

Travel Guard Direct

Schedule of Benefits

SECTION	BENEFITS	Return Trip			ONE-WAY PLAN
		BASIC	ENHANCED	SUPREME	
A	Unable to commence travel (pre-departure)				
A1	Cancellation of your trip (pre-departure)	\$5,000	\$5,000	\$10,000	Included
A2	Alteration of your trip (pre-departure)	N/A	\$1,000	\$2,000	Included
A4	Replacement of traveler	N/A	N/A	\$1,000	Included
A5	Travel cancellation due to insolvency	N/A	\$3,000	\$5,000	Included
B	Overseas medical and associated expenses				
B1	Overseas medical expenses				
	(i) Insured person (under age 70 years)	\$100,000	\$1,000,000	\$2,000,000	N/A
	(ii) Insured person (age 70 years or older)	\$10,000	\$75,000	\$150,000	N/A
	(iii) Children	\$60,000	\$100,000	\$200,000	N/A
B2	Medical expenses – woman's benefit	N/A	\$5,000	\$8,000	N/A
B3	Treatment by a healthcare professional	N/A	\$500	\$750	N/A
B4	Overseas emergency medical related expenses	\$50,000	Unlimited	Unlimited	N/A
	(a) Emergency medical evacuation and emergency medical repatriation				
	(b) Accompanying person	N/A	\$5,000	\$10,000	N/A
	(c) Compassionate visit	\$3,000	\$5,000	\$10,000	N/A
	(d) Child guard	N/A	\$5,000	\$10,000	N/A
	(e) In-hospital cash overseas	N/A	\$200 for every 24 hours to max \$30,000	\$200 for every 24 hours to max \$50,000	N/A
	(f) In-hospital cash in Singapore	N/A	\$100 for every 24 hours to max \$500	\$100 for every 24 hours to max \$1,000	N/A
	(g) Emergency telephone and internet use	N/A	\$150	\$300	N/A
B5	Continuing medical expenses - in Singapore:				
	(a) For injury sustained while overseas				
	(i) Insured person (under age 70 years)	N/A	\$25,000	\$50,000	N/A
	(ii) Insured person (age 70 years or older)	N/A	\$2,500	\$5,000	N/A
	(iii) Children	N/A	\$10,000	\$10,000	N/A
	(b) For illness sustained while overseas where emergency medical evacuation has been arranged by ATAP :				
	(i) Insured person (under age 70 years)	N/A	\$25,000	\$50,000	N/A
	(ii) Insured person (age 70 years or older)	N/A	\$2,500	\$5,000	N/A
	(iii) Children	N/A	\$10,000	\$10,000	N/A
	(c) For illness sustained while overseas where emergency medical evacuation has not been arranged by ATAP :				
	(i) Insured person (under age 70 years)	N/A	\$5,000	\$10,000	N/A

	(ii) Insured person (age 70 years or older)	N/A	\$2,500	\$5,000	N/A
	(iii) Children	N/A	\$2,500	\$5,000	N/A
	(d) For injury or illness sustained while overseas where no medical treatment is first received overseas :	N/A	\$2,500	\$5,000	N/A
	(i) Amount per visit	N/A	\$250	\$500	N/A
B6	Overseas dental expenses	N/A	Included in B1	Included in B1	N/A
C	Repatriation of mortal remains or funeral expenses overseas				
	a) Repatriation of mortal remains or funeral expenses overseas	\$50,000	Unlimited	Unlimited	N/A
	(b) Repatriation of mortal remains or funeral expenses overseas due to existing health conditions:				
	(i) Insured person (under age 70 years)	N/A	\$150,000	\$150,000	N/A
	(ii) Insured person (age 70 years or older)	N/A	\$75,000	\$75,000	N/A
	(iii) Children	N/A	\$100,000	\$100,000	N/A
D	Early return home and trip interruption	N/A	\$5,000	\$10,000	N/A
E	Travel delay				
	Individual – \$100 for every 6 hours	\$200	\$1,000	\$1,500	Included
	Family – \$250 for every 6 hours	\$500	\$3,000	\$4,500	Included
F	Baggage				
F1	Loss of personal baggage items	\$1,500	\$2,500	\$5,000	Included
	Item limits:				
	(i) Laptop computer	\$1,000	\$1,000	\$1,000	Included
	(ii) Jewellery	\$500	\$500	\$500	Included
	(iii) All other items	\$500	\$500	\$500	Included
F2	Baggage Delay				
	Individual – \$100 for every 6 hours	N/A	\$600	\$800	Included
	Family – \$250 for every 6 hours	N/A	\$1,500	\$2,000	Included
F3	Fraudulent use of credit card	N/A	\$2,000	\$3,000	N/A
F4	Loss of travel documents	\$300	\$2,500	\$4,000	Included
F5	Loss of personal money	\$100	\$200	\$300	Included
G	Personal accident				
G1	Accidental death and permanent disablement				
	(i) Insured person (under age 70 years)	N/A	\$200,000	\$300,000	Included
	(ii) Insured person (age 70 years or older)	N/A	\$100,000	\$150,000	Included
	(iii) Children	N/A	\$100,000	\$100,000	Included
G2	Common carrier double cover				
	(i) Insured person (under age 70 years)	N/A	\$400,000	\$600,000	N/A
	(ii) Insured person (age 70 years or older)	N/A	\$200,000	\$300,000	N/A
	(iii) Children	N/A	\$200,000	\$200,000	N/A
G4	Children education grant	N/A	\$5,000 per child up to max \$20,000	\$5,000 per child up to max \$20,000	N/A
G5	Credit card Indemnity	N/A	N/A	\$3,000	N/A

H	Kidnap and hostage	N/A	\$250 for every 24 hours to max \$5,000	\$250 for every 24 hours to max \$10,000	N/A
I	Hijack of common carrier	N/A	\$250 for every 24 hours to max \$5,000	\$250 for every 24 hours to max \$10,000	N/A
J	Personal liability	N/A	\$500,000	\$1,000,000	N/A
K	Loss of home contents	N/A	\$3,000	\$5,000	N/A
L	Car rental excess charges and return	N/A	\$1,000	\$1,500	N/A
M	Pet care	N/A	\$50 for every 6 hours to max \$500	\$50 for every 6 hours to max \$750	N/A
N	Disruption benefit	N/A	\$500	\$750	N/A

Optional rider					
O	Cruise vacation benefit	N/A	\$10,000	\$15,000	N/A
P	Golf and sporting equipment				
P1	Damage or loss of golfing equipment Item limits:	N/A	\$1,000	\$1,500	N/A
	(i) Per item	N/A	\$500	\$500	N/A
P2	Hole-in-one	N/A	\$250	\$250	N/A
P3	Green fees	N/A	\$250	\$250	N/A
P4	Damage or loss of sporting equipment Item limits:	N/A	\$1,000	\$2,000	N/A
	(i) Per item	N/A	\$500	\$500	N/A