TRAVELSMART PREMIER

Great is going on a worry-free journey



On your travels, a complete cover is all you need for an amazing journey. Whether it is a short getaway or a long haul destination, rest assured that the only surprises you encounter will be pleasant ones.

With the 24-hour Emergency Assistance Services Hotline and medical coverage, TravelSmart Premier provides medical assistance with just a phone call.

The comprehensive medical coverage includes hospitalisation benefits, alternative treatment by Traditional Chinese Medicine and emergency dental treatment overseas.

If you're in for an adventure, don't fret over the extent of your insurance coverage. Go ahead and indulge in exciting sporting activities such as scuba diving for an eye-opening experience. If you are on a golfing vacation, simply golf with your best clubs as TravelSmart Premier covers loss or damage to the golf equipment. Wherever you go, go with all your heart and trust that your home contents will also be protected while you are away.

With TravelSmart Premier, all that matters to you in a vacation is completely worry-free!

With TravelSmart Premier, you'll travel with ease of mind

To contact us:

+65 6248 2888

reateasterngeneral.com

Important Notes:

- 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.
- 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 plan 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.qia.org.sg or www.sdic.org.sg).
- 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.

Information correct as at 1 July 2017.

Great Eastern

Great Eastern General Insurance Limited (Reg No. 1920 00003W) (A wholly-owned subsidiary of Great Eastern Holdings Limited) 1 Pickering Street, #01-01 Great Eastern Centre, Singapore 048659

		Max	ximum Limit of Bene	ofits
No	Coverage	Elite	Classic	Basic
Trav	el Inconvenience Cover			
12	Hospital Visitation/Compassionate Visit Pays travelling and hotel accommodation expenses incurred by one Relative/friend if the Insured Person is Hospitalised for more than five (5) days or is deceased whilst Overseas	S\$10,000	S\$6,000	S\$1,500
4.0	Maximum Aggregate Limit for Family Cover	S\$25,000	S\$15,000	S\$4,000
13	Child Companion Pays travelling and hotel accommodation expenses incurred by one Relative/friend to accompany the Insured Person's children home following the Hospitalisation of the Insured Person whilst Overseas Maximum Aggregate Limit for Family Cover	S\$10,000 S\$25,000	S\$6,000 S\$15,000	S\$1,500 S\$4,000
14	Emergency Telephone Charges	Οψ20,000	Οψ10,000	οφ+,000
14	Pays actual mobile phone charges incurred for engaging the services of our Appointed Assistance Company for which a claim has been admitted under Section 1, 2, 9 or 10 of the Policy	S\$200	S\$150	S\$100
	Maximum aggregate limit for Sections 9 to 14	S\$1,000,000	S\$1,000,000	S\$100,000
15	Trip Cancellation	S\$15,000	S\$10,000	S\$2,000
	Maximum Aggregate 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 Aggregate Limit for Family Cover	S\$5,000	S\$2,500	S\$1,250
17	Trip Interruption	S\$7,500	S\$5,000	S\$1,000
	Maximum Aggregate Limit for Family Cover	S\$15,000	S\$10,000	S\$2,000
18	Trip Curtailment	S\$15,000	S\$10,000	S\$2,000
	Maximum Aggregate Limit for Family Cover	S\$50,000	S\$25,000	S\$5,000
19	Overbooked Flight Each Insured Person Maximum Aggregate Limit for Family Cover	S\$300	S\$250	Not Covered
20	,	S\$1,000 S\$300	S\$600 S\$250	Not Covered Not Covered
20	Travel Missed Connection Maximum Aggregate Limit for Family Cover	S\$1,000	S\$600	Not Covered
21	Flight Diversion Insured Person's flight is diverted due to named events which prevents the Insured Person from continuing his/her Journey and the Insured Person is delayed from arriving at his/her planned destination by at least six (6) consecutive hours	S\$100 every 6 hours Max. S\$800	S\$100 every 6 hours Max. S\$500	S\$50 every 6 hours Max. S\$250
22 A	Travel Delay Insured Person's flight is delayed due to named events which prevents the Insured Person from continuing his/her Journey and the Insured Person is delayed from arriving at his/her planned destination by at least six (6) consecutive hours 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
В	Flight delay by at least six (6) consecutive hours while in Singapore	Max. S\$500	Max. S\$500	Max. S\$500
23 A	Delay Due To Hijack: - Insured Person's flight is delayed due to Hijack which prevents the Insured Person from continuing his/her Journey and the Insured Person is delayed from arriving at his/her planned destination by at least six (6) consecutive hours	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
В	Maximum aggregate limit for Sections 17 to 23 Each Insured Person	S\$15,000	S\$10,000	S\$2,000
	Maximum Aggregate Limit for Family Cover	S\$50,000	S\$25,000	S\$5,000
24	Personal Liability	S\$1,000,000	S\$1,000,000	S\$500,000
Notes				

- Notes

 1) With the exception of Sections 1, 2, 8, 21, 22, 23, 28, 29, 31 and 37, claims under all other Sections are payable on a reimbursement basis.

 2) Where a claim under Section 1 and Section 2 results from the same occurrence, this Policy will only pay for the claim under either Section, but not both.

 3) Where a claim under Section 15 or Section 16 results from the same occurrence, this Policy will only pay for the claim under either Section, but not both.

 4) This Policy will only pay for a claim under any one of the Sections 17, 18, 19, 20, 21, 22 or 23 if the claim results from the same occurrence.

 5) Where a claim under Section 25 and Section 35 results from the same occurrence, this Policy will only pay for the claim under either Section, but not both.

 6) Payment for claim under Section 28 shall be deducted from the amount payable under Section 25 if the baggage later proves to be permanently lost.

Your benefits at a glance: 03

No	Coverage		ximum Limit of Bene	efits
		Elite	Classic	Basic
	onal Effects And Supplementary Benefits			
25	Baggage Loss Covers loss or damage to baggage, clothing and personal effects. Maximum S\$500 for any one article or a pair or a set of articles; S\$1,000 for laptop computer, netbook and tablet; S\$500 in aggregate for handphones and spectacles	S\$5,000	S\$5,000	S\$2,500
	Maximum Aggregate Limit for Family Cover	S\$10,000	S\$7,500	S\$5,000
26	Personal Money And Travel Documents	000	O#F 000	000 500
Α	Pays the replacement costs for passports, travel tickets and other relevant travel documents Maximum Aggregate Limit for Family Cover	S\$5,000 S\$10,000	S\$5,000 S\$7,500	S\$2,500 S\$5,000
В	Cover loss of money due to robbery, burglary, theft or natural disasters	S\$500	S\$250	S\$100
	Maximum Aggregate Limit for Family Cover	S\$1,000	S\$500	S\$200
27	Jewellery Cover	041,000	04000	04200
	Pays for loss of Jewellery due to robbery, theft or burglary whilst travelling Overseas. Maximum Aggregate Limit for Family Cover	S\$500 S\$1,000	S\$100 S\$200	Not Covered Not Covered
	Maximum aggregate limit for Sections 25 to 27 Each Insured Person	S\$5,000	S\$5,000	S\$2,500
	Maximum Aggregate Limit for Family Cover	S\$10,000	S\$7,500	S\$5,000
28 A	Baggage Delay Insured Person's checked-in baggage is delayed whilst Overseas for at least six (6) consecutive hours	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 Aggregate 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
В	Insured Person's checked-in baggage is delayed whilst in Singapore for at least six (6) consecutive hours	Max. S\$200	Max. S\$200	Max. S\$200
	Maximum Aggregate Limit for Family Cover	Max. S\$200	Max. S\$200	Max. S\$200
29	Kidnap And Hostage Pays for every six (6) hours if the Insured Person is kidnapped whilst travelling Overseas	S\$250 every 6 hours Max. S\$5,000	S\$250 every 6 hours Max. S\$5,000	Not Covered
	Maximum Aggregate Limit for Family Cover	S\$250 every 6 hours Max. S\$12,500	S\$250 every 6 hours Max. S\$12,500	Not Covered
30	Home Contents	S\$10,000	S\$7,500	Not Covered
31	Child Education Grant Pays up to the sum insured for each legitamate Child and to a maximum of 4 legitamate Children if an indemnity becomes payable upon Insured Person's Accidental death whilst Overseas	S\$5,000 Each Child Max. S\$20,000	S\$2,000 Each Child Max. S\$8,000	Not Covered
32	Fraudulent Credit Card Usage Pays the financial loss whilst Overseas due to unauthorized charges being made from the Insured Person's Payment Card	S\$1,000	S\$1,000	Not Covered
33	Domestic Pet Cat And Dog Cover Pays for Insured Person's pet dog or cat's continued stay at the pet hotel / kennel or cattery if Insured Person is unable to return to Singapore on the scheduled return date due to Injury or Illness or delay of the Public Transport	S\$250	S\$100	Not Covered
34	Rental Vehicle Excess	S\$800	S\$750	Not Covered
35 A	Golfer's Cover Damage or loss of golf equipment	S\$500	S\$500	S\$500
В	Unused green fees due to Insured Person's Injury or Illness	S\$250	S\$250	S\$250
С	Hole-In-One	S\$250	S\$250	S\$250
36	Automatic Extension Of Cover	Up to 30 days	Up to 30 days	Not Covered
37	Terrorism Extension: Applies to Section 1, 2, 3, 4, 5, 6, 7, 9, 15, 16 and 18 only if they occur as a result of terrorism (excluding use of biological, chemical agents or nuclear devices)	S\$100,000	S\$100,000	S\$100,000
38	Leisure Adventurous Activities Cover Cover activities listed in the Policy	Covered	Covered	Not Covered

Exclusions include but not limited to: War and Nuclear Risk, Terrorism (except as provided in the Terrorism Extension), Suicide or Self-inflicted Injury, Pre-existing Medical Conditions, Misuse of Alcohol and Drugs, Venereal Disease, AIDS and AIDS-related Complexities, Military Training, Childbirth, Pregnancy or Miscarriage, Travelling against Medical Practioner's advice. Any sport or sporting activities that present a high level of inherent danger (i.e. involves a high level of expertise, exceptional physical exertion, highly specialised gears or stunts) and Professional Sports and any prohibition or regulation by any government. For full list of exclusions, please refer to the Policy.

See table below for affordable premium rates to suit your travel plans:

TravelSmart Premier - Elite						
	Premium (with GST)					
Duration Days	Area 1		Area 2			
	Individual	Family	Individual	Family		
1-4	S\$43	S\$113	S\$72	S\$144		
5-7	S\$58	S\$152	S\$91	S\$200		
8-12	S\$88	S\$218	S\$124	S\$282		
13-18	S\$114	S\$284	S\$158	S\$389		
19-23	S\$139	S\$348	S\$187	S\$437		
24-28	S\$151	S\$402	S\$216	S\$521		
Each Additional week	S\$30	S\$78	S\$42	S\$110		
One-way Trip	S\$43	S\$113	S\$72	S\$144		
Annual	S\$360	S\$720	S\$468	S\$936		

TravelSmart Premier - Classic						
Duration	Premium (with GST)					
Duration	Area 1		Area 2			
	Individual	Family	Individual	Family		
1-4	S\$36	S\$90	S\$60	S\$132		
5-7	S\$50	S\$120	S\$77	S\$166		
8-12	S\$72	S\$180	S\$103	S\$227		
13-18	S\$94	S\$234	S\$138	S\$290		
19-23	S\$114	S\$284	S\$156	S\$343		
24-28	S\$132	S\$314	S\$186	S\$396		
Each Additional week	S\$25	S\$62	S\$36	S\$79		
One-way Trip	S\$36	S\$90	S\$60	S\$132		
Annual	S\$300	S\$600	S\$390	S\$780		

TravelSmart Premier - Basic					
Duration	Premium (with GST)				
Duration	Area 3				
	Individual	Family			
1-4	S\$14	S\$35			
5-7	S\$20	S\$50			
8-12	S\$30	S\$75			
13-18	S\$42	S\$105			
19-23	S\$52	S\$129			
24-28	S\$62	S\$154			
Each Additional week	S\$13	S\$33			
One-way Trip	S\$14	S\$35			
Annual	S\$248	S\$495			

Area Type	Countries
Area 1	Australia, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Korea, Laos, Macau, Malaysia, Myanmar, New Zealand, Philippines, Taiwan, Thailand and Vietnam
Area 2	Worldwide, including countries under Area 1
Area 3	Batam, Bintan, Malaysia and local cruise within Singapore Waters

TravelSmart Premier Proposal Form

Statement pursuant to section 25(5) of the Insurance Act (Cap. 142) (or any subsequent amendment thereof), you are to disclose in this proposal form, fully and faithfully, all the facts which you know, or ought to know, which may affect the insurance cover you are applying for. Otherwise, you may recevie nothing from the policy.

Note: Please complete all Sections where applicable. This Policy is subject to the Payment Before Cover Warranty Clause which requires the premium to be paid and received on or before the inception date of the policy and endorsement.

Eligibility

- Singaporean/Singapore Permanent Resident; or foreigner with an Employment Pass/Work Permit/Dependent Pass/Long-Term Visit Pass/Student Pass.
- Main Insured Person must be at least 18 years of age at the commencement of this insurance cover.
- Child/Children a person who is unemployed and unmarried, aged above three (3) month old and below eighteen (18) years or below twenty-four (24) years of age if studying full-time in
 a recognized institution of higher learning at the commencement of this insurance cover. Child below 10 years old must be accompanied by an adult (Parent or Guardian) for the entire
 Trip. Child from 10 years to 17 years old can apply for Classic or Basic Plan, provided the Proposal is made in the parent or guardian's name.
- For Annual Multi-Trip Policy, Insured Person must not be more than 70 years old at the commencement of this insurance cover.

Family Plan

- Under Single Trip Policy, Family shall mean:
- (a) an Adult and/or his/her spouse and unlimited number of biological or legally adopted Children OR
- (b) one (1) or two (2) adults who are not related by marriage and a maximum of four (4) Children who must be at least Family related (i.e. biological or legally adopted Child or ward, siblings, grandchild, niece, nephew or cousin) to any one of the Adults.
- · All Insured Persons under the Single Trip Family Cover must depart from and return back to Singapore together at the same time as a Family.
- · Under Annual Multi-Trip Policy, Family shall mean an adult and/or his/her spouse and unlimited number of biological or legally adopted Children.
- For an Annual Multi-Trip Policy, the Insured Persons under the Family Cover are not required to travel together on a Journey.
- · Any Child Insured Person under the age of ten (10) years must be accompanied by a parent or Adult guardian for any Trip made during the Period of Insurance.
- The limits under Family Cover are subject to Individual Cover limits for each Insured Person.

Proposer's particulars	(Please tick and fill in the details)	Type of Cover (Please tick and fill in the details)	
Name/Entity Name:		Cover for: Area:	
Mr Mrs Miss Mdm	Dr	☐ Individual ☐ Family ☐ 1 ☐ 2 ☐ 3 Plan Selection:	
Gender: □M □F NR	IIC no./UEN:	Annual Multi-Trip Policy (unlimited no. of Trips per insured per	riod)
Nationality/Place of inco	rporation:	Elite - up to 90 consecutive days per Trip	
	on: Occupation:	☐ Classic - up to 90 consecutive days per Trip☐ Basic - up to 30 consecutive days per Trip	
	(dd/mm/yy)	Single Trip	
7 (da1000).		☐ Elite - up to 182 consecutive days per Trip ☐ Classic - up to 182 consecutive days per Trip	
	_	Basic - up to 30 consecutive days per Trip	
	Postal code:	One-way Trip	
		☐ Elite - up to 4 consecutive days☐ Classic - up to 4 consecutive days	
Contact no.:	(HP)(H)	Basic - up to 4 consecutive days	
	(O)	Destination:	
Proposer travelling:	Yes □ No	Period of insurance (Both dates inclusive):	
		Commences on: (dd/n	nm/yy
Insured Person's part	iculars (If the person is different from Proposer)	Expires on: (dd/n	nm/yy
	Gender:□M □F	Payment mode (Please tick and fill in the details)	
	Relationship:	Premium payable: S\$	
NRIC no.:	Date of Birth:(dd/mm/yy)	By Credit Card (Visa/MasterCard only)	
•••••	Gender:□M □F	I/We hereby authorise Great Eastern General Insurance Limited to charg above premium to the following card. Where a third party credit card is I/we declare that the cardholder has authorised and consented to its us	usec
			Т
NRIC no.:	Date of Birth:(dd/mm/yy)		
	(33,,)))	Expiry Date: (mm) (yy)	
Insured Person:	Gender:□M □F	Name of cardholder:	
'		NRIC no.:Signature:	
NRIC no.:	Date of Birth:(dd/mm/yy)	By Cheque: No.: Please make cheque payable to "Great Fastern General Insurance Limited".	

Declaration

By submitting this Proposal Form, I/We, the Insured Person(s) hereby declare the following:

- I/we declare that the information given in this proposal is true and that no material fact
 (s), that is, fact(s) likely to influence the assessment and acceptance of this proposal
 have been withheld and to the best of my/our knowledge and belief the information
 given herein is true and complete.
- Ïwe understand and agree that no insurance shall take effect until this proposal has been fully accepted, full payment is received and a Policy is issued by Great Eastern General Insurance Limited ("GEG").
- 3. I/we understand and agree that the declarations and disclosures herein shall form the basis of the Policy, and subject to the Policy terms, conditions and exclusions.
- I/we declare that I am/we are in good health and I am/we are not traveling against the advice of a Medical Practitioner or for the purpose of obtaining medical treatment.
- I/we do not anticipate any circumstances which are likely to lead to a claim under the Policy.
- 6. I/we understand and agree that pre-existing conditions are not covered by this Policy.
- I/we agree and authorize GEG to obtain and verify at its own discretion, any information about me/us in the event of claims.
- 8. I/we understand and agree that the Policy must be effected before departure and the Trip must depart from and end in Singapore (except one-way Trip).
- I/we declare that I am/we are ordinarily resident in Singapore as defined by "Insurance Act (Chapter 142) (First Schedule)."

Policy Application, Service and Administration

Where the policyholder(s) is/are an individual or individuals, by providing the information set out above, I/we agree and consent to Great Eastern, its related corporations (collectively, the "Companies"), as well as their respective representatives and agents collecting, using, disclosing and sharing amongst themselves my/our personal data, and disclosing such personal data to the Companies' authorised service providers and relevant third parties for purposes reasonably required by the Companies to evaluate my/our proposal and to provide the products or services which I am/ we are applying for (including, without limitation, any Policy renewals and Policy upgrades, substitutions or replacements).

These purposes are set out in Great Eastern's Privacy Statement, which is accessible at http://www.greateasternlife.com/sg/en/pncpolicies.htm and which I/we confirm I/we have read and understood.

Where the policyholder is not an individual, we hereby confirm and represent to Great Eastern, its related corporations (collectively, the "Companies"), as well as their respective representatives and agents ("Representatives") that the insured individuals of the Policy we are applying for ("Insured Individuals") have agreed and consented to the disclosure of their personal data to the Companies and their Representatives, and further, that for the Companies and their Representatives' collection, use and/or disclosure of the personal data of the Insured Individuals, and disclosing such personal data to the Companies' authorised service providers and relevant third parties for purposes reasonably required by the Companies to evaluate our proposal and to provide the products or services which we are applying for. In respect of the Insured Individuals who are subsequently enrolled into the Policy that we are applying for, we further undertake that we shall ensure and procure that each Insured Individual has provided such agreement and consent in relation to his/her personal data for such purposes.

These purposes are set out in Great Eastern's Privacy Statement, which is accessible at http://www.greateasternlife.com/sg/en/pncpolicies.htm and which we confirm each of us and the Insured Members have read and understood.

Yes, I/we would also like	e to stay in touch	with the Companies	to get updates	and rewards
via (tick one or more)2:				
☐ phone ³	mail, email a	nd other means of co	ommunication.	

\square_{V}	ticking	the hey/ec	ahovo	1/14/0	understand	that

- (a) the Companies and their Representatives may collect, use and/or disclose my/our
 personal data for contacting me/us about products and services offered by the
 Companies; and
- (b) my/our response here does not affect my/our other consents given to the Companies and their Representatives and their rights at law in respect of my/our personal data⁴.
- $^{\,2}\,$ This consent is independent of this Proposal and the relevant Policy.
- ³ This option includes voice calls, text and fax via my/our Singapore telephone numbers provided in this form and my/our other Singapore telephone numbers in your records from time to time.
- ⁴ Leaving any of the boxes above blank will not be treated as a withdrawal of any other consent I/we may have previously provided to the Companies and their Representatives.

Signature of Insured P Authorised Repr	erson or his/her esentative	Date
Agent Code:	Agent Name:	

Indulge in every adventure for a truly fulfilling holiday!



- Coverage for accidental death and disablement of up to \$\$300,000
- Twice the amount of coverage¹ when accidental death and disablement happens on Public Transport
- Up to S\$500,000 for medical expenses and hospitalisation
- Comprehensive medical coverage extending to Traditional Chinese Medical Treatment and Emergency Dental Treatment¹ overseas
- 24-hour International Emergency Assistance Services, including up to S\$1 million for emergency evacuation
- Expenses cover in case of Overbooked Flight/Misconnection, Trip Cancellation, Trip Postponement, Trip Curtailment and Trip Interruption (even due to the insolvency of the travel agent); including unused entertainment tickets
- S\$200 payout for every full 6 consecutive hours of delay of baggage
- Up to S\$5,000 in case of loss of baggage or travel documents.
- Automatic travel extension of up to 30 days¹ due to specified circumstances
- Home Contents coverage¹ of up to S\$10,000 while you are on your travels
- Leisure Adventurous Activities¹ cover for sporting activities
- Monetary coverage for loss of jewellery¹, golfing equipment and credit card frauds¹
- Pregnancy-related medical benefits¹ whilst overseas

Your benefits at a glance:

	0	<u>Ma</u>	Maximum Limit of Benefits			
No	Coverage	Elite Classic Basic				
Pers	sonal Accident Benefits					
1	Accidental Death and Permanent Total Disablement					
	Each Adult Insured Person age below 70 years	S\$300,000	S\$200,000	S\$100,000		
	Each Adult Insured Person age 70 years and above	S\$150,000	S\$100,000	S\$50,000		
	Each Child Insured Person	S\$100,000	S\$75,000	S\$30,000		
	Maximum Aggregate Limit for Family Cover	S\$750,000	S\$500,000	S\$250,000		
2	Public Transport Double Indemnity					
	Each Adult Insured Person age below 70 years	S\$600,000	S\$400,000	Not Covered		
	Each Adult Insured Person age 70 years and above	S\$300,000	S\$200,000	Not Covered		
	Each Child Insured Person	S\$200,000	S\$150,000	Not Covered		
	Maximum Aggregate Limit for Family Cover	S\$1,500,000	S\$1,000,000	Not Covered		
Med	lical Reimbursement					
3	Medical Expenses Incurred Overseas					
	Each Adult Insured Person age below 70 years	S\$500,000	S\$300,000	S\$100,000		
	Each Adult Insured Person age 70 years and above	S\$150,000	S\$100,000	S\$30,000		
	Each Child Insured Person	S\$300,000	S\$200,000	S\$60,000		
	Maximum Aggregate Limit for Family Cover	S\$2,000,000	S\$1,000,000	S\$300,000		
4	Medical Expenses Incurred In Singapore					
	Each Adult Insured Person age below 70 years	S\$25,000	S\$15,000	S\$5,000		
	Each Adult Insured Person age 70 years and above	S\$7,500	S\$5,000	S\$1,500		
	Each Child Insured Person	S\$15,000	S\$10,000	S\$3,000		
	Maximum Aggregate Limit for Family Cover	S\$100,000	S\$50,000	S\$20,000		
5	Traditional Chinese Medical Treatment (TCM)	04000	04500	04050		
	Each Insured Person in respect of TCM visit	S\$600	S\$500	S\$350		
6	Emergency Dental Treatment Overseas	045.000	040.000	N		
	Each Insured Person	S\$5,000	S\$2,000	Not Covered		
7	Medical Treatment Overseas - Pregnancy-Related Sickness	-4	-4			
	Each Female Insured Person	S\$5,000	S\$2,000	Not Covered		
	Maximum Aggregate Limit For Sections 3 To 7					
	Each Adult Insured Person age below 70 years	S\$500,000	S\$300,000	S\$100,000		
	Each Adult Insured Person age 70 years and above	S\$150,000	S\$100,000	S\$30,000		
	Each Child Insured Person	S\$300,000	S\$200,000	S\$60,000		
	Maximum Aggregate Limit for Family Cover	S\$2,000,000	S\$1,000,000	S\$300,000		
Hos	pitalisation Benefits					
8	Hospital Cash					
Α	Hospital Confinement Overseas	S\$200 per day	S\$200 per day	S\$200 per day		
	Each Insured Person in respect of each full day of Hospital Confinement	Max. S\$40,000	Max. S\$30,000	Max. S\$5,000		
	Maximum Aggregate Limit for Family Cover	S\$200 per day	S\$200 per day	S\$200 per day		
	Maximum Aggregate Limit for Family Gover	Max. S\$80,000	Max. S\$60,000	Max. S\$10,000		
В	Hospital Confinement in Singapore upon immediate return from Overseas	S\$100 per day	S\$100 per day	Not Covered		
	Each Insured Person in respect of each full day of Hospital Confinement	Max. S\$1,000	Max. S\$1,000	Not Covered		
		S\$100 per day	S\$100 per day			
	Maximum Aggregate Limit for Family Cover	Max. S\$2,000	Max. S\$2.000	Not Covered		
Ove	rseas Assistance Benefits	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,				
9	Emergency Medical Evacuation:					
J	Covers all Appointed Assistance Company emergency	S\$1,000,000	S\$1,000,000	S\$100.000		
	medical evacuation expenses		-+.,,	σφ.σσ,σσσ		
10	Repatriation Of Mortal Remains:					
10	Covers all Appointed Assistance Company expenses					
	incurred in returning the remains of the Insured Person, who suffered	S\$100,000	S\$50,000	S\$10,000		
	loss of life during the Trip back to Singapore					
	Maximum Aggregate Limit for Family Cover	S\$250,000	S\$100,000	200,000		
11		39230,000	39100,000	S\$20,000		
11	Funeral Expenses Pay the reasonable expenses incurred for the funeral If the Incured Person					
	Pay the reasonable expenses incurred for the funeral If the Insured Person	S\$3,500	S\$2,000	Not Covered		
	suffers Injury during the Journey which within ninety (90) days of its happening is	,	, ,			
	the sole cause of his/her death					
	Maximum Aggregate Limit for Family Cover	S\$10,000	S\$5,000	Not Covered		

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