

SUMMARY OF BENEFITS

CORE BENEFITS		Maximum Limits Payable (Per Trip)		
		Comprehensive	Essential	
TRAVEL INCONVENIENCES				
1	Trip Cancellation	\$12,000	\$6,000	
2	Replacement of Travellers	\$1,000	\$500	
3	Financial Collapse of Travel Agency	\$6,000	\$3,000	
4	Trip Curtailment	\$20,000	\$10,000	
5	Travel Delay	\$2,000	\$1,000	
6	Travel Diversion	\$2,000	\$1,000	
7	Overbooked Flight	\$400	\$200	
8	Travel Misconnection	\$200	\$100	
9	Trip Postponement	\$1,600	\$800	
PERSONAL BELONGINGS				
10	Baggage Delay	\$2,000	\$1,000	
11	Loss/Damage to Baggage and Personal Belongings	\$10,000	\$5,000	
12	Laptops, Wireless Handheld Device and Mobile Phone	\$2,000	\$2,000	
13	Personal Money and Travel Documents	\$5,000	\$2,500	
14	Fraudulent Use of Lost Credit Card	\$3,000	\$1,500	
15	Purchase of Essential Items	\$500	\$250	
MEDICAL EXPENSES				
16	Overseas Medical Expenses	Adult up to 70 years old	\$600,000	\$300,000
		Adult above 70 years old	\$100,000	\$50,000
		Child	\$500,000	\$250,000
17	Post Trip Medical Expenses	Adult up to 70 years old	\$60,000	\$30,000
		Adult above 70 years old	\$6,000	\$3,000
		Child	\$20,000	\$10,000
18	Pregnancy Related Expenses	\$8,000	\$4,000	
19	Overseas Hospitalisation Allowance	\$40,000	\$20,000	
20	Hospitalisation Allowance in Singapore	\$1,000	\$500	
21	Quarantine Allowance for Influenza A (Outside of Singapore)	\$700	\$350	
22	Quarantine Allowance for Influenza A (In Singapore)	\$700	\$350	
23	Child Care Benefit	\$10,000	\$5,000	
24	Hospital Visit Benefit	\$10,000	\$5,000	
EMERGENCY MEDICAL EVACUATION AND REPATRIATION				
25	24 Hour Assistance Hotline	Covered	Covered	
26	Emergency Medical Evacuation	Unlimited	Unlimited	
27	Emergency Medical Repatriation	Unlimited	Unlimited	
28	Repatriation of Mortal Remains Back to Singapore	Unlimited	Unlimited	
29	Emergency Personal Mobile Phone Charges	\$300	\$150	

PERSONAL ACCIDENT			
30	Accidental Death & Permanent Disablement		
	Adult up to 70 years old	\$500,000	\$250,000
	Adult above 70 years old	\$200,000	\$100,000
	Child	\$200,000	\$100,000
31	Double Public Transport Coverage		
	Adult up to 70 years old	\$1,000,000	\$500,000
	Adult above 70 years old	\$400,000	\$200,000
	Child	\$400,000	\$200,000
32	Tuition Grant for each dependent Child	\$8,000	\$4,000
33	Special Grant	\$8,000	\$4,000
34	Compassionate Visit Benefit	\$10,000	\$5,000
OTHER BENEFITS			
35	Personal Liability	\$1,000,000	\$500,000
36	Full Terrorism Cover	Covered	Covered

ADD-ON BENEFITS		Maximum Limits Payable
37	Golf Equipment	
	(A) Loss/Damage to Golf Equipment	\$2,500
	(B) Hired Golf Equipment	\$500
	(C) Hole-in-One Celebration	\$500
38	Loss/Damage to Sports Equipment	\$3,000
39	Pet Care	\$1,500
40	Rental Vehicle Excess	\$2,000
41	Safety	
	(A) Hijacking	\$5,000
	(B) Kidnap & Hostage	\$10,000
	(C) Home Care Benefit	\$10,000

GEOGRAPHICAL ZONES

ASEAN

Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, The Philippines, Thailand and Vietnam

ASIA

Australia, China, Hong Kong, India, Japan, Korea, Macau, Mongolia, New Zealand, Sri Lanka, Taiwan, Timor-Leste and countries under 'ASEAN'

GLOBAL

The rest of the world including Nepal, Tibet and countries under 'ASEAN' and 'ASIA'