

# Travel Insurance

## Summary of Cover and Limits

Section	Policy feature	Maximum amount payable per insured per trip		
		Prestige	Plus	Lite
<b>Personal Accident Protection</b>		<b>Prestige</b>	<b>Plus</b>	<b>Lite</b>
1a	Accidental Death, Permanent Disablement and Burn Benefit – Adult up to 70 years old	S\$500,000	S\$100,000	S\$50,000
	Accidental Death, Permanent Disablement and Burn Benefit – Child and Adult above 70 years old	S\$100,000	S\$20,000	S\$10,000
1b	Accidental Death and Permanent Disability due to War – Adult up to 70 years old	S\$500,000	S\$100,000	S\$50,000
	Accidental Death and Permanent Disability due to War – Child and Adult above 70 years old	S\$100,000	S\$20,000	S\$10,000
1c	Double Indemnity for Death in Public Transport – Adult up to 70 years old	S\$1,000,000	S\$200,000	Not Covered
	Double Indemnity for Death in Public Transport – Child and Adult above 70 years old	S\$200,000	S\$40,000	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>		<b>Prestige</b>	<b>Plus</b>	<b>Lite</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\$100 per visit)	S\$500 (S\$75 per visit)	S\$250 (S\$50 per visit)
	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			

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<b>Emergency Medical Cover</b> <i>(continue)</i>				
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
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\$6,000
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>				
11	Personal Liability	S\$2,000,000	S\$1,000,000	S\$250,000
<b>Travel Inconvenience</b>				
12	a) Trip Cancellation	S\$20,000	S\$15,000	S\$5,000
	Family Total*	S\$40,000	S\$30,000	S\$10,000
	b) Trip Cancellation For Any Reason	S\$5,000	S\$5,000	Not covered
	Family Total*	S\$10,000	S\$10,000	Not covered
13	a) Trip Postponement	S\$3,000	S\$2,000	S\$1,000
	Family Total*	S\$6,000	S\$4,000	S\$2,000
	b) Change of Travelling Date or Time for Any Reason	S\$3,000	S\$2,000	Not covered
	Family Total*	S\$6,000	S\$4,000	Not covered

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<b>Travel Inconvenience</b> <i>(continue)</i>				
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
	Family Total*	S\$30,000	S\$16,000	S\$6,000
	b) Trip Interruption – Change of trip itinerary	S\$3,000	S\$2,000	S\$1,000
	Family Total*	S\$6,000	S\$4,000	S\$2,000
16	Travel Delay (including overbooking, diversion of journey and/or missed departure or connection of Flight, Voyage or Train)	S\$2,000 (S\$100 for each consecutive 6 hour delay)	S\$1,000 (S\$100 for each consecutive 6 hour delay)	S\$500 (S\$100 for each consecutive 6 hour delay)
	Family Total*	S\$4,000	S\$2,000	S\$1,000
17	Delayed Baggage	S\$2,000 (S\$200 for each consecutive 6-hour delay while overseas and S\$150 after 6 hours of delay when arriving in Singapore)	S\$1,000 (S\$200 for each consecutive 6-hour delay while overseas and S\$150 after 6 hours of delay when arriving in Singapore)	S\$500 (S\$100 for each consecutive 6-hour delay while overseas and S\$150 after 6 hours of delay when arriving in Singapore)
	Family Total*	S\$4,000	S\$2,000	S\$1,000
18	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\$500 for any article or set of articles if grouped together)
19	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
20	Loss of Passport or Travel Documents	S\$5,000	S\$5,000	S\$3,000
21	Unauthorised Use of Credit Card	S\$1,000	Not covered	Not covered
22	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)

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		Prestige	Plus	Lite
<b>Lifestyle Cover</b>		<b>Prestige</b>	<b>Plus</b>	<b>Lite</b>
23	Rental Vehicle Excess	S\$2,500	S\$1,500	S\$500
24	Rental Vehicle Return	S\$500	Not covered	Not covered
25	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
26	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
h)	COVID-19 Cover			
i.	Emergency Medical Cover And Repatriation Due To COVID-19			
1)	Overseas Medical Expenses due to COVID-19	S\$20,000	S\$15,000	S\$10,000
2)	Emergency Medical Evacuation due to COVID-19	Unlimited	S\$2,000,000	S\$250,000
3)	Repatriation due to COVID-19	Unlimited	S\$500,000	S\$30,000
ii.	Overseas Quarantine Allowance Due To COVID-19	S\$2,000 (S\$100 for every 24 hours)	S\$1,000 (S\$50 for every 24 hours)	Not covered
iii.	Trip Cancellation/Postponement Due To COVID-19	S\$2,000	S\$1,500	S\$500
iv.	Trip Interruption Due To COVID-19	S\$2,000	S\$1,500	S\$500

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Section	Policy feature	Maximum amount payable per insured per trip
<b>Optional Cover</b>		
<b>Overseas Wedding &amp; Photoshoot (Per Couple)</b>		
27	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>		
28	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
<b>Winter Sports</b>		
29	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

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<b>Optional Cover</b>		
<b>Adventurous Water Sports</b>		
30	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)

### Notes:

**\*Family total** means the maximum amount **we** will pay for each benefit section under the **family cover** during any one **trip**. Each **insured person** is only allowed the maximum benefit per insured person in the **table of cover**.

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)).

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