

TRAVEL INSURANCE SUMMARY OF COVER AND LIMITS



Section	Policy feature	Maximum amount payable per insured per trip		
		Lite	Plus	Prestige
Personal Accident Protection				
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 • Child 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 • Child 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 • Child 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				
4	(a) Overseas Medical Expenses	S\$250,000	S\$2,000,000	Unlimited
	(b) Emergency Medical Evacuation			
	(c) Overseas Emergency Medical Expenses – Pregnancy related	S\$1,000	S\$5,000	S\$8,000
	(d) Medical Expenses in Singapore	S\$10,000	S\$50,000	S\$80,000
	(e) Mobile-Aid Reimbursement	S\$1,000	S\$3,000	S\$5,000
	(f) 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)
	(g) Emergency Telephone Expenses	S\$100	S\$250	Actual cost
5	(a) Accidental Dental Expenses While Overseas	S\$1,000	S\$3,000	S\$8,000
	(b) Accidental Dental Expenses in Singapore			

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		Lite	Plus	Prestige
Emergency Medical Cover <i>(continue)</i>				
6a	(i) Overseas Hospital Income	S\$10,000 (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)
	(ii) Overseas Hospital Income in ICU	Not Covered	Not Covered	S\$50,000 (S\$400 for every 24 hours of hospitalisation overseas)
6b	(i) Hospital Income in Singapore	S\$600 (S\$100 for every 24 hours of hospitalisation in Singapore)	S\$1,000 (S\$100 for every 24 hours of hospitalisation in Singapore)	S\$6,000 (S\$200 for every 24 hours of hospitalisation in Singapore)
7	(a) 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)
	(b) 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)
8	(a) Repatriation of Mortal Remains	S\$30,000	S\$500,000	Unlimited
	(b) Reimbursement of Coffin and Funeral Expenses	S\$6,000	S\$12,000	S\$20,000
9	(a) Hospital Visit Expenses	S\$3,000	S\$10,000	S\$25,000
	(b) 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

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		Lite	Plus	Prestige
Travel Inconvenience		Lite	Plus	Prestige
12	(a) Trip Cancellation	S\$5,000	S\$15,000	S\$20,000
	Family Total*	S\$10,000	S\$30,000	S\$40,000
	(b) Trip Cancellation For Any Reason	Not Covered	S\$5,000	S\$5,000
	Family Total*	Not Covered	S\$10,000	S\$10,000
13	(a) Trip Postponement	S\$1,000	S\$2,000	S\$3,000
	Family Total*	S\$2,000	S\$4,000	S\$6,000
	(b) 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
15	(a) 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
	(b) 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	Travel Delay (including overbooking, diversion of journey and/or missed departure or connection of Flight, Voyage or Train)	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)
	Family Total*	S\$1,000	S\$2,000	S\$4,000
17	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)
18	Delayed Baggage	S\$500 (S\$100 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\$2,000 (S\$200 for each consecutive 6-hour delay while overseas and S\$150 after 6 hours of delay when arriving in Singapore)
	Family Total*	S\$1,000	S\$2,000	S\$4,000

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Section	Policy feature	Maximum amount payable per insured per trip		
		Lite	Plus	Prestige
Travel Inconvenience <i>(continue)</i>				
19	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)
20	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)
21	Loss of Passport or Travel Documents	S\$3,000	S\$5,000	S\$5,000
22	Unauthorised Use of Credit Card	Not Covered	Not Covered	S\$1,000
23	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)
Lifestyle Cover				
24	Rental Vehicle Excess	S\$500	S\$1,500	S\$2,500
25	Rental Vehicle Return	Not Covered	Not Covered	S\$500
26	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)
27	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)

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Section	Policy feature	Maximum amount payable per insured per trip		
		Lite	Plus	Prestige
Free Extensions				
(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 14 days	Up to 30 days	
(g)	Full Terrorism Cover (Aggregate)	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\$2,000,000	Unlimited
	(3) Repatriation due to COVID-19	S\$30,000	S\$500,000	Unlimited
	ii. Overseas Quarantine Allowance due to COVID-19	Not covered	S\$1,000 (S\$50 for every 24 hours)	S\$2,000 (S\$100 for every 24 hours)
	iii. Trip Cancellation/Postponement due to COVID-19	S\$500	S\$1,500	S\$2,000
	iv. Trip Interruption due to COVID-19	S\$500	S\$1,500	S\$2,000

TRAVEL INSURANCE SUMMARY OF COVER AND LIMITS



Section	Policy feature	Maximum amount payable per insured per trip
Optional Cover: Overseas Wedding & Photoshoot (Per Couple)		
28	(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
Optional Cover: Golf Holiday		
29	(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
Optional Cover: Winter Sports		
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 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

TRAVEL INSURANCE SUMMARY OF COVER AND LIMITS



Section	Policy feature	Maximum amount payable per insured per trip
Optional Cover: Adventurous Water Sports		
31	(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 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 at 28 Apr 2023.