

Tokio Marine Travel Insurance

Planning for an overseas holiday or business trip? How well are you prepared for it? When you are abroad, there can be situations where things may go wrong.

Ease your worries with TM TravelPro, a very affordable comprehensive travel insurance that offers you around the clock cover against any contingency anywhere in the world. Whether it is a medical emergency or small trip inconveniences like trouble with luggage, assistance worldwide is just a telephone call away with TM TravelPro.

For families travelling in the same trip, TM TravelPro also offers economy family packages with no limit on the number of children covered.

Benefits		
SUMMARY OF COVERAGE	Maximum Benefit(S\$)	
	Superior	Standard
1. Personal Accident		
Cover for Insured Person (Below 70 years)	250,000	150,000
Cover for Insured Person (70 years and above)	N.A.	50,000
Cover for Children included in Family Plan	50,000	25,000
2. Double In-flight Indemnity		
Cover for Insured Person (Below 70 years)	500,000	300,000
Cover for Insured Person (70 years and above)	N.A.	100,000
Cover for Children included in Family Plan	100,000	50,000
3. Medical Expenses		
Cover for Insured Person (Below 70 years)	300,000	150,000
Cover for Insured Person (70 years and above)	N.A.	100,000
4. Compassionate Visit by a Relative		
	7,000	5,000
5. Emergency Medical Assistance & Evacuation		
Cover for Insured Person (Below 70 years)	1,000,000	500,000
Cover for Insured Person (70 years and above)	N.A.	500,000
6. Repatriation Expenses		
	20,000	10,000
7. Hospital Confinement Allowance		
Pays S\$200(Superior) or S\$100(Standard) for every complete day the Insured Person is hospitalised while overseas	10,000	5,000
8. Baggage and Personal Effects		
	6,000	5,000

9. Loss of Deposits / Tips Cancellation / Curtailment Expenses	10,000	5,000
10. Loss of Personal Money	800	400
11. Missed Flight Connection	300	150
12. Travel Delay		
Pays S\$100 for each full 8 hours of delay	1,000	1,000
13. Baggage Delay		
Pays S\$200 for each full 8 hours of delay	1,000	1,000
14. Personal Liability	1,000,000	500,000
15. Aircraft Hijacking		
Pays S\$500(Superior) or S\$300(Standard) for each full 12 hours for additional traveling and accommodation expenses	5,000	3,000
16. Overbooked Flight / Voyage / Train	200	100
17. Rental Vehicle Excess	1,000	500
18. Home Care	5,000	1,000
19. Child Care	5,000	3,000
20. Terrorism Cover		
Cover for Insured Person (below 70 years)	250,000	150,000
Cover for Insured Person (70 years and above)	N.A.	50,000
Cover for Children included in family plan	50,000	25,000
Family Plan - Maximum Limit per Family	500,000	300,000
Group Policy - Maximum Limit per Policy	1,000,000	500,000
21. Hostage / Kidnap		
Pays S\$100(Superior) or S\$50(Standard) for each full 24 hours	5,000	5,000

Note: All currencies shown are in Singapore Dollars (S\$)

Emergency Assistance is provided on behalf of Tokio Marine Insurance Singapore Ltd. by Mondial Assistance who is the world's largest and most comprehensive medical assistance company.

Coverage: Superior or Standard

Type of Plan: Individual or Family

Geographical Area: Asia or Worldwide

Asia:

Australia, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Korea, Laos, Macau, Malaysia, Myanmar, Nepal, New Zealand, Philippines, Sri Lanka, Taiwan, Thailand, Tibet and Vietnam

Worldwide:

Inclusive of geographical area covered by **Asia** and the rest of the world

IMPORTANT NOTICE

- At the time of effecting this insurance the insured person must be medically fit to travel and not be aware of any circumstance which could lead to cancellation or disruption of the trip, otherwise no claim is payable under this insurance.
- The insured, other than a business establishment, must be an adult who is a person at least 18 years of age.
- "Family" cover, if elected, covers the insured person and their family named in the Schedule. Insured's family comprises the insured's legal spouse and their legal children. "Child" (or "children") refers to one who is under 18 years of age or one who is between the age of 18 and 23 years (both ages inclusive) provided they are still studying full time in a recognised institution of higher learning.
- For "single trip" cover, the original period of cover may not be extended unless the company's approval has been obtained before the original period of cover expires. However, if the insured person's return to Singapore is delayed beyond the original period of cover due to an event which is beyond the insured person's control and covered by this insurance, the company will extend the period of cover without charge for seventy-two(72) hours from the original expiry date.
- This policy may cover "one-way" trips provided the insured person has purchased the policy in Singapore and the original point of departure is Singapore. During the "one-way" trip, transits in other countries are allowed if the insured person is confined to the transit area of the airports of these countries. The cover shall cease to operate immediately if this condition is not complied with.
- Unless otherwise expressly agreed by the company, this insurance does not cover trip for which the purpose is to obtain medical care or treatment of any kind.
- For "single trip" cover the company will not refund any premium once any cover under this insurance commences.
- For "single trip" cover each trip cannot exceed 180 days.

MAIN EXCLUSIONS

- Professional sports activities and hazardous sports activities such as motorcycling, hunting, racing (other than on foot), mountaineering, rock climbing, abseiling, scuba diving, ballooning, parachuting, gliding, paragliding, bungee jumping and similar activities, parasailing or whitewater rafting, etc.;
- Involvement in naval, military or air force service or operations, or hazardous occupations such as testing of any kind of conveyance or being employed as a manual worker or whilst engaging in offshore or mining or aerial photography or handling of explosives;

- Mental or nervous disorders, Venereal or other sexually transmitted diseases, AIDS or related diseases, pregnancy or childbirth related injuries, illness or complications, and pre-existing conditions;
- Confiscation, detention, destruction by customs or other lawful authorities;
- Suicide or attempt threat or intentional self-injury;
- Exposure to nuclear or other radioactive material;
- Illegal or unlawful acts of the insured person;

For full details of policy exclusions, please refer to policy which is available upon request.

HOW MUCH PREMIUM DO YOU PAY?

ASIA: Australia, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Korea, Laos, Macau, Malaysia, Myanmar, Nepal, New Zealand, Philippines, Sri Lanka, Taiwan, Thailand, Tibet and Vietnam

Period of Cover	Superior		Standard	
	Individual (S\$)	Family (S\$)	Individual (S\$)	Family (S\$)
1 day	24	55	20	46
2 days	26	55	22	46
3 days	29	55	24	46
4 days	36	55	28	46
5 days	42	68	32	57
6 days	47	82	36	68
7 days	52	89	40	73
8 days	56	96	43	78
9 days	60	103	46	82
10 days	62	109	48	87
11 - 14 days	70	128	54	98
15 - 21 days	90	164	70	123
22 - 27 days	108	202	90	147
28 - 31 days	112	235	93	169
Each additional week or part thereof	25	45	20	27

WORLDWIDE: Inclusive of geographical area covered by Asia and the rest of the world

Period of Cover	Superior		Standard	
	Individual (S\$)	Family (S\$)	Individual (S\$)	Family (S\$)
1 day	35	75	27	57
2 days	42	75	30	57

3 days	46	75	33	57
4 days	51	100	38	73
5 days	61	125	45	91
6 days	69	150	52	109
7 days	74	160	57	116
8 days	76	169	61	123
9 days	78	178	65	130
10 days	82	187	68	137
11 - 14 days	89	210	77	155
15 - 21 days	107	260	97	192
22 - 27 days	137	308	127	237
28 - 31 days	140	352	130	271
Each additional week or part thereof	30	59	24	38