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Additional information about AIG can be found at [www.aig.com](http://www.aig.com) | YouTube: [www.youtube.com/aig](http://www.youtube.com/aig) | Twitter: @AIGinsurance [www.twitter.com/AIGinsurance](https://www.twitter.com/AIGinsurance) | LinkedIn: [www.linkedin.com/company/aig](https://www.linkedin.com/company/aig). These references with additional information about AIG have been provided as a convenience, and the information contained on such websites is not incorporated by reference into this brochure.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website [atwww.aig.com](http://atwww.aig.com). All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries, and coverage is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds

About AIG Travel and Travel Guard®

AIG Travel, Inc., a member of American International Group, Inc., is a worldwide leader in travel insurance and global assistance, including medical and security services. Travel Guard® is the marketing name for its portfolio of travel insurance solutions and travel-related services, including assistance and security services, marketed to both leisure and business travellers around the globe. For additional information, please visit our websites at [www.aig.com/travel](http://www.aig.com/travel) and [www.travelguard.com](http://www.travelguard.com).

Services and benefits provided by AIG Travel offer traveller assistance through coordination, negotiation and consultation through a network of wholly owned service centres located in Asia, Europe and the Americas, and through an extensive network of worldwide partners. Expenses for goods and services provided by third parties are the responsibility of the traveller.



**About NATAS**  
The National Association of Travel Agents Singapore (NATAS) was founded in May 1979 and its vision is to be a world-class association leading and shaping the travel industry. As a national body, NATAS aims to represent all travel agents licensed by the Singapore Tourism Board (STB).  
As an industry-led body, the Association leads travel excellence by setting and regulating standards of professionalism and ethical conduct of its members. It is the voice of the industry and spearheads education and training. NATAS also aims to promote and foster goodwill, cooperation and understanding in the travel industry.  
For more information, please visit [www.natas.travel](http://www.natas.travel)  
120 Lower Delta Road #03-16 Cendex Centre Singapore 169208

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 AIG Asia Pacific Insurance Pte. Ltd. or visit the AIG, GIA or SDIC websites ([www.aig.sg](http://www.aig.sg) or [www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

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AIG TRAVEL GLOBAL SERVICE CENTRES

No matter where you are and what the hour of the day it is, AIG Travel is ready to help you in your time of need.

Operating 24 hours a day, 7 days a week, 365 days a year in 8 locations across the globe, AIG Travel Global Service Centres are ready to take care of your travel needs. Our proven capabilities in travel assistance, medical and security emergencies ensure that you will always be in the best hands.



All Travel Guard plans come with Travel Assistance Services! (Section 40)

Get FREE Assistance Services\* when you purchase a Travel Guard plan! Just call +65 6733 2552 and speak with a friendly AIG Travel representative.

 Embassy Referral	 Interpreter Referral	 Legal Firm Referral	 Lost Luggage Assistance
 Lost Passport Assistance	 Medical Services Provider Referral	 Pre-Trip Inoculation Information Services	 Pre-Trip Visa Information
 Pre-Trip Weather Forecast Information Services		 Telephone Medical Advice	

\*Please note that Terms & Conditions apply for these assistance services as set out in the Policy Wording.

OUR CRISIS RESPONSE CAPABILITIES

**Crisis Response Case Study – Nepal Earthquake**  
On 25 April 2015, a 7.9 magnitude earthquake struck Nepal affecting AIG insureds, including students, leisure and business travellers.



AIG Travel and AIG Global Security swiftly deployed a crisis management team to the region. The team established a central location to meet clients, assess their medical needs and coordinate flights out of the country. The crisis response team also took the following actions:

- Deployed an AIG Travel medical doctor to various client locations.
- Coordinated rescue efforts.
- Conducted food and supply drops in remote locations.
- Established a medical evaluation centre and staging area for evacuation in Kathmandu.
- Chartered a 737 airliner for large scale evacuation out of Nepal to New Delhi, India.

Overseas Emergency Assistance Hotline

Call **+65 6733 2552** from anywhere in the world (overseas collect call) for:

- 24-hour Medical & Emergency Assistance
- 24-hour Travel Information

24-hour Travel Claims Hotline

Call **+65 6224 3698** to get answers, updates and help in settling your claim.

The AIG Travel Guard Emergency Assistance Hotline is serviced by AIG Travel Asia Pacific Pte Ltd (ATAP). ATAP is AIG's wholly owned Travel Assistance Company comprising a worldwide team of medical professionals and insurance specialists providing advice and emergency assistance 24/7.



Travel Guard®



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

		Sum Insured (S\$)		
		BASIC	MOST POPULAR	HIGHLY RECOMMENDED
SECTION		CLASSIC	SUPERIOR	PREMIER
MEDICAL AND TRAVEL BENEFITS				
1	<b>Medical Expenses Incurred Overseas for Sickness or Injury</b> <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	1,000,000	2,500,000
		50,000	75,000	200,000
		200,000	200,000	300,000
2	<b>Post-Trip Medical Expenses Incurred in Singapore</b>			
2A	<b>(1) For Injury sustained while Overseas</b> <b>(2) For Sickness sustained while Overseas and where emergency medical evacuation has been arranged by ATAP to return You to Singapore</b>			
		10,000	25,000	50,000
		1,000	2,500	5,000
		10,000	10,000	10,000
2B	<b>For Sickness sustained while Overseas and medical treatment or follow-up medical treatment upon return to Singapore</b>			
		2,000	5,000	10,000
		1,000	2,500	5,000
		1,000	2,500	5,000
3	<b>Mobility Aid Reimbursement</b>	N/A	1,000	2,000
4	<b>Medical Expenses – Women’s Benefits</b>	2,000	5,000	8,000
5	<b>Treatment by Physician</b>	N/A	500	750
6	<b>Overseas Hospital Income</b>	10,000	30,000	50,000
7	<b>Hospital Income in Singapore</b>	500	1,000	1,500
8	<b>Emergency Medical Evacuation</b>	500,000	UNLIMITED	UNLIMITED
9	<b>Repatriation</b>  <b>Repatriation due to Pre-existing Medical Condition</b> <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>	UNLIMITED	UNLIMITED	UNLIMITED
		150,000	150,000	150,000
		75,000	75,000	75,000
		100,000	100,000	100,000

		Sum Insured (S\$)		
		BASIC	MOST POPULAR	HIGHLY RECOMMENDED
SECTION		CLASSIC	SUPERIOR	PREMIER
10	<b>Direct Repatriation</b>  <b>Direct Repatriation due to Pre-existing Medical Condition</b> <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>	UNLIMITED	UNLIMITED	UNLIMITED
		150,000	150,000	150,000
		75,000	75,000	75,000
11	<b>Hospital Visitation</b>	5,000	10,000	15,000
12	<b>Compassionate Visit</b>	3,000	5,000	10,000
13	<b>Child Protector</b>	3,000	5,000	10,000
14	<b>Emergency Telephone Charges</b>	100	250	300
15	<b>Automatic Extension of Policy Period</b>	YES	YES	YES
PERSONAL ACCIDENT BENEFITS				
16	<b>Accidental Death &amp; Permanent Disablement</b> <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	200,000	300,000
		50,000	100,000	150,000
		50,000	100,000	100,000
17	<b>Common Carrier/ Natural Disaster Double Cover</b> <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	400,000	600,000
		N/A	200,000	300,000
		N/A	200,000	200,000
18	<b>Child Education Grant</b> S\$5,000 per child, maximum 4 children	N/A	20,000	20,000
TRAVEL INCONVENIENCE BENEFITS				
19	<b>Travel Cancellation</b>	5,000	10,000	15,000
20	<b>Travel Postponement</b>	500	1,000	2,000
21	<b>Replacement of Traveller</b>	N/A	500	1,000
22	<b>Travel Cancellation Due to Insolvency</b>	1,000	3,000	5,000
23	<b>Travel Curtailment</b>	5,000	10,000	15,000
24	<b>Fraudulent Credit Card Usage</b>	1,000	2,000	3,000
25	<b>Personal Baggage including Laptop Computer</b>	3,000	5,000	10,000
26	<b>Jewellery Coverage</b>	100	500	1,000

		Sum Insured (S\$)		
		BASIC	MOST POPULAR	HIGHLY RECOMMENDED
SECTION		CLASSIC	SUPERIOR	PREMIER
27	<b>Baggage Delay</b> <ul style="list-style-type: none"><li>Individual – S\$200 for every 6 hours</li><li>Family – S\$500 for every 6 hours</li></ul>	1,000	1,200	1,600
		2,500	3,000	4,000
28	<b>Travel Documents and Personal Money</b>	1,000	5,000	8,000
29	<b>Travel Delay (Including Flight Diversion and Travel Misconnection)</b> <ul style="list-style-type: none"><li>Individual – S\$100 for every 6 hours</li><li>Family – S\$250 for every 6 hours</li></ul>	1,000	2,000	3,000
		2,500	5,000	7,500
30	<b>Kidnap and Hostage</b> S\$250 for every 24 hours	3,000	5,000	10,000
31	<b>Hijack of Common Carrier</b> S\$250 for every 24 hours	3,000	5,000	10,000
32	<b>Personal Liability Abroad</b>	1,000,000	1,000,000	1,000,000
SUPPLEMENTARY BENEFITS				
33	<b>Golf Advantage</b> <ul style="list-style-type: none"><li>Damage or Loss of Golfing Equipment</li><li>Hole-in-One</li><li>Loss of use of Green Fees</li></ul>	N/A	1,000	1,500
		N/A	250	250
		N/A	250	250
34	<b>Loss of Sporting Equipment</b>	N/A	1,000	2,000
35	<b>Home Guard</b>	N/A	5,000	5,000
36	<b>Car Rental Excess Charges and Return</b>	N/A	1,000	1,500
37	<b>Pet Care</b> S\$50 for every 6 hours	N/A	500	750
38	<b>Disruption Benefits</b>	100	500	750
39	<b>Cover in the event of Terrorism</b>	N/A	YES	YES
40	<b>Assistance Services</b>	YES	YES	YES

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