



TravelSmart Premier

Safer trips, greater adventures

Greater assurance with extended coverage for COVID-19

Embark on that trip worry-free. Yes, now you can – whether it's a much-deserved holiday, that overdue adventure tour, a quick weekend getaway or essential work travel. Now you can be fully immersed in your travel experiences, knowing that TravelSmart Premier is providing you the protection against unexpected events – from flight delays to sporting accidents.

Protecting what matters - enhanced with COVID-19* coverage.

Enjoy comprehensive protection including coverage for COVID-19*, overseas medical and hospitalisation expenses, emergency medical assistance and travel inconveniences such as trip cancellations or disruptions when diagnosed with COVID-19*.



Why TravelSmart Premier



Extended coverage for travel inconveniences due to COVID-19*

Whether you, your relative or travel companion on the same trip is diagnosed with COVID-19*, you can be assured that your coverage is extended to support cancellations and postponements. Get complete peace of mind with an automatic extension of coverage up to 30 days, without extra premium, if you are hospitalized or quarantined overseas due to COVID-19*.



Comprehensive worldwide protection with extensive medical coverage

Travel with ease as you are supported with our 24-hour international emergency assistance services including up to S\$1 million emergency medical evacuation coverage.

Our plan also extends to cover medical expenses that includes Emergency Dental Treatment*, Traditional Chinese Medical (TCM) and Chiropractor treatments.



Protect against unexpected travel cancellation and inconveniences

Up to S\$15,000 coverage against flight cancellations and includes coverage for other travel inconveniences, like loss of baggage, non-recoverable accommodation expenses and trip disruptions due to unforeseen events.



Complimentary benefits at no extra premium*

Indulge in action-packed adventures like mountaineering, snowboarding and skydiving, knowing you are covered at no additional premium.

Start a conversation with your Great Eastern Financial Representative today and find out more.

* Not applicable for Basic Plan.

Table of Benefits

| Coverage | | Maximum Limit of Benefits (S\$) | | |
|--------------------------------------|--|---------------------------------|---------------------------------|---------------------------------|
| | | Elite | Classic | Basic |
| Personal Accident Benefits | | | | |
| 1 | Accidental Death and Permanent Disability | | | |
| | Adult under 70 years | S\$500,000 | S\$250,000 | S\$100,000 |
| | Adult age 70 years or above | S\$150,000 | S\$100,000 | S\$50,000 |
| | Child | S\$100,000 | S\$75,000 | S\$30,000 |
| | Maximum Limit for Family Cover | S\$1,200,000 | S\$650,000 | S\$250,000 |
| 2 | Public Transport Double Indemnity | | | |
| | Adult under 70 years | S\$1,000,000 | S\$500,000 | Not covered |
| | Adult age 70 years or above | S\$300,000 | S\$200,000 | |
| | Child | S\$200,000 | S\$150,000 | |
| | Maximum Limit for Family Cover | S\$2,300,000 | S\$1,250,000 | |
| | | | | |
| Medical Expenses | | | | |
| 3 | Medical Expenses While Overseas | | | |
| | Adult under 70 years | S\$500,000 | S\$300,000 | S\$100,000 |
| | Adult age 70 years or above | S\$150,000 | S\$100,000 | S\$30,000 |
| | Child | S\$300,000 | S\$200,000 | S\$60,000 |
| | Maximum Limit for Family Cover | S\$2,000,000 | S\$1,000,000 | S\$300,000 |
| 4 | Medical Expenses While in Singapore | | | |
| | Adult under 70 years | S\$25,000 | S\$15,000 | S\$5,000 |
| | Adult age 70 years or above | S\$7,500 | S\$5,000 | S\$1,500 |
| | Child | S\$15,000 | S\$10,000 | S\$3,000 |
| | Maximum Limit for Family Cover | S\$100,000 | S\$50,000 | S\$20,000 |
| 5 | Traditional Chinese Medical (TCM) Treatment | S\$600 | S\$500 | S\$350 |
| 6 | Emergency Dental Treatment | S\$5,000 | S\$2,000 | Not covered |
| 7 | Medical Treatment Overseas - Pregnancy Related Sickness | S\$5,000 | S\$2,000 | Not covered |
| Hospitalisation Benefits | | | | |
| 8 | Hospital Cash | | | |
| A | Hospital Stay Overseas For Each Full Day in Hospital as an inpatient | S\$200 per day Max S\$40,000 | S\$200 per day Max S\$30,000 | S\$200 per day Max S\$5,000 |
| | Maximum Limit for Family Cover | S\$200 per day Max S\$80,000 | S\$200 per day Max S\$60,000 | S\$200 per day Max S\$10,000 |
| B | Hospital Stay in Singapore Immediately After Returning from Overseas For Each Full Day in Hospital as an Inpatient | S\$100 per day Max S\$1,000 | S\$100 per day Max S\$1,000 | Not covered |
| | Maximum Limit for Family Cover | S\$100 per day Max S\$2,000 | S\$100 per day Max S\$2,000 | Not covered |
| Overseas Assistance Benefits | | | | |
| 9 | Emergency Medical Evacuation | S\$1,000,000 | S\$1,000,000 | S\$100,000 |
| 10 | Repatriation | S\$100,000 | S\$50,000 | S\$10,000 |
| | Maximum Limit for Family Cover | S\$250,000 | S\$100,000 | S\$20,000 |
| 11 | Compassionate Expenses | S\$3,500 | S\$2,000 | Not covered |
| | Maximum Limit for Family Cover | S\$10,000 | S\$5,000 | |
| Travel Inconvenience Benefits | | | | |
| 12 | Hospital Visit or Compassionate Visit | S\$10,000 | S\$6,000 | S\$1,500 |
| | Maximum Limit for Family Cover | S\$25,000 | S\$15,000 | S\$4,000 |

Table of Benefits

| Coverage | | Maximum Limit of Benefits (S\$) | | |
|--|--|--------------------------------------|--------------------------------------|--------------------------------------|
| | | Elite | Classic | Basic |
| 13 | Child Companion | S\$10,000 | S\$6,000 | S\$1,500 |
| | Maximum Limit for Family Cover | S\$25,000 | S\$15,000 | S\$4,000 |
| 14 | Emergency Phone Charges | S\$200 | S\$150 | S\$100 |
| 15 | Trip Cancellation | S\$15,000 | S\$10,000 | S\$2,000 |
| | Maximum Limit for Family Cover | S\$50,000 | S\$25,000 | S\$5,000 |
| 16 | Trip Postponement | S\$2,000 | S\$1,000 | S\$500 |
| | Maximum Limit for Family Cover | S\$5,000 | S\$2,500 | S\$1,250 |
| 17 | Trip Disruption | S\$15,000 | S\$10,000 | S\$2,000 |
| | Maximum Limit for Family Cover | S\$50,000 | S\$25,000 | S\$5,000 |
| 18 | Overbooked Flight | S\$300 | S\$250 | Not covered |
| | Maximum Limit for Family Cover | S\$1,000 | S\$600 | |
| 19 | Missed Travel Connection | S\$300 | S\$250 | Not covered |
| | Maximum Limit for Family Cover | S\$1,000 | S\$600 | |
| 20 | Flight Diversion | S\$100 every 6 hours Max S\$800 | S\$100 every 6 hours Max S\$500 | S\$50 every 6 hours Max S\$250 |
| 21 | Travel Delay | | | |
| A | For Every 6 Hours of Delay While Overseas | S\$100 every 6 hours Max S\$1,200 | S\$100 every 6 hours Max S\$1,200 | S\$50 every 6 hours Max S\$1,000 |
| B | For Every 6 Hours of Delay While in Singapore | S\$100 every 6 hours Max S\$500 | S\$100 every 6 hours Max S\$500 | S\$50 every 6 hours Max S\$500 |
| 22 | Delay Due to Hijack | S\$500 every 6 hours Max S\$5,000 | S\$500 every 6 hours Max S\$5,000 | S\$200 every 6 hours Max S\$2,500 |
| 23 | Personal Liability | S\$1,000,000 | S\$1,000,000 | S\$500,000 |
| Personal Effects and Supplementary Benefits | | | | |
| 24 | Baggage Loss | S\$5,000 | S\$5,000 | S\$2,500 |
| | Maximum Limit for Family Cover | S\$10,000 | S\$7,500 | S\$5,000 |
| 25 | Personal Money and Travel Documents | | | |
| | Replacement of Travel Documents | S\$5,000 | S\$5,000 | S\$2,500 |
| | Maximum Limit for Family Cover | S\$10,000 | S\$7,500 | S\$5,000 |
| | Loss of Money | S\$500 | S\$250 | S\$100 |
| | Maximum Limit for Family Cover | S\$1,000 | S\$500 | S\$200 |
| 26 | Jewellery Cover | S\$500 | S\$100 | Not covered |
| | Maximum Limit for Family Cover | S\$1,000 | S\$200 | |
| 27 | Baggage Delay | | | |
| | For Every 6 Hours of Delay While Overseas | S\$200 every 6 hours Max S\$1,200 | S\$200 every 6 hours Max S\$1,000 | S\$200 every 6 hours Max S\$200 |
| | Maximum Limit for Family Cover | S\$200 every 6 hours Max S\$2,500 | S\$200 every 6 hours Max S\$2,000 | S\$200 every 6 hours Max S\$400 |
| | For 6 Hours of Delay Upon Arrival in Singapore | Max S\$200 | Max S\$200 | Max S\$200 |
| | Maximum Limit for Family Cover | Max S\$200 | Max S\$200 | Max S\$200 |

Table of Benefits

| Coverage | | Maximum Limit of Benefits (S\$) | | |
|----------|---|---------------------------------------|---------------------------------------|-------------|
| | | Elite | Classic | Basic |
| 28 | Kidnap and Hostage | S\$250 every 6 hours Max S\$5,000 | S\$250 every 6 hours Max S\$5,000 | Not covered |
| | Maximum Limit for Family Cover | S\$250 every 6 hours Max S\$12,500 | S\$250 every 6 hours Max S\$12,500 | |
| 29 | Home Contents | S\$10,000 | S\$7,500 | Not covered |
| 30 | Child Education Grant | S\$5,000 per child Max S\$20,000 | S\$2,000 per child Max S\$8,000 | Not covered |
| 31 | Fraudulent Use of A Card | S\$1,000 | S\$1,000 | Not covered |
| 32 | Domestic Cat and Dog | S\$250 | S\$100 | Not covered |
| 33 | Rental Vehicle Excess | S\$800 | S\$750 | Not covered |
| 34 | Golfer's Cover | | | |
| | Damage to or Loss of Golf Equipment | S\$500 | S\$500 | S\$500 |
| | Unused Green Fees Due to Injury or Illness | S\$250 | S\$250 | S\$250 |
| | Hole-in-one | S\$250 | S\$250 | S\$250 |
| 35 | Automatic Extension of Cover | Up to 30 days | Up to 30 days | Not covered |
| 36 | Terrorism Extension (Applies to Section 1, 2, 3, 4, 5, 6, 7, 9, 15, 16 and 17 only) | S\$100,000 | S\$100,000 | S\$100,000 |
| 37 | Adventurous Leisure Activities | Covered | Covered | Not covered |

| COVID-19 Coverage Extension | | Sub-Limits of Main Benefit (S\$) | | |
|---|---|----------------------------------|------------------------------|-------------|
| | | Elite | Classic | Basic |
| Extension is applicable up to 90 days each trip for single trip 2-way plans and annual plans. | | | | |
| 38a | Medical Expenses While Overseas | | | Not covered |
| | Adult under 70 years | S\$150,000 | S\$50,000 | |
| | Adult age 70 years or above | S\$50,000 | S\$15,000 | |
| | Child | S\$150,000 | S\$50,000 | |
| | Maximum Limit for Family Cover | S\$400,000 | S\$150,000 | |
| 38b | Emergency Medical Evacuation | S\$150,000 | S\$50,000 | |
| 38c | Repatriation | S\$5,000 | S\$5,000 | |
| 38d | Trip Cancellation | S\$5,000 | S\$3,000 | |
| 38e | Trip Postponement | S\$2,000 | S\$1,000 | |
| 38f | Trip Disruption | S\$5,000 | S\$3,000 | |
| 38g | Overseas Quarantine Allowance | S\$100/day (Up to 14 days) | S\$50/day (Up to 14 days) | |
| 38h | Overseas Hospitalisation Allowance | S\$100/day (Up to 14 days) | S\$50/day (Up to 14 days) | |
| 38i | Automatic Extension of Cover | Up to 30 days | Up to 30 days | |

Important Notes

1. This brochure is for general information only. It is not a contract of insurance. Please refer to the policy documents for the precise terms and conditions of the insurance plan.
2. This policy is subject to the Premium Before Cover Warranty Clause, which requires the premium to be paid and received on or before the inception date of the policy.
3. 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 General Insurance Association (GIA) or SDIC websites (www.gia.org.sg or www.sdic.org.sg).
4. TravelSmart Premier is underwritten by Great Eastern General Insurance Limited, a wholly-owned subsidiary of Great Eastern Holdings Limited and a member of the OCBC Group.

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Reach for Great

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