

Summery of Coverage

Maximum Benefit(\$\$)

OVERSEAS MEDICAL ASSIST		
Section 1	Medical & Accident Dental Expenses Incurred Overseas Insured Person before attaining 70 years old and below Insured Person upon attaining 70 years old and above Insured Child before attaining 18 years old or up to 23 years old if studying full-time in a recognised institution of higher learning	\$250,000 \$100,000 \$200,000
Section 2	Medical Expenses incurred in Singapore Insured Person before attaining 70 years old and below Insured Person Upon attaining 70 years old and above Insured Child before attaining 18 years old or up to 23 years old if studying full-time in a recognised institution of higher learning	\$12,500 \$1,000 \$10,000
Section 3	Medical Expenses - Women's Benefit Incurred overseas due to Pregnancy Related Sickness	\$2,000
Section 4	Treatment by Chinese Physician Covers Chinese Physician treatment	\$100
Section 5	Overseas Hospital Income Pays S\$200 for every complete day You are hospitalised overseas.	\$10,000
Section 6	Hospital Income in Singapore Pays \$100 for every complete day You are hospitalised in Singapore.	\$500
Section 7	Emergency Medical Evacuation Covers all AIAS Emergency Medical Evacuation expenses.	\$500,000
Section 8	Repatriation Covers all AIAS expenses incurred in returning Your remains to Singapore in the event You suffer death during the Trip.	\$30,000
Section 9	Direct Repatriation Covers all AIAS expenses incurred in returning Your remains to Your home country in the event You suffer death during the Trip.	\$15,000
Section 10	Hospital Visitation Pays for the incidental expenses for the visit of one Relative or friend if You cannot be evacuated and require hospitalisation for more than 5 days.	\$3,000
Section 11	Compassionate Visit Pays for the incidental expenses of sending one Relative or friend if assistance is required to assist in repatriation arrangement of the You remains.	\$3,000
Section 12	Child Guard Pays for one Relative or friend to accompany You children home following Your hospitalization.	\$3,000
Section 13	Emergency Telephone Charges Reimburses You for telephone charges incurred In contacting American International Assistance Service, Inc (AIAS) for 24-hour medical assistance.	\$100
Section 14	Automatic Extension of Policy Period Allows You automatic extension of this Policy up to 30 days without additional premium due to hospitalisation and quarantine.	Yes
PERSONAL ACCIDENT ASSIST		
Section 15	Accidental Death & Permanent Disablement Insured Person before attaining 70 years old and below Insured Person upon attaining 70 years old and above Insured Child before attaining 18 years or up to 23 years old if studying full-time in a recognised institution of higher learning	\$150,000 \$50,000 \$50,000
Section 16	Travel Cancellation Covers loss of irredeemable travel and accommodation expenses paid in advance and occurring up to 30 days prior to departure from Singapore due to death or serious injury/sickness of Insured or immediate family member; unexpected outbreak of strike, riot, etc; serious damage to insured's residence as a result of fire, natural disaster, etc; and witness summons or jury service.	\$5,000
Section 17	Travel Postponement Covers additional administrative charges for travel and accommodation expenses paid in advance and occurring up to 30 days prior to departure from Singapore due to death or serious injury/sickness of Insured or immediate family member; unexpected outbreak of strike, riot, etc; serious damage to insured's residence as a result of fire, natural disaster, etc; and witness summons or jury service.	\$500
TRAVEL ASSIST		
Section 18	Travel Cancellation due to Insolvency Covers the loss of irrecoverable charges or deposit paid in advance in the event of insolvency of airline; cruise-line; tour operator; or travel agent from which you purchased the trip.	\$1,000
Section 19	Travel Curtailment including Aircraft Hijacking Covers additional travel or accommodation expenses incurred or forfeited after the commencement of the Trip in the event of serious injury/sickness of Insured; aircraft hijack whilst onbroad; unexpected death or injury/sickness of immediate family member or travel companion; unexpected strike, riot, etc; natural disaster; and quarantine.	\$5,000
Section 20	Travel Interruption Covers the unused portion of the Trip due to Your hospitalization whilst overseas.	\$3,000
Section 21	Personal Baggage including Laptop Computer Covers loss or damage to baggage, clothing, personal effects, Laptop Computer (Max. \$500 for any one article or pair or set of articles. Max. for Laptop Computer is \$1,000).	\$3,000
Section 22	Baggage Delay Pays \$200 for each full 6 consecutive hours that Your baggage is delayed whilst overseas and in Singapore.	\$1,000
Section 23	Travel Documents Pays Your travel and hotel expenses including cost of obtaining replacement passports, travel tickets and relevant travel documents. Loss of money due to theft is also covered (max. \$300).	\$3,000
Section 24	Travel Delay Pays \$100 for each full 6 consecutive hours of delay whilst overseas and in Singapore.	\$1,000
Section 25	Flight Diversion Pays \$100 for each 6 full consecutive hours if Your flight has been diverted to another destination whilst overseas due to adverse weather conditions.	\$1,000
Section 26	Travel Misconnection Covers expenses incurred as a result of misconnection of conveyance for at least 6 consecutive hours.	\$200
Section 27	Kidnap & Hostage Pays \$250 for loss of income for every 24 hours You are kidnapped whilst on the Trip.	\$3,000
Section 28	Personal Liability Abroad Covers You against liability to third parties or damage to their property caused by Your negligence.	\$500,000
LIFESTYLE ASSIST		
Section 29	Cover in the event of Terrorism Sections 1 through 28 of this policy are applicable if they occur as the result of an Act of Terrorism whilst You are on a Trip.	Yes
Section 30	Offers invaluable online acces security advice and guidance from trained specialist. Available 24 hours a day.	Yes