

# TRAVEL INSURANCE SUMMARY OF COVER AND LIMITS



Section	Policy features	Maximum amount payable per insured per trip		
Personal Accident Protection		Lite	Plus	Prestige
1a	Accidental Death, Permanent Disablement and Burn Benefit • Adult up to 70 years old	S\$50,000	S\$100,000	S\$500,000
	Accidental Death, Permanent Disablement and Burn Benefit • <b>Child</b> under <b>Family Package</b> and Adult above 70 years old	S\$10,000	S\$20,000	S\$100,000
1b	Accidental Death and Permanent Disability due to War • Adult up to 70 years old	S\$50,000	S\$100,000	S\$500,000
	Accidental Death and Permanent Disability due to War • <b>Child</b> under <b>Family Package</b> and Adult above 70 years old	S\$10,000	S\$20,000	S\$100,000
1c	Double Indemnity for Death in Public Transport • Adult up to 70 years old	Not Covered	S\$200,000	S\$1,000,000
	Double Indemnity for Death in Public Transport • <b>Child</b> under <b>Family Package</b> and Adult above 70 years old	Not Covered	S\$40,000	S\$200,000
2	Family Assistance Benefit	Not Covered	Not Covered	S\$8,000
3	Child Education Benefit S\$5,000 per year, up to 5 years	Not Covered	Not Covered	S\$25,000
Emergency Medical Cover		Lite	Plus	Prestige
4a	Overseas Medical Expenses • <b>Child</b> and Adult up to 70 years old	S\$250,000	S\$1,000,000	Unlimited
	Overseas Medical Expenses • Adult above 70 years old	S\$75,000	S\$150,000	S\$300,000
4b	Emergency Medical Evacuation	S\$250,000	S\$1,000,000	Unlimited
4c	Overseas Emergency Medical Expenses – Pregnancy related	Not Covered	S\$5,000	S\$8,000
4d	Medical Expenses in Singapore • <b>Child</b> and Adult up to 70 years old	S\$6,000	S\$50,000	S\$80,000
	Medical Expenses in Singapore • Adult above 70 years old	S\$2,000	S\$5,000	S\$10,000
4e	Mobile-Aid Reimbursement	S\$1,000	S\$3,000	S\$5,000
4f	Chiropractor and/or Chinese Physician Treatment	S\$250 (S\$50 per visit)	S\$500 (S\$75 per visit)	S\$1,000 (S\$100 per visit)
4g	Emergency Telephone Charges	S\$100	S\$250	Actual cost
4h	Trauma Counselling	Not covered	S\$1,000 (S\$200 per visit)	S\$3,000 (S\$200 per visit)
5a	Accidental Dental Expenses While Overseas	S\$1,000	S\$3,000	S\$8,000
5b	Accidental Dental Expenses in Singapore			

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Emergency Medical Cover		Lite	Plus	Prestige
6a	Overseas Hospital Income in standard ward	S\$5,000 (S\$200 for every 24 hours of hospitalisation overseas)	S\$50,000 (S\$200 for every 24 hours of hospitalisation overseas)	S\$50,000 (S\$200 for every 24 hours of hospitalisation overseas)
	Overseas Hospital Income in ICU	Not covered	Not covered	S\$50,000 (S\$400 for every 24 hours of hospitalisation overseas)
	Additional lump sum benefit in the event of injury due to severe flight turbulence Overseas Hospital Income in standard ward Overseas Hospital Income in ICU	S\$500 Not covered	S\$750 Not covered	S\$1,000 S\$1,000
6b	Hospital Income in Singapore	S\$600 (S\$100 for every 24 hours of hospitalisation in Singapore)	S\$1,200 (S\$100 for every 24 hours of hospitalisation in Singapore)	S\$6,000 (S\$200 for every 24 hours of hospitalisation in Singapore)
	Additional lump sum benefit in the event of injury due to severe flight turbulence	S\$500	S\$750	S\$1,000
7a	Overseas Quarantine Allowance due to Infectious Disease	Not covered	S\$300 (S\$50 for every 24 hours)	S\$500 (S\$50 for every 24 hours)
7b	Quarantine Allowance in Singapore due to Infectious Disease	Not covered	S\$300 (S\$50 for every 24 hours)	S\$500 (S\$50 for every 24 hours)
8a	Repatriation of Mortal Remains	S\$30,000	S\$500,000	Unlimited
8b	Reimbursement of Coffin and Funeral Expenses	S\$6,000	S\$12,000	S\$20,000
9a	Hospital Visit Expenses	S\$3,000	S\$10,000	S\$25,000
9b	Compassionate Visit Expenses			
10	Child Minder	S\$3,000	S\$10,000	S\$25,000
Personal Liability and Legal Expenses		Lite	Plus	Prestige
11	Personal Liability	S\$250,000	S\$1,000,000	S\$2,000,000
Travel Inconvenience		Lite	Plus	Prestige
12a	Trip Cancellation	S\$5,000	S\$15,000	S\$20,000
	Family Total*	S\$10,000	S\$30,000	S\$40,000
12b	Trip Cancellation For Any Reason	Not Covered	S\$5,000	S\$7,500
	Family Total*	Not Covered	S\$10,000	S\$15,000

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Travel Inconvenience		Lite	Plus	Prestige
13a	Trip Postponement	S\$1,000	S\$2,000	S\$3,000
	Family Total*	S\$2,000	S\$4,000	S\$6,000
13b	Change of Travelling Date or Time For Any Reason	Not Covered	S\$2,000	S\$3,000
	Family Total*	Not Covered	S\$4,000	S\$6,000
14	Replacement Traveller (For Business Travel only)	Not Covered	S\$5,000	S\$15,000
15a	Trip Interruption – Back to Singapore	S\$3,000	S\$8,000	S\$15,000
	Family Total*	S\$6,000	S\$16,000	S\$30,000
15b	Trip Interruption – Change of Trip Itinerary	S\$1,000	S\$2,000	S\$3,000
	Family Total*	S\$2,000	S\$4,000	S\$6,000
16	Trip Curtailment For Any Reason	Not Covered	S\$5,000	S\$7,500
	Family Total*	Not Covered	S\$10,000	S\$15,000
17	Travel Delay (including overbooking, diversion of journey and/or missed departure or connection of flight, voyage or train) • Benefit limit for every 6 hours of delay (Overseas)	S\$500 (S\$100 for each consecutive 6-hour delay)	S\$1,000 (S\$100 for each consecutive 6-hour delay)	S\$2,000 (S\$100 for each consecutive 6-hour delay)
	• Benefit limit after 6 hours of delay (in Singapore)	S\$100	S\$100	S\$100
	Family Total*	S\$1,000	S\$2,000	S\$4,000
18	Rainfall Protection	S\$50	S\$100	S\$150
	Family Total*	S\$100 (S\$50 per insured adult)	S\$200 (S\$100 per insured adult)	S\$300 (S\$150 per insured adult)
19	Delayed Baggage • Benefit limit for every 6 hours of delay (Overseas)	S\$300 (S\$100 for each consecutive 6-hour delay while overseas)	S\$1,000 (S\$200 for each consecutive 6-hour delay while overseas)	S\$2,000 (S\$200 for each consecutive 6-hour delay while overseas)
	• Benefit limit after 6 hours of delay (in Singapore)	S\$150	S\$150	S\$150
	Family Total*	S\$600	S\$2,000	S\$4,000
20	Loss or Damage of Baggage & Personal Belongings	S\$3,000 (Up to S\$500 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\$8,000 (Up to S\$700 for any article or set of articles if grouped together)

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Section	Policy features	Maximum amount payable per insured per trip		
<b>Travel Inconvenience</b>		<b>Lite</b>	<b>Plus</b>	<b>Prestige</b>
21	Loss of Valuables or Personal Money	Not Covered	S\$750 (Including S\$300 for cash or bank notes)	S\$3,000 (Including S\$500 for cash or bank notes)
22	Loss of Passport or Travel Documents	S\$1,000	S\$5,000	S\$5,000
23	Unauthorised Use of Credit Card	Not Covered	Not Covered	S\$1,000
24	Hijack, Hostage and Mugging	S\$3,000 (S\$250 per 24 hours detained)	S\$5,000 (S\$250 per 24 hours detained)	S\$10,000 (S\$250 per 24 hours detained)
<b>Lifestyle Cover</b>		<b>Lite</b>	<b>Plus</b>	<b>Prestige</b>
25	Rental Vehicle Excess	S\$500	S\$1,500	S\$2,500
26	Rental Vehicle Return	Not Covered	Not Covered	S\$500
27	Home Contents	Not Covered	Not Covered	S\$15,000 (Up to S\$1,000 for any one article or set of articles if grouped together)
28	Domestic Pet Care (per household)	Not Covered	Not Covered	S\$1,000 (S\$50 per 24 hours of extended stay in a pet boarding house)
<b>Free Extensions</b>		<b>Lite</b>	<b>Plus</b>	<b>Prestige</b>
(a)	Loss of Frequent Flyers Points, Hotel Points and Credit Card Points	Not Covered	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	Not Covered	Yes	Yes
(f)	Automatic Extension of Cover due to <b>Public Transport</b> delay or due to <b>Your Accidental</b> injury, illness or <b>Quarantine</b>	Up to 14 days	Up to 30 days	
(g)	Full Terrorism Cover	S\$50,000	S\$100,000	S\$500,000
(h)	COVID-19 Cover			
	i. Emergency Medical Cover And Repatriation Due To COVID-19			
	(1) Overseas Medical Expenses due to COVID-19	S\$50,000	S\$100,000	S\$200,000
	(2) Emergency Medical Evacuation due to COVID-19	S\$250,000	S\$1,000,000	Unlimited
	(3) Repatriation due to COVID-19	S\$30,000	S\$500,000	Unlimited
	(4) Medical Expenses in Singapore due to COVID-19	Not Covered	S\$2,000	S\$4,000

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Free Extensions		Lite	Plus	Prestige
(h)	ii. Overseas Quarantine Allowance due to COVID-19	Not Covered	S\$1,000 (\$50 for every 24 hours)	S\$2,000 (\$100 for every 24 hours)
	iii. Overseas Hospital Income due to COVID-19	Not Covered	S\$1,000 (\$50 for every 24 hours)	S\$2,000 (\$100 for every 24 hours)
	iv. Trip Cancellation/Postponement due to COVID-19	S\$500	S\$5,000	S\$7,500
	v. (1) Trip Interruption due to COVID-19 – Back to Singapore	S\$500	S\$5,000	S\$7,500
	(2) Trip Interruption due to COVID-19 – Change of Trip Itinerary	S\$500	S\$1,000	S\$1,500
Optional Cover: Overseas Wedding & Photoshoot (Per Couple)				
29a	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)		
29b	Loss of Marriage Certificate	S\$250		
29c	Financial Failure of Wedding Service Providers	S\$15,000		
29d	Loss of Wedding Photo Album	S\$500		
29e	Personal Liability of Invited Guests	S\$1,000,000		
Optional Cover: Golf Holiday				
30a	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)		
30b	Hire of Golfing Equipment	S\$500 (Up to S\$100 per day)		
30c	Hole-In-One	S\$1,000		
30d	Damage of Buggy	S\$500		
30e	Unused Green Fees	S\$500		

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Section	Policy features	Maximum amount payable per insured per trip
<b>Optional Cover: Winter Sports</b>		
31a	Accidental Death and Permanent Disablement	S\$50,000
31b	Emergency Medical Cover (Aggregate)	S\$250,000
31c	Personal Liability Extension	Up to selected plan's limit
31d	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)
31e	Hire of Winter Sports Equipment	S\$500 (Up to S\$100 per day)
31f	Loss of Deposit due to Ski Track / Piste Closure	S\$1,000
31g	Ski Pass and Ski Lift Pass	S\$500
31h	Delay due to Avalanche	S\$200
<b>Optional Cover: Adventurous Water Sports</b>		
32a	Accidental Death and Permanent Disablement	S\$50,000
32b	Emergency Medical Cover (Aggregate)	S\$250,000
32c	Personal Liability Extension	Up to selected plan's limit
32d	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)
32e	Hire of Water Sports Equipment	S\$500 (Up to S\$100 per day)

# TRAVEL INSURANCE

## SUMMARY OF COVER AND LIMITS



Section	Policy features	Maximum amount payable per insured per trip		
Optional Cover: Pre-existing Medical Conditions		Lite	Plus	Prestige
33a	Emergency Medical Cover and Repatriation due to <b>Pre-existing Medical Condition</b>			
	i) Overseas Medical Expenses due to <b>Pre-existing Medical Condition</b> <ul style="list-style-type: none"> <li>• <b>Child</b> and Adult up to 70 years old</li> <li>• Adult above 70 years old</li> </ul> Excess: S\$100 for each visit of outpatient medical treatment received overseas	S\$50,000 S\$30,000	S\$100,000 S\$50,000	S\$150,000 S\$75,000
	ii) Emergency Medical Evacuation and Repatriation of Mortal Remains due to <b>Pre-existing Medical Condition</b>	S\$50,000	S\$75,000	S\$100,000
	iii) Chiropractor and/or Chinese Physician Treatment Overseas due to <b>Pre-existing Medical Condition</b> Excess: S\$100 for each visit of outpatient medical treatment by a Chiropractor or Chinese Physician	S\$250 (S\$50 per visit)	S\$500 (S\$75 per visit)	S\$1,000 (S\$100 per visit)
	iv) Emergency Telephone Charges due to <b>Pre-existing Medical Condition</b>	S\$100	S\$200	S\$300
33b	Hospital Income due to <b>Pre-existing Medical Condition</b>			
	i) Overseas Hospital Income in standard ward due to <b>Pre-existing Medical Condition</b>  Overseas Hospital Income in ICU due to <b>Pre-existing Medical Condition</b>	Not Covered  Not Covered	S\$3,000 (S\$200 for every 24 hours of hospitalisation overseas)  Not Covered	S\$6,000 (S\$200 for every 24 hours of hospitalisation overseas)  S\$6,000 (S\$400 for every 24 hours of hospitalisation overseas)
	ii) Hospital Income in Singapore due to <b>Pre-existing Medical Condition</b>	Not Covered	S\$1,200 (S\$100 for every 24 hours of hospitalisation in Singapore)	S\$2,000 (S\$100 for every 24 hours of hospitalisation in Singapore)

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Optional Cover: Pre-existing Medical Conditions		Lite	Plus	Prestige
33c	Compassionate Visit Expenses due to <b>Pre-existing Medical Condition</b>	Not covered	S\$5,000	S\$10,000
33d	Travel Inconvenience benefits due to <b>Pre-existing Medical Condition</b>			
	i) Trip Cancellation due to <b>Pre-existing Medical Condition</b> (subject to 50% <b>Co-payment</b> )	Not covered	S\$15,000	S\$20,000
	Family Total		S\$30,000	S\$40,000
	ii) Trip Postponement due to <b>Pre-existing Medical Condition</b> (subject to 50% <b>Co-payment</b> )	Not covered	S\$2,000	S\$3,000
	Family Total		S\$4,000	S\$6,000
	iii. a) Trip Interruption – Back to Singapore due to <b>Pre-existing Medical Condition</b> (subject to 50% <b>Co-payment</b> )	Not covered	S\$8,000	S\$15,000
	Family Total		S\$16,000	S\$30,000
	iii. b) Trip Interruption – Change of Trip Itinerary due to <b>Pre-existing Medical Condition</b> (subject to 50% <b>Co-payment</b> )	Not covered	S\$2,000	S\$3,000
	Family Total		S\$4,000	S\$6,000

## Notes:

**\*Family Total** means the maximum amount **We** will pay for each benefit section under the **Family Package** during any one **Trip**. Each insured person is only allowed the maximum benefit per insured person in the **Summary of Cover**.

## 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 websites (gia.org.sg or sdic.org.sg).

## Important notes

The above is a summary of the plan offered. The precise terms and conditions of the plan are set out in the policy contract.

Information is accurate as of Mar 2025.