

TRAVELSMART PREMIER

COVID-19 Extension - Table of benefits

The following sub-limits apply for this extension based on your selected plan:

| SECTION | | MAXIMUM LIMITS | | | | | |
|---------|---|--------------------------------|---------------------|-------------------------------|---------------------|------------------|--------------|
| | | ELITE PLAN | | CLASSIC PLAN | | BASIC PLAN | |
| | | Individual Cover | Family Cover | Individual Cover | Family Cover | Individual Cover | Family Cover |
| 38a | Medical expenses while overseas | | | | | | |
| | Each adult insured person under 70 | S\$150,000 | S\$400,000 in total | S\$50,000 | S\$150,000 in total | Not Covered | |
| | Each adult insured person aged 70 or above | S\$50,000 | | S\$15,000 | | | |
| | Each child insured person | S\$150,000 | | S\$50,000 | | | |
| 38b | Emergency medical evacuation | | | | | | |
| | Emergency medical-evacuation expenses charged by the appointed assistance company | S\$150,000 | S\$400,000 in total | S\$50,000 | S\$150,000 in total | Not Covered | |
| 38c | Repatriation | | | | | | |
| | Expenses charged by the appointed assistance company for transporting an insured person's body back to Singapore (repatriation) if he or she passes away overseas during the trip | S\$5,000 | | S\$5,000 | | Not Covered | |
| 38d | Trip cancellation | | | | | | |
| | If you, a relative, or a travel companion is diagnosed with COVID-19 before your trip started | S\$5,000 | | S\$3,000 | | Not Covered | |
| 38e | Trip postponement | | | | | | |
| | If you, a relative, or a travel companion is diagnosed with COVID-19 before your trip started | S\$2,000 | | S\$1,000 | | Not Covered | |
| 38f | Trip disruption | | | | | | |
| | If the trip is disrupted as a result of you, a relative on the same trip, or a travel companion being diagnosed with COVID-19 while overseas | S\$5,000 | | S\$3,000 | | Not Covered | |
| 38g | Overseas quarantine allowance | | | | | | |
| | If you are placed under mandatory quarantine by the local authorities as a result of you being diagnosed with COVID-19 while you are overseas. | S\$100 per day (Up to 14 days) | | S\$50 per day (Up to 14 days) | | Not Covered | |
| 38h | Overseas hospitalisation allowance | | | | | | |
| | If you are hospitalized as a result of you being diagnosed with COVID-19 while you are overseas | S\$100 per day (Up to 14 days) | | S\$50 per day (Up to 14 days) | | Not Covered | |

| | | | | | |
|---|---|---------------|---------------------|---------------|--------------------|
| 38i | Automatic extension of cover | | | | |
| | If you are hospitalized or quarantined overseas as a result of you being diagnosed with COVID-19 while you are overseas | Up to 30 days | Up to 30 days | Up to 30 days | Not Covered |
| Overall limits for all claims under sections 38a, 38b and 38c. | | | | | |
| | Each insured person | S\$150,000 | S\$400,000 in total | S\$25,000 | S\$65,000 in total |
| | | | | | Not Covered |

Main Plan - Table of benefits

| SECTION | MAXIMUM LIMITS | | | | | | |
|--|--|--------------|-----------------------|--------------|-----------------------|--------------|---------------------|
| | ELITE PLAN | | CLASSIC PLAN | | BASIC PLAN | | |
| | Individual Cover | Family Cover | Individual Cover | Family Cover | Individual Cover | Family Cover | |
| Accidental death and permanent disability | | | | | | | |
| 1 | Each adult insured person under 70 | S\$500,000 | S\$1,200,000 in total | S\$250,000 | S\$650,000 in total | S\$100,000 | S\$250,000 in total |
| | Each adult insured person aged 70 or above | S\$150,000 | | S\$100,000 | | S\$50,000 | |
| | Each child insured person | S\$100,000 | | S\$75,000 | | S\$30,000 | |
| Public transport double indemnity | | | | | | | |
| 2 | Each adult insured person under 70 | S\$1,000,000 | S\$2,300,000 in total | S\$500,000 | S\$1,250,000 in total | Not Covered | |
| | Each adult insured person aged 70 or above | S\$300,000 | | S\$200,000 | | | |
| | Each child insured person | S\$200,000 | | S\$150,000 | | | |
| Medical expenses while overseas | | | | | | | |
| 3 | Each adult insured person under 70 | S\$500,000 | S\$2,000,000 in total | S\$300,000 | S\$1,000,000 in total | S\$100,000 | S\$300,000 in total |
| | Each adult insured person aged 70 or above | S\$150,000 | | S\$100,000 | | S\$30,000 | |
| | Each child insured person | S\$300,000 | | S\$200,000 | | S\$60,000 | |
| Medical expenses while in Singapore | | | | | | | |
| 4 | Each adult insured person under 70 | S\$25,000 | S\$100,000 in total | S\$15,000 | S\$50,000 in total | S\$5,000 | S\$20,000 in total |
| | Each adult insured person aged 70 or above | S\$7,500 | | S\$5,000 | | S\$1,500 | |
| | Each child insured person | S\$15,000 | | S\$10,000 | | S\$3,000 | |
| Traditional Chinese medical (TCM) treatment | | | | | | | |
| 5 | Each insured person | S\$600 | | S\$500 | | S\$350 | |
| Emergency dental treatment | | | | | | | |
| 6 | Each insured person | S\$5,000 | | S\$2,000 | | Not Covered | |
| Medical treatment overseas – pregnancy-related sickness | | | | | | | |
| 7 | Each female insured person | S\$5,000 | | S\$2,000 | | Not Covered | |
| Overall limits for all claims under sections 3 to 7 | | | | | | | |
| | Each adult insured person under 70 | S\$500,000 | S\$2,000,000 in total | S\$300,000 | S\$1,000,000 in total | S\$100,000 | S\$300,000 in total |
| | Each adult insured person aged 70 or above | S\$150,000 | | S\$100,000 | | S\$30,000 | |
| | Each child insured person | S\$300,000 | | S\$200,000 | | S\$60,000 | |

| SECTION | | MAXIMUM LIMITS | | | | | |
|--|---|---|---|--|---|---|---|
| | | ELITE PLAN | | CLASSIC PLAN | | BASIC PLAN | |
| | | Individual Cover | Family Cover | Individual Cover | Family Cover | Individual Cover | Family Cover |
| Hospital cash | | | | | | | |
| 8 | Hospital stay overseas: Each insured person, for each full day in hospital as an inpatient | S\$200 per day, up to a maximum of \$40,000 | S\$200 per day, up to a maximum of S\$80,000 in total | S\$200 per day, up to a maximum of S\$30,000 | S\$200 per day, up to a maximum of S\$60,000 in total | S\$200 per day, up to a maximum of S\$5,000 | S\$200 per day, up to a maximum of S\$10,000 in total |
| | Hospital stay in Singapore immediately after returning from overseas: Each insured person, for each full day in hospital as an inpatient | S\$100 per day, up to a maximum of S\$1,000 | S\$100 per day, up to a maximum of S\$2,000 in total | S\$100 per day, up to a maximum of S\$1,000 | S\$100 per day, up to a maximum of S\$2,000 in total | Not covered | |
| Emergency medical evacuation | | | | | | | |
| 9 | Emergency medical-evacuation expenses charged by the appointed assistance company | S\$1,000,000 in total | | S\$1,000,000 in total | | S\$100,000 in total | |
| Repatriation | | | | | | | |
| 10 | Expenses charged by the appointed assistance company for transporting an insured person's body back to Singapore (repatriation) if he or she passes away overseas during the trip | S\$100,000 | S\$250,000 in total | S\$50,000 | S\$100,000 in total | S\$10,000 | S\$20,000 in total |
| Compassionate expenses | | | | | | | |
| 11 | Reasonable funeral expenses if an insured person suffered an injury during the trip overseas and this is the sole cause of his or her death within 90 days of the injury | S\$3,500 | S\$10,000 in total | S\$2,000 | S\$5,000 in total | Not Covered | |
| Hospital visit or compassionate visit | | | | | | | |
| 12 | One relative's or friend's extra travel expenses and accommodation costs if an insured person passes away, or has to stay in hospital as an inpatient for more than five days, while overseas | S\$10,000 | S\$25,000 in total | S\$6,000 | S\$15,000 in total | S\$1,500 | S\$4,000 in total |
| Child companion | | | | | | | |
| 13 | One relative's or friend's extra travel expenses and accommodation costs that are necessary to accompany an insured person's children home when an insured person is in hospital as an inpatient while overseas | S\$10,000 | S\$25,000 in total | S\$6,000 | S\$15,000 in total | S\$1,500 | S\$4,000 in total |
| Emergency phone charges | | | | | | | |
| 14 | Emergency mobile-phone charges relating to communicating with our appointed assistance company in connection with a claim covered under section 1, 2, 3, 9 or 10 of the policy | S\$200 | | S\$150 | | S\$100 | |
| Overall limit for all claims under sections 9 to 14 | | | | | | | |
| | | S\$1,000,000 for each insured person | | S\$1,000,000 for each insured person | | S\$1,000,000 for each insured person | |
| Trip cancellation | | | | | | | |
| 15 | If the trip is cancelled, travel expenses and accommodation costs that were paid in advance and cannot be recovered | S\$15,000 | S\$50,000 in total | S\$10,000 | S\$25,000 in total | S\$2,000 | S\$5,000 in total |

| SECTION | | MAXIMUM LIMITS | | | | | |
|---|---|---|--------------------|---|--------------------|--|-------------------|
| | | ELITE PLAN | | CLASSIC PLAN | | BASIC PLAN | |
| | | Individual Cover | Family Cover | Individual Cover | Family Cover | Individual Cover | Family Cover |
| 16 | Trip postponement | | | | | | |
| | If the trip is postponed, administration fees and charges relating to travel expenses and accommodation costs that were paid in advance and cannot be recovered | S\$2,000 | S\$5,000 in total | S\$1,000 | S\$2,500 in total | S\$500 | S\$1,250 in total |
| 17 | Trip disruption | | | | | | |
| | If the trip is disrupted, extra travel expenses or the cost of the unused portion of non-recoverable travel expenses, accommodation costs and entertainment tickets | S\$15,000 | S\$50,000 in total | S\$10,000 | S\$25,000 in total | S\$2,000 | S\$5,000 in total |
| 18 | Overbooked flight | | | | | | |
| | If an insured person cannot board the aircraft while overseas due to the flight they have a reservation on being overbooked, and no alternative transport is available | S\$300 | S\$1,000 in total | S\$250 | S\$600 in total | Not Covered | |
| 19 | Missed travel connection | | | | | | |
| | If a travel connection overseas is missed due to the late arrival of the incoming public transport and no alternative transport is available | S\$300 | S\$1,000 in total | S\$250 | S\$600 in total | Not Covered | |
| 20 | Flight diversion | | | | | | |
| | If a flight is diverted due to events specified in the policy document and this results in their arrival at the planned destination being delayed by at least six hours | S\$100 per insured person for every six-hour period, up to a maximum of S\$800 | | S\$100 per insured person for every six-hour period, up to a maximum of S\$500 | | S\$50 per insured person for every six-hour period, up to a maximum of S\$250 | |
| 21 | Travel delay | | | | | | |
| | If the departure of your public transport is delayed by at least six hours due to events specified in the policy document | S\$100 per insured person for every six-hour period while overseas, up to a maximum of S\$1,200 | | S\$100 per insured person for every six-hour period while overseas, up to a maximum of S\$1,200 | | S\$50 per insured person for every six-hour period while overseas, up to a maximum of S\$1,000 | |
| S\$100 per insured person for every six-hour period while in Singapore, up to a maximum of S\$500 | | S\$100 per insured person for every six-hour period while in Singapore, up to a maximum of S\$500 | | \$50 per insured person for every six-hour period while in Singapore, up to a maximum of S\$500 | | | |
| 22 | Delay due to hijack | | | | | | |
| | The air or sea transport which the insured person is travelling in is hijacked for at least six hours | S\$500 per insured person for every six-hour period, up to a maximum of S\$5,000 | | S\$500 per insured person for every six-hour period, up to a maximum of S\$5,000 | | S\$200 per insured person for every six-hour period, up to a maximum of S\$2,500 | |
| Overall limit for all claims under sections 17 to 22 | | | | | | | |
| | | S\$15,000 for each insured person | S\$50,000 in total | S\$10,000 for each insured person | S\$25,000 in total | S\$2,000 for each insured person | S\$5,000 in total |
| 23 | Personal liability | | | | | | |
| | Legal liability to third party | S\$1,000,000 per event | | S\$1,000,000 per event | | S\$500,000 per event | |

| SECTION | | MAXIMUM LIMITS | | | | | |
|---|---|---|--|---|---|---|---|
| | | ELITE PLAN | | CLASSIC PLAN | | BASIC PLAN | |
| | | Individual Cover | Family Cover | Individual Cover | Family Cover | Individual Cover | Family Cover |
| 24 | Baggage loss | | | | | | |
| | Loss of or damage to baggage, clothing and personal belongings | S\$500 per item (or pair or set of items) S\$1,000 in total for laptop, netbook or tablet S\$500 in total for phones and glasses Up to a maximum of S\$5,000 for all items | S\$500 per item (or pair or set of items) S\$1,000 in total for laptop, netbook or tablet S\$500 in total for phones and glasses Up to a maximum of S\$10,000 for all items | S\$500 per item (or pair or set of items) S\$1,000 in total for laptop, netbook or tablet S\$500 in total for phones and glasses Up to a maximum of S\$5,000 for all items | S\$500 per item (or pair or set of items) S\$1,000 in total for laptop, netbook or tablet S\$500 in total for phones and glasses Up to a maximum of S\$7,500 for all items | S\$500 per item (or pair or set of items) S\$1,000 in total for laptop, netbook or tablet S\$500 in total for phones and glasses Up to a maximum of S\$2,500 for all items | S\$500 per item (or pair or set of items) S\$1,000 in total for laptop, netbook or tablet S\$500 in total for phones and glasses Up to a maximum of S\$5,000 for all items |
| 25 | Personal money and travel documents | | | | | | |
| | Loss of money due to robbery, burglary, theft or natural disaster and costs of getting replacement travel documents | S\$500 for loss of money S\$5,000 for replacement of travel documents | S\$1,000 in total for loss of money S\$10,000 in total for replacement of travel documents | S\$250 for loss of money S\$5,000 for replacement of travel documents | S\$500 in total for loss of money S\$7,500 in total for replacement of travel documents | S\$100 for loss of money S\$2,500 for replacement of travel documents | S\$200 in total for loss of money S\$5,000 in total for replacement of travel documents |
| 26 | Jewellery cover | | | | | | |
| | If jewellery is stolen during a robbery, theft or burglary while overseas | S\$500 | S\$1,000 in total | S\$100 | S\$200 in total | Not Covered | |
| Overall limit for all claims under sections 24 to 26 | | | | | | | |
| | | S\$5,000 for each insured person | S\$10,000 in total | S\$5,000 for each insured person | S\$7,500 in total | S\$2,500 for each insured person | S\$5,000 in total |
| 27 | Baggage delay | | | | | | |
| | If checked-in baggage is delayed for at least six hours | S\$200 for every six-hour period while overseas, up to a maximum of S\$1,200 S\$200 in total while in Singapore | S\$200 per insured person for every six-hour period while overseas, up to a maximum of S\$2,500 S\$200 in total while in Singapore | S\$200 for every six-hour period while overseas, up to a maximum of S\$1,000 S\$200 in total while in Singapore | S\$200 per insured person for every six-hour period while overseas, up to a maximum of S\$2,000 S\$200 in total while in Singapore | S\$200 for every six-hour period while overseas, up to a maximum S\$200 S\$200 in total while in Singapore | S\$200 per insured person for every six-hour period while overseas, up to a maximum of S\$400 S\$200 in total while in Singapore |
| 28 | Kidnap and hostage | | | | | | |
| | For every six hours that an insured person is held hostage while overseas | S\$250 for every six-hour period, up to a maximum of S\$5,000 | S\$250 per insured person for every six-hour period, up to a maximum of S\$12,500 | S\$250 for every six-hour period, up to a maximum of S\$5,000 | S\$250 per insured person for every six-hour period, up to a maximum of S\$12,500 | Not covered | |
| 29 | Home contents | | | | | | |
| | For damage caused by fire to contents in an insured person's home which was left vacant during the trip | S\$10,000 in total | | S\$7,500 in total | | Not Covered | |

| SECTION | MAXIMUM LIMITS | | | | | |
|---------|---|--|------------------|--|------------------|--|
| | ELITE PLAN | | CLASSIC PLAN | | BASIC PLAN | |
| | Individual Cover | Family Cover | Individual Cover | Family Cover | Individual Cover | Family Cover |
| 30 | Child education grant | | | | | |
| | For each of an insured person's biological or legally adopted child (up to a maximum of four children) if an insured person passes away due to an accident while overseas | S\$5,000 per child, up to a maximum of S\$20,000 | | S\$2,000 per child, up to a maximum of S\$8,000 | | Not covered |
| 31 | Fraudulent use of a card | | | | | |
| | For financial losses due to unauthorized use of a payment card while overseas | S\$1,000 in total | | S\$1,000 in total | | Not Covered |
| 32 | Domestic cat and dog | | | | | |
| | For an insured person's cat or dog to continue to stay in the pet hotel, kennel or cattery if an insured person cannot return to Singapore on the scheduled return date due to injury, illness or a delay of public transport | S\$250 in total | | S\$100 in total | | Not Covered |
| 33 | Rental vehicle excess | | | | | |
| | The insurance excess of a car rented by an insured person if it is involved in an accident | S\$800 | | S\$750 | | Not Covered |
| 34 | Golfer's Cover | | | | | |
| | For damage to or loss of golf equipment | S\$500 in total | | S\$500 in total | | S\$500 in total |
| | For unused green fees due to an insured person's injury or illness | S\$250 in total | | S\$250 in total | | S\$250 in total |
| | Hole-In-One | S\$250 | | S\$250 | | S\$250 |
| 35 | Automatic extension of cover | | | | | |
| | Extended period of cover due to specified reasons | Up to 30 Days | | Up to 30 Days | | Not Covered |
| 36 | Terrorism extension | | | | | |
| | Total for claims under section 1, 2, 3, 4, 5, 6, 7, 9, 15, 16 and 17 arising as a result of terrorism | The maximum limit for the section or S\$100,000 per insured person, whichever is lower | | The maximum limit for the section or S\$100,000 per insured person, whichever is lower | | The maximum limit for the section or S\$100,000 per insured person, whichever is lower |
| 37 | Adventurous leisure activities | | | | | |
| | Covers the list of activities under this section | Covered | | Covered | | Not Covered |

Please see the relevant sections in the policy document for full details.