

# RSA Travel Insurance

## Coverage and Benefits

Section	Benefit	Description	Maximum Limit (S\$)
<b>Personal Accident</b>			
1a	Personal Accident - On Public Conveyance	Pays you for accidental death and permanent disablement. For Insured Person 18 - 74 years old For Insured Person 75 - 80 years old For Child (Family Plan only)	400,000 100,000 50,000
1b	Personal Accident - Other Accidental Causes	Pays you for accidental death and permanent disablement. For Insured Person 18 - 74 years old For Insured Person 75 - 80 years old For Child (Family Plan only)	200,000 100,000 50,000
<b>Medical</b>			
2	Overseas Medical Expenses	Pays you for medical expenses incurred whilst overseas as a result of injury or sickness. For Insured Person 18 - 74 years old For Insured Person 75 - 80 years old For Child (Family Plan only)	500,000 250,000 125,000
3	Hospital Confinement Benefits	Pays you S\$200 for each completed day of your hospitalization whilst overseas up to a maximum of 150 days.	30,000
<b>Personal Liability</b>			
4	Personal Liability	Pays for legal liability to third party bodily injury or property damage caused by your negligence whilst overseas.	1,000,000
<b>Travel Inconveniences</b>			
5	Trip Cancellation	Pays you the loss of non-recoverable travel expenses paid in advance if your trip is cancelled due to death, injury or sickness occurring within 30 days prior to commencement of the trip.	10,000
6	Trip Curtailment	Pays you the extra travel and accommodation expenses incurred as a result of curtailment of trip due to death, injury or sickness; unavailability of public transport services resulting from strikes, riot or civil commotion; Hijack; natural disaster or severe weather conditions or your passports or travel documents were stolen.	10,000
7	Travel Delay	Pays you S\$100 for each 6 hour delay in departure of your scheduled transport due to inclement weather; strike; mechanical breakdown or derangement or structural defect of the transport or other job action by the employees of the Transport Provider.	1,000
8	Flight Diversion	Pays you \$100 for each 6 hour delay in arrival at your planned airport destination due to flight diversion caused by inclement weather.	1,000
9	Travel Misconnection	Pays you S\$100 for each 6 hour delay as a result of misconnection of conveyance due to late arrival of your confirmed and incoming scheduled conveyance and	300

		unavailability of alternative onward conveyance.	
10	Baggage/Personal Effects	Pays you for the loss or damage to your baggage and its contents (Maximum S\$500 for each item, or pair or set of articles).	5,000
11	Golf Equipment	Pays the loss or damage of golf equipment.	500
12	Baggage Delay	Pays you up to S\$100 for each 6 hour baggage delay whilst overseas.	1,000
13	Personal Money	Pays you for money stolen or taken by force and violent means whilst overseas.	500
14	Travel Documents	Pays you for costs of obtaining replacement travel document stolen or taken by force and violent means whilst overseas.	5,000
15	Hijack Cover	Pays you a distress allowance of S\$500 for each full consecutive 24 hours of detention by hijack of the public transport you are travelling.	5,000
16	Post Travel Recovery	Pays you post-travel allowance if you require follow-up treatment for accidental injury or sickness sustained in the course of your trip that resulted in overseas hospital confinement.  Follow-up treatment should be taken within 21 days upon return to Singapore.	5,000
17	Home Cover	Pays you for loss or damage to your home contents caused by accidental fire within your residence in Singapore that was left vacant during the trip.	5,000
18	Outstanding Credit Card Bill	Pays for your outstanding travel fares for your trip owing to credit card company under extended payment or interest free installment plan if your overseas hospital confinement is more than 3 days.	1,000
19	Rental Vehicle Excess	Pays for the excess or deductible in respect of loss or damage to your rental vehicle.	500
20	Loss of Hotel Facilities	Pays allowance of S\$50 for every 24 hours you suffer from withdrawal of service at a hotel due to strike or industrial action.	1,000
21	Kidnap Benefit	Pays allowance of S\$500 for every 24 hours if you are kidnapped.	5,000
<b>Emergency Assistance</b>			
22	Emergency Medical Evacuation or Repatriation	Pays all medical evacuation & repatriation expenses.	Unlimited
23	Repatriation of mortal remains	Pays for the expenses in returning deceased insured person's mortal remains to their home or funeral expenses at the place of death.	Unlimited
24	Return of Minor Children	Pays the expenses for returning your unattended child home following your injury or sickness whilst overseas.	5,000
25	Compassionate Visit	Pays the transportation expenses for one relative to accompany you if recommended by medical practitioner following your hospitalization for more than 7 consecutive days.	5,000

26	24-Hour Worldwide Medical Assistance.		Included
27	24-Hour Travel Advice.		
	First Class Benefits for Travel Insurance		