

Enhanced Travel Protector 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	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		
2 Public Transport Double Indemnity							
Adult (up to 69 years old)	Not Covered		400,000	1,000,000	700,000	1,700,000	
Adult (70 years old and above)			Not Covered		Not Covered		
Child			100,000		150,000		
3 Child Education Grant							
Not Covered		5,000 per Child; max 15,000		7,500 per Child; max 22,500			
4 Overseas Medical Expenses							
Adult (up to 69 years old)	250,000	650,000	350,000	900,000	600,000	1,500,000	
Adult (70 years old and above)	50,000		75,000		100,000		
Child	75,000		100,000		150,000		
5 Medical Expenses in Singapore							
Adult (up to 69 years old)	25,000	65,000	50,000	125,000	75,000	180,000	
Adult (70 years old and above)	7,500		12,500		15,000		
Child	7,500		12,500		15,000		
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		
9 Hospitalisation Daily Benefit in Singapore							
Adult	100 per day max 500	1,500	100 per day max 1,000	2,700	100 per day max 1,000	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	Not Applicable	7,500	Not Applicable	10,000	Not Applicable		
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	25,000	15,000	37,500
Limits		The maximum payable under Sections 18 to 21 in total shall not exceed the maximum liability applicable 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	2,000	200 per 6 hr max 1,200	2,400
27	Baggage (subject per article \$500 and Laptop limit \$1,000)	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 applicable under Section 27 – Baggage					
29	Personal Money	250		500		500	
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	Not Covered		Yes	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	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	Yes	Yes	Yes