

THE LAST THING WE WANT YOU TO DO IS TO WORRY ABOUT YOUR VACATION!



Choose Travel Guard® – Singapore's Best Travel Protection

Travel Guard is Singapore's no.1 travel insurance product that allows you to enjoy your well-deserved holidays worry free.

Overview of Benefits

 Overseas Medical Expenses coverage of up to S\$2,500,000 (Section 1)	 Car Rental Excess Charges and Return (Section 36)	 Travel Inconvenience Benefits	 Covers Loss/Delay of Baggage (Sections 25 & 27)
 Pre-Existing Medical Conditions cover for Repatriation (Sections 9 & 10)	 Travel Assistance Services Benefits (Section 40)	 24-hour Medical Assistance	 Covers in the event of Terrorism
 For All Ages	 Covers in the event of Natural Disasters	 Unlimited Emergency Medical Evacuation (Section 8)	 Covers Leisure Amateur Sports

Please note that Terms & Conditions apply for all the benefits listed above, as set out in the Policy Wording.

CHOOSE THE BEST PLAN FOR YOUR TRAVEL NEEDS

Summary of Coverage

SECTION		Sum Insured (S\$)		
		BASIC	MOST POPULAR	HIGHLY RECOMMENDED
CLASSIC	SUPERIOR	PREMIER		
MEDICAL AND TRAVEL BENEFITS				
1	Medical Expenses Incurred Overseas for Sickness or Injury • Insured Person (under age 70 years) • Insured Person (age 70 years or older) • Insured Child in a Family Plan	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			
	• Insured Person (under age 70 years) • Insured Person (age 70 years or older) • Insured Child in a Family Plan	10,000 1,000 10,000	25,000 2,500 10,000	50,000 5,000 10,000
2B	For Sickness sustained while Overseas and medical treatment or follow-up medical treatment upon return to Singapore			
	• Insured Person (under age 70 years) • Insured Person (age 70 years or older) • Insured Child in a Family Plan	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	N/A	500	750
6	Overseas Hospital Income	10,000	30,000	50,000
7	Hospital Income in Singapore	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			
	• Insured Person (under age 70 years) • Insured Person (age 70 years or older) • Insured Child in a Family Plan	150,000 75,000 100,000	150,000 75,000 100,000	150,000 75,000 100,000

SECTION		Sum Insured (S\$)		
		BASIC	MOST POPULAR	HIGHLY RECOMMENDED
CLASSIC	SUPERIOR	PREMIER		
10	Direct Repatriation	UNLIMITED	UNLIMITED	UNLIMITED
	Direct Repatriation due to Pre-existing Medical Condition			
	• Insured Person (under age 70 years) • Insured Person (age 70 years or older) • Insured Child in a Family Plan	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	100	250	300
15	Automatic Extension of Policy Period	YES	YES	YES
PERSONAL ACCIDENT BENEFITS				
16	Accidental Death & Permanent Disablement			
	• Insured Person (under age 70 years) • Insured Person (age 70 years or older) • Insured Child in a Family Plan	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			
	• Insured Person (under age 70 years) • Insured Person (age 70 years or older) • Insured Child in a Family Plan	N/A N/A N/A	400,000 200,000 200,000	600,000 300,000 200,000
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	3,000	5,000	10,000
26	Jewellery Coverage	100	500	1,000

SECTION		Sum Insured (S\$)		
		BASIC	MOST POPULAR	HIGHLY RECOMMENDED
CLASSIC	SUPERIOR	PREMIER		
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	1,000	5,000	8,000
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			
	• Damage or Loss of Golfing Equipment • Hole-in-One • Loss of use of Green Fees	N/A N/A N/A	1,000 250 250	1,500 250 250
34	Loss of Sporting Equipment	N/A	1,000	2,000
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

Please refer to the Policy Wording for the full terms, conditions and exclusions of your Travel Guard plan.