 Up to S\$2,000 for any one article or set of article if grouped together Excess payable : S\$100
	b) Loss of Marriage Certificate	S\$250
	c) Financial Failure of Wedding Service Providers	S\$15,000
	d) Loss of Wedding Photo Album	S\$500
	e) Personal Liability of Invited Guests	S\$1,000,000
<b>Golf Holiday</b>		
31	a) Loss of Golfing Equipment (including while in use)	S\$2,000 Up to S\$1,000 for any one article or set of article if grouped together Excess payable : S\$100
	b) Hire of Golfing Equipment	S\$500 Up to S\$100 per day
	c) Hole-In-One	S\$1,000
	d) Damage of Buggy	S\$500
	e) Unused Green Fees	S\$500

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Section Nos.	Policy feature	Maximum amount payable per insured per trip
<b>Optional Cover</b>		
<b>Winter Sports</b>		
32	a) Accidental Death and Permanent Disablement	S\$50,000
	b) Emergency Medical Cover (Aggregate)	S\$250,000
	c) Personal Liability Extension	Up to selected plan's limit
	d) Loss of Winter Sports Equipment (including while in use)	S\$3,000 Up to S\$1,000 for any one article or set of article if grouped together Excess payable : S\$250
	e) Hire of Winter Sports Equipment	S\$500 Up to S\$100 per day
	f) Loss of Deposit due to Ski Track / Piste Closure	S\$1,000
	g) Ski Pass and Ski Lift Pass	S\$500
	h) Delay due to Avalanche	S\$200
<b>Extreme Water Sports</b>		
33	a) Accidental Death and Permanent Disablement	S\$50,000
	b) Emergency Medical Cover (Aggregate)	S\$250,000
	c) Personal Liability Extension	Up to selected plan's limit
	d) Loss of Water Sports Equipment (including while in use)	S\$3,000 Up to S\$1,000 for any one article or set of article if grouped together Excess payable : S\$250
	e) Hire of Water Sports Equipment	S\$500 Up to S\$100 per day

### Policy Owners' Protection Scheme (PPF)

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 us or visit the GIA or SDIC web-sites ([www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).