

# CHOOSE THE BEST PLAN FOR YOUR TRAVEL NEEDS

## Summary of Coverage

SECTION	COVERAGE	SUM INSURED (\$\$)			
		BASIC CLASSIC	MOST POPULAR SUPERIOR	HIGHLY RECOMMENDED PREMIER	
<b>COVID-19 COVERAGE</b>					
Medical Expenses Incurred Overseas & Emergency Medical Evacuation and Repatriation	<ul style="list-style-type: none"> <li>Insured Person (under age 70 years)</li> <li>Insured Person (age 70 years or older)</li> <li>Insured Child in a Family Plan</li> </ul>	100,000 50,000 50,000	250,000 100,000 100,000	300,000 150,000 150,000	
Travel Cancellation		2,500	5,000	7,500	
Travel Postponement		500	1,000	1,500	
Travel Curtailment		2,500	5,000	7,500	
Out-of-country COVID-19 Diagnosis Quarantine Allowance		100 per Day, up to 14 Days	100 per Day, up to 14 Days	100 per Day, up to 14 Days	
<b>MEDICAL AND TRAVEL BENEFITS</b>					
1	Medical Expenses Incurred Overseas for Sickness or Injury	<ul style="list-style-type: none"> <li>Insured Person (under age 70 years)</li> <li>Insured Person (age 70 years or older)</li> <li>Insured Child in a Family Plan</li> </ul>	200,000 50,000 200,000	1,000,000 75,000 200,000	2,500,000 200,000 300,000
2	Post-Trip Medical Expenses Incurred in Singapore				
2A	(1) For Injury sustained while Overseas (2) For Sickness sustained while Overseas and where emergency medical evacuation has been arranged by ATAP to return You to Singapore	<ul style="list-style-type: none"> <li>Insured Person (under age 70 years)</li> <li>Insured Person (age 70 years or older)</li> <li>Insured Child in a Family Plan</li> </ul>	10,000 1,000 10,000	25,000 2,500 10,000	50,000 5,000 10,000
2B	For Sickness suffered while Overseas and medical treatment or follow-up medical treatment upon return to Singapore	<ul style="list-style-type: none"> <li>Insured Person (under age 70 years)</li> <li>Insured Person (age 70 years or older)</li> <li>Insured Child in a Family Plan</li> </ul>	2,000 1,000 1,000	5,000 2,500 2,500	10,000 5,000 5,000
3	Mobility Aid Reimbursement		N/A	1,000	2,000
4	Medical Expenses – Women’s Benefits		2,000	5,000	8,000
5	Treatment by Physician	Overall section limit Limit per treatment if treatment is not first sought overseas	N/A N/A	500 50	750 50
6	Overseas Hospital Income	\$200 for every 24 hours	10,000	30,000	50,000
7	Hospital Income in Singapore	\$100 for every 24 hours	500	1,000	1,500
8	Emergency Medical Evacuation		500,000	UNLIMITED	UNLIMITED
9	Repatriation		UNLIMITED	UNLIMITED	UNLIMITED
	Repatriation due to Pre-existing Medical Condition	<ul style="list-style-type: none"> <li>Insured Person (under age 70 years)</li> <li>Insured Person (age 70 years or older)</li> <li>Insured Child in a Family Plan</li> </ul>	150,000 75,000 100,000	150,000 75,000 100,000	150,000 75,000 100,000
10	Direct Repatriation		UNLIMITED	UNLIMITED	UNLIMITED
	Direct Repatriation due to Pre-existing Medical Condition	<ul style="list-style-type: none"> <li>Insured Person (under age 70 years)</li> <li>Insured Person (age 70 years or older)</li> <li>Insured Child in a Family Plan</li> </ul>	150,000 75,000 100,000	150,000 75,000 100,000	150,000 75,000 100,000
11	Hospital Visitation		5,000	10,000	15,000
12	Compassionate Visit		3,000	5,000	10,000
13	Child Protector		3,000	5,000	10,000
14	Emergency Telephone Charges	Overall section limit Limit for prepaid phone card	100 10	250 10	300 10
15	Automatic Extension of Policy Period		YES	Yes	YES
<b>PERSONAL ACCIDENT BENEFITS</b>					
16	Accidental Death & Permanent Disablement	<ul style="list-style-type: none"> <li>Insured Person (under age 70 years)</li> <li>Insured Person (age 70 years or older)</li> <li>Insured Child in a Family Plan</li> </ul>	100,000 50,000 50,000	200,000 100,000 100,000	300,000 150,000 100,000
17	Common Carrier/ Natural Disaster Double Cover	<ul style="list-style-type: none"> <li>Insured Person (under age 70 years)</li> <li>Insured Person (age 70 years or older)</li> <li>Insured Child in a Family Plan</li> </ul>	N/A N/A N/A	400,000 200,000 200,000	600,000 300,000 200,000

SECTION	COVERAGE		BASIC	MOST POPULAR	HIGHLY RECOMMENDED
			CLASSIC	SUPERIOR	PREMIER
			SUM INSURED (\$\$)		
18	Child Education Grant	S\$5,000 per child, maximum 4 children	N/A	20,000	20,000
TRAVEL INCONVENIENCE BENEFITS					
19	Travel Cancellation		5,000	10,000	15,000
20	Travel Postponement		500	1,000	2,000
21	Replacement of Traveller		N/A	500	1,000
22	Travel Cancellation Due to Insolvency		1,000	3,000	5,000
23	Travel Curtailment		5,000	10,000	15,000
24	Fraudulent Credit Card Usage		1,000	2,000	3,000
25	Personal Baggage including Laptop Computer	Overall section limit Limit per article Limit per Laptop Computer for every policy	3,000 500 1,000	5,000 500 1,000	10,000 500 1,000
26	Jewellery Coverage		100	500	1,000
27	Baggage Delay	• Individual – S\$200 for every 6 hours • Family – S\$500 for every 6 hours	1,000 2,500	1,200 3,000	1,600 4,000
28	Travel Documents and Personal Money	Overall section limit Limit for loss of cash, travellers' cheques or banknote	1,000 100	5,000 200	8,000 300
29	Travel Delay (Including Flight Diversion and Travel Misconnection)	• Individual – S\$100 for every 6 hours • Family – S\$250 for every 6 hours	1,000 2,500	2,000 5,000	3,000 7,500
30	Kidnap and Hostage	S\$250 for every 24 hours	3,000	5,000	10,000
31	Hijack of Common Carrier	S\$250 for every 24 hours	3,000	5,000	10,000
32	Personal Liability Abroad		1,000,000	1,000,000	1,000,000
SUPPLEMENTARY BENEFITS					
33	Golf Advantage	a) Damage or Loss of Golfing Equipment Overall limit Limit per article for Golfing Equipment b) Hole-in-One c) Loss of use of Green Fees	N/A N/A N/A N/A	1,000 500 250 250	1,500 500 250 250
34	Loss of Sporting Equipment	Overall section limit Limit per article for Sporting Equipment	N/A N/A	1,000 500	2,000 500
35	Home Guard		N/A	5,000	5,000
36	Car Rental Excess Charges and Return		N/A	1,000	1,500
37	Pet Care	S\$50 for every 6 hours	N/A	500	750
38	Disruption Benefits		100	500	750
39	Cover in the event of Terrorism		N/A	YES	YES
40	Assistance Services		YES	YES	YES

\*Note: The Summary of Coverage above sets out the maximum amounts We will pay each Insured Person for each Trip under the applicable plan. Sub-limits and cover restrictions may apply. Please refer to the Policy Wording for the full terms, conditions and exclusions of your Travel Guard plan.