

Travel Protect Schedule of Benefits (Summary)

Coverage	List of Benefits				All sum in Singapore \$		
	Silver		Gold		Platinum		
	Individual Cover	Family Cover (in total)	Individual Cover	Family Cover (in total)	Individual Cover	Family Cover (in total)	
1	Accidental Death & Permanent Total Disablement						
	Adult (up to 69 years old)	150,000	600,000	200,000	800,000	500,000	1,500,000
	Adult (70 years old and above)	150,000		125,000		200,000	
	Child	50,000		75,000		125,000	
2	Public Transport Double Indemnity						
	Adult (up to 69 years old)	Not Covered		400,000	1,600,000	1,000,000	3,000,000
	Adult (70 years old and above)	Not Covered		250,000		400,000	
	Child	Not Covered		200,000		250,000	
3	Child Education Grant	Not Covered		5,000 per Child; max 20,000		8,000 per Child; max 32,000	
4	Overseas Medical Expenses						
	Adult (up to 69 years old)	250,000	1,000,000	500,000	1,500,000	1,000,000	3,000,000
	Adult (70 years old and above)	250,000		300,000		350,000	
	Child	150,000		200,000		300,000	
5	Medical Expenses in Singapore						
	Adult (up to 69 years old)	25,000	70,000	50,000	140,000	75,000	210,000
	Adult (70 years old and above)	7,500		12,500		15,000	
	Child	10,000		20,000		30,000	
6	Traditional Chinese Medicine Expenses						
	Adult	250	600	500	1,200	750	1,800
	Child	50		100		150	
7	Emergency Dental Treatment Due to An Accident	5,000	12,500	5,000	12,500	5,000	12,500
Limits		The maximum payable under Sections 4 to 7 in total shall not exceed the maximum liability applicable under Section 4- Overseas Medical Expenses					
8	Overseas Hospitalisation Daily Benefit						
	Adult	150 per day max 15,000	40,000	200 per day max 20,000	55,000	300 per day max 30,000	80,000
	Child	50 per day max 5,000		75 per day max 7,500		100 per day max 10,000	

Hospitalisation Daily Benefit in Singapore							
9	Adult	100 per day max 500	1,500	100 per day max 1,000	2,700	100 per day max 1,200	3,000
	Child	50 per day max 250		50 per day max 350		50 per day max 500	
Limits		The maximum payable under Sections 8 and 9 in total shall not exceed the maximum liability applicable under Section 8 - Overseas Hospitalisation Daily Benefit					
10	Replacement Employee	5,000	N/A	7,500	N/A	10,000	N/A
11	Emergency Medical Evacuation	500,000		1,000,000		1,000,000	
12	Medical And Travel Assistance Services	Available		Available		Available	
13	Repatriation following Emergency Medical Evacuation	50,000	125,000	50,000	125,000	50,000	125,000
14	Repatriation of Mortal Remains	50,000	125,000	50,000	125,000	50,000	125,000
15	Compassionate Visit	2,500	5,000	5,000	10,000	7,500	15,000
16	Child Guard	2,500	5,000	5,000	10,000	7,500	15,000
17	Emergency Telephone Charges	100		150		250	
Limits		The maximum in respect of each Insured Person for all services and benefits under Sections 11, 13 to 17 shall not exceed the total limit of \$1,000,000 under Platinum Plan, \$1,000,000 under Gold Plan and \$500,000 under the Silver Plan					
18	Travel Cancellation	5,000	12,500	10,000	25,000	15,000	37,500
19	Travel Curtailment	5,000	12,500	10,000	25,000	15,000	37,500
20	Travel Postponement	500	1,250	1,000	2,500	1,500	3,750
21	Insolvency of Travel Agency	3,000	7,500	10,000	2,500	15,000	37,500
Limits		The maximum payable under Section 18 to 21 in total shall not exceed the maximum liability application under Section 18 - Travel Cancellation					
22	Travel Disruption	1,000	2,500	2,000	5,000	3,000	7,500
23	Delayed Departure	100 per 6 hr. max 500	1,000	100 per 6 hr. max 800	1,600	100 per 6 hr. max 1,000	2,000
24	Missed Travel Connection or Overbooked Flight	200 (for at least 6 hr.)	1,000	200 (for at least 6 hr.)	1,200	200 (for at least 6 hr.)	1,400
25	Flight Diversion	100 per 6 hr. max 500	1,000	100 per 6 hr. max 800	1,600	100 per 6 hr. max 1,000	2,000
26	Delayed Baggage	200 per 6 hr. max 800	1,600	200 per 6 hr. max 1,000	2,400	200 per 6 hr. max 1,200	3,200
27	Baggage (subject per article \$500 and Laptop limit \$1000)	3,000	6,000	5,000	10,000	5,000	10,000

28	Loss of Documents And Passport	1,000	2,000	2,000	4,000	3,000	6,000
Limits		The maximum payable under Sections 27 and 28 in total shall not exceed the maximum liability application under Section 27- Baggage					
29	Personal Money	250		500		750	
30	Hijack of Public Conveyance	100 per 24 hr. max 2,000	5,000	200 per 24 hr. max 4,000	10,000	300 per 24 hr. max 6,000	15,000
31	Kidnap	100 per 24 hr. max 2,000	5,000	200 per 24 hr. max 4,000	10,000	300 per 24 hr. max 6,000	15,000
32	Rental Vehicle Excess	500		1,000		1,500	
33	Rental Vehicle Return	250		500		750	
34	Personal Liability	500,000		1,000,000		1,000,000	
35	Legal Expenses For Wrongful Arrest or Detention	Not Covered		5,000		10,000	
36	Home Contents	5,000		10,000		15,000	
37	Domestic Pet Cat & Dog Care	Not Covered		100 per day max 500		150 per day max 750	
38	Credit Card Cover	1,000		2,000		3,000	
39	Golfer's Cover						
(a)	Hole In One	Not Covered		300		500	
b)	Golfing Equipment (subject per article \$500)	Not Covered		1,000		1,500	
40	Adventurous Activities Cover In Respect of activities listed in the policy	Yes		Yes		Yes	
41	Automatic Extension of Period of Insurance • 14 days if due to Public Transport Delay • 30 days if due to Injury/ Illness	Yes		Yes		Yes	
Terrorism Cover							
42	Adult (up to 69 years old)	150,000	375,000	200,000	500,000	350,000	850,000
	Adult (70 years old and above)	50,000		75,000		125,000	
	Child	37,500		50,000		75,000	
Passive War Extension							
43	Section 1 (Accidental Death & Permanent Total Disablement) is extended to cover Passive War	Yes		Yes		Yes	