Enhanced Travel Protector

Premiums (S\$)

The following tables reflect the premiums (before discount) for single and annual cover.

Area A	Brunei, Cambodia, Indonesia, Laos, East & West Malaysia, Myanmar, Philippines, Thailand and Vietnam							
Length of trip (days)	Silver		Gold		Platinum			
	Individual	Family	Individual	Family	Individual	Family		
1 to 3	24	53	33	73	48	102		
4 to 6	28	63	39	85	56	125		
7 to 10	35	78	48	102	68	151		
11 to 13	43	96	57	124	79	179		
14 to 16	54	123	68	150	92	205		
17 to 19	62	137	80	174	103	232		
20 to 22	70	154	86	189	111	247		
23 to 27	78	178	100	223	128	291		
28 to 31	92	208	118	271	142	322		
Each additional week	14	32	18	41	20	47		
Annual Plan	210	360	280	458	360	528		

Area B	Australia, China (excluding Inner Mongolia and Tibet), Hong Kong, India, Japan, Korea, Macau, New Zealand, Sri Lanka, Taiwan and countries in Area A							
Length of trip (days)	Silver		Gold		Platinum			
	Individual	Family	Individual	Family	Individual	Family		
1 to 3	33	74	43	96	62	138		
4 to 6	37	84	53	113	76	165		
7 to 10	48	109	66	147	92	205		
11 to 13	60	133	80	170	110	242		
14 to 16	68	145	92	192	125	270		
17 to 19	75	168	102	220	142	310		
20 to 22	86	185	115	259	159	358		
23 to 27	98	215	136	304	180	396		
28 to 31	115	254	150	317	205	427		
Each additional week	18	41	24	51	29	62		
Annual Plan	250	398	310	538	400	588		

Area C	Worldwide including countries in Area A and Area B							
Length of trip (days)	Silver		Gold		Platinum			
	Individual	Family	Individual	Family	Individual	Family		
1 to 3	48	105	60	132	78	175		
4 to 6	57	126	73	162	95	208		
7 to 10	72	158	88	190	122	267		
11 to 13	85	191	106	230	138	300		
14 to 16	103	216	122	255	157	351		
17 to 19	115	240	139	304	178	390		
20 to 22	129	280	151	340	201	430		
23 to 27	142	315	177	370	230	515		
28 to 31	170	360	205	430	262	550		
Each additional week	24	50	29	62	35	75		
Annual Plan	348	545	388	660	490	788		

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 your insurer or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

Important Notes:

The insurance operates only if all of the following conditions are satisfied:

- 1. each **Trip** not exceeding one hundred and eighty-two (182) consecutive days except for annual cover where each **Trip** shall not exceed ninety (90) consecutive days;
- 2. all **Insured Persons** are in good health and are not travelling contrary to the advice of any **Medical Practitioner** or for the purpose of obtaining medical treatment;
- 3. at the time of arranging the **Trip** and/or effecting this insurance neither You nor any other **Insured Person** is aware of any circumstances which are likely to lead to a claim under the Policy or have already left Singapore on any **Trip** meant to be covered by this insurance;
- 4. any Child Insured Person under the age of twelve (12) years will be accompanied by a parent or Adult guardian for any Journey made during the Period of Insurance;
- 5. if an **Insured Person** had ever been refused cover or imposed special terms by an insurer for travel insurance, he/she must declare at the point of application and be accepted by the Company, otherwise the cover hereunder will be void.