

About MSIG Insurance

MSIG Insurance (Singapore) Pte. Ltd. ("MSIG Singapore"), a member of the MS&AD Insurance Group, is one of Singapore's leading general insurers. With a local presence of over 100 years, MSIG Singapore offers an extensive range of insurance solutions for commercial and personal risk protection, enabling the security and safety of individuals and businesses. Wholly owned by MSIG Holdings (Asia) Pte. Ltd., MSIG Singapore holds an A+/Stable financial rating by Standard & Poor's.

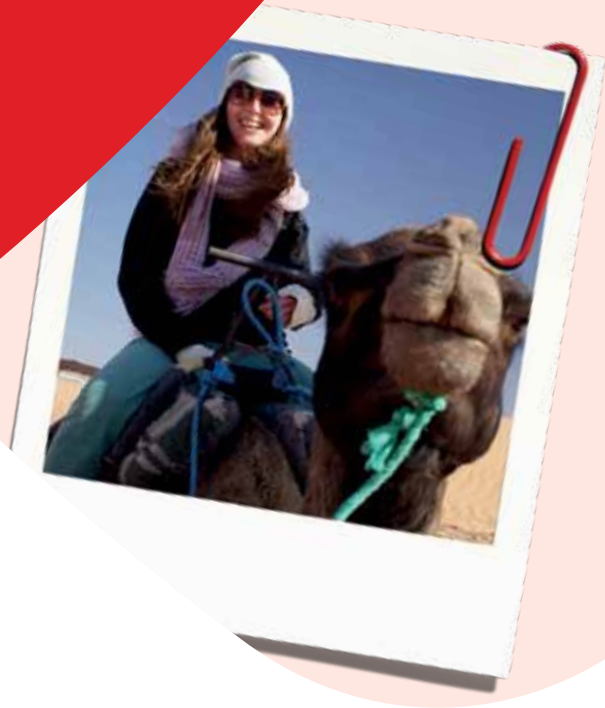
MS&AD Insurance Group was formed in April 2010 from the business integration of the Mitsui Sumitomo Insurance Group Holdings, Inc., Aioi Insurance Co. Ltd., and Nissay Dowa General Insurance Co., Ltd. Today MS&AD is one of the largest general insurance groups in the world with presence in 39 countries and regions, 14 of which are in Asia. Based in Japan, MS&AD is active in five business domains, namely domestic (Japanese) non-life insurance, domestic (Japanese) life insurance, overseas business, financial services business and risk-related business.

Please refer to www.msig.com.sg for current information and ratings.

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Happy memories beyond your travels



A Member of **MS&AD** INSURANCE GROUP



TRAVELEASY



TravelEasy, the travel companion that takes care of you before, during and even after your journey!

With many new and improved benefits, you can truly relax and enjoy the adventurous activities you've been dreaming of and not worry about trip postponement due to natural disasters or strikes, riot or industrial action.

Make the most of your trip with these new and enhanced covers:

- Sky diving, paragliding, white water rafting, hot air ballooning and more
- Travel inconveniences such as flight diversion, disruption of travel during the journey and travel postponement
- Daily hospitalisation benefit in Singapore
- Higher protection sums for Overseas Medical Benefit, Medical Expenses in Singapore, Repatriation following Emergency Medical Evacuation and many more
- Higher protection limits for child and senior persons aged above 70 years
- Annual cover for seniors renewable up to age 80 years for Standard Plan only

TravelEasy, for more happy memories and peace of mind. Now you can save more with Group discounts of up to 15% when travelling with your beloved family and friends.

TRAVELEASY



Call us at **6827 7602**
(Monday to Friday, 8.45 am - 5.30 pm)
or your usual insurance advisor.



service@sg.msig-asia.com

Premium Rates

Currency: Singapore dollars

1. Premium for Adult & Child(ren) is at 75% of Family premium (rounded to 2 decimal places).
2. Minimum premium per policy is \$25.

Area A:

Brunei, Cambodia, Indonesia, Laos, East & West Malaysia, Myanmar, Philippines, Thailand & Vietnam

Single Trip	Standard		Elite		Premier	
	Individual	Family	Individual	Family	Individual	Family
First 3 days	\$27	\$54	\$34	\$74	\$48	\$107
Daily rate	\$3	\$6.50	\$4	\$7.50	\$4.50	\$9.50
Annual Plan	\$210	\$360	\$285	\$475	\$380	\$560

Area B:

Australia, China (Excluding Inner Mongolia and Tibet), Hong Kong, India, Japan, Korea, Macau, New Zealand, Sri Lanka, Taiwan and countries in Area A

Single Trip	Standard		Elite		Premier	
	Individual	Family	Individual	Family	Individual	Family
First 3 days	\$32	\$69	\$40	\$89	\$58	\$128
Daily rate	\$3.50	\$7	\$5	\$8.50	\$6	\$12
Annual Plan	\$255	\$410	\$320	\$520	\$410	\$600

Area C:

Worldwide including countries in Area A and Area B

Single Trip	Standard		Elite		Premier	
	Individual	Family	Individual	Family	Individual	Family
First 3 days	\$45	\$100	\$57	\$120	\$78	\$172
Daily rate	\$5	\$10	\$6	\$12	\$7.50	\$15
Annual Plan	\$340	\$550	\$400	\$675	\$520	\$825

Group Cover

Covers 2 to 20 Insured Persons travelling together as a group on the same Journey and covered on the same Single Trip Plan, provided the Applicant is travelling with the group. Group cover for 6 persons or more is available to the Standard and Elite Plans, Single Trip Plans only. Group discount applies to groups of 6 persons or more - refer table below.

No. of Persons	Group Discount
2 to 5 Insured Persons	NIL
6 to 10 Insured Persons	10%
11 to 20 Insured Persons	15%

Overall Compensation Limit

The aggregate limit for all persons travelling in one aircraft or surface transport vehicle or vessel is limited to \$15,000,000 per conveyance. If the aggregate amount of all claims exceeds the conveyance limit, claims in respect of each person shall be at a rateable proportion due in respect of that person.

The aggregate limit for Terrorism Cover for all persons is limited to \$5,000,000 per event regardless of the mode of conveyance. If the aggregate amount of all claims exceeds \$5,000,000, claims in respect of each person shall be at a rateable proportion due in respect of that person.

Notes:

1. Adult (Individual) means a person aged 18 years and above at the commencement of any trip.
 2. Child means a person who is aged above one month and below 18 years or up to 23 years of age if studying full time in a recognised institution of higher learning at the commencement of any trip.
 3. Adult & Child(ren) means an Adult travelling together with his or her biological or legally adopted Child(ren) on the same journey for single trip travel.
 4. Family:
 - a. Under Single Trip plan means:
 - i. Insured and his/her spouse or
 - ii. Insured and his/her spouse and their biological or legally adopted Child(ren) travelling together on the same Journey.
 - b. Under Annual Plan means:
 - i. Insured and his/her spouse or
 - ii. Insured and his/her spouse and their biological or legally adopted Child(ren).
- Insured persons covered under Annual Plan for Adult & Child(ren)/Family Covers need not travel together but any Child under the age of 12 years must be accompanied by a parent or Adult guardian during the trip. The total number of Insured Persons covered under Adult & Child(ren) or Family Cover shall not exceed 7.
5. Child Person under the age of 12 years not travelling under the Adult & Child(ren)/Family Cover must be accompanied by a parent or Adult guardian during the Trip.
 6. These sections do not apply to a Child Insured Person: 4, 13, 19, 22, 24, 39-40, 43-47.
 7. Adult aged 70 years and above are eligible for Single Trip cover for all Plans excluding the Annual Plans. However, if an Annual policy was effected before aged 70, renewal is granted for the Standard Plan only up to 80 years.
 8. Cover must be effected before departure from Singapore. All trips must start and end in Singapore. The maximum length of cover is 182 consecutive days for single trip and, 90 consecutive days per trip for unlimited number of trips under Annual Plan.
 9. Pre-existing medical conditions requiring treatment or consultation during the 12 months prior to the trip commencement are not covered.
 10. Travel must commence no later than 182 days from the date of application for Single Trip plans.
 11. All Insured Persons must be residing in Singapore.

Travel/Easy Benefits	Standard Plan		Elite Plan		Premier Plan	
	Individual Cover	Adult & Child(ren)/ Family Cover (in aggregate)*	Individual Cover	Adult & Child(ren)/ Family Cover (in aggregate)*	Individual Cover	Adult & Child(ren)/ Family Cover (in aggregate)*
	Limit of Benefits					
Personal Accident Cover						
1. Accidental Death and Permanent Total Disablement						
Adult below 70 years	\$150,000	\$400,000	\$200,000	\$550,000	\$350,000	\$900,000
Adult 70 years & above	\$50,000		\$75,000		\$100,000	
Child	\$50,000		\$75,000		\$100,000	
2. Public Transport Double Cover Death arising from public transportation** accident						
Adult below 70 years	Not Covered		\$400,000	\$1,100,000	\$700,000	\$1,800,000
Adult 70 years & above			Not Covered		Not Covered	
Child			\$150,000		\$200,000	
3. Accident Bereavement Benefit Bereavement expenses for death due to accident overseas						
Adult	\$3,000	\$6,000	\$5,000	\$10,000	\$8,000	\$16,000
Child	\$750		\$1,250		\$2,000	
4. Child Education Grant Lump sum payment for each school-going child of a covered parent	Not Covered		\$5,000 each Child Up to \$20,000		\$8,000 each Child Up to \$32,000	
5. Family Assistance Benefit Lump sum payment upon Accidental death of a covered parent	Not Covered		\$3,000		\$5,000	
Medical & Related Benefits Cover						
6. Overseas Medical Expenses						
Adult below 70 years	\$250,000	\$700,000	\$500,000	\$1,400,000	\$750,000	\$2,100,000
Adult 70 years & above	\$50,000		\$75,000		\$100,000	
Child	\$100,000		\$200,000		\$300,000	
7. Overseas Accidental Dental Expenses						
Adult	\$5,000	\$12,500	\$6,000	\$15,000	\$8,000	\$20,000
Child	\$1,250		\$1,500		\$2,000	
8. Medical Expenses in Singapore Treatment within 72 hours of return to Singapore						
Adult below 70 years	\$25,000	\$70,000	\$50,000	\$140,000	\$75,000	\$210,000
Adult 70 years & above	\$5,000		\$7,500		\$10,000	
Child	\$10,000		\$20,000		\$30,000	
9. Mobility Aid Reimbursement						
Adult	Not Covered		\$3,000	\$6,000	\$5,000	\$10,000
Child			\$750		\$1,250	
10. Traditional Chinese Medicine Expenses Treatment by TCM practitioner						
Adult	\$50 per visit Max \$200	\$400	\$50 per visit Max \$500	\$1,000	\$50 per visit Max \$500	\$1,000
Child	\$50 per visit Max \$50		\$50 per visit Max \$150		\$50 per visit Max \$150	
11. Overseas Hospitalisation Daily Benefit Each day of hospitalisation abroad						
Adult	\$200 per day Max \$10,000	\$25,000	\$200 per day Max \$20,000	\$50,000	\$300 per day Max \$30,000	\$75,000
Child	\$50 per day Max \$2,500		\$50 per day Max \$5,000		\$75 per day Max \$7,500	

TravelEasy Benefits	Standard Plan		Elite Plan		Premier Plan	
	Individual Cover	Adult & Child(ren)/ Family Cover (in aggregate)*	Individual Cover	Adult & Child(ren)/ Family Cover (in aggregate)*	Individual Cover	Adult & Child(ren)/ Family Cover (in aggregate)*
	Limit of Benefits					
Medical & Related Benefits Cover						
12. Post Journey Hospitalisation Daily Benefit Each full day of Hospital Confinement in Singapore						
Adult	\$100 per day Max \$500	\$1,300	\$100 per day Max \$1,000	\$2,500	\$100 per day Max \$2,000	\$5,000
Child	\$50 per day Max \$150		\$50 per day Max \$250		\$50 per day Max \$500	
13. Replacement Employee Travelling expenses for substitute employee to complete the official business	\$5,000		\$10,000		\$15,000	
14. Emergency Medical Evacuation 24 hour worldwide emergency medical evacuation	\$500,000		\$1,000,000		\$1,000,000	
15. Medical & Travel Assistance Services	Available		Available		Available	
16. Repatriation following Emergency Medical Evacuation Return of an Insured Person to Singapore following emergency medical evacuation and hospitalisation overseas	\$50,000	\$125,000	\$50,000	\$125,000	\$50,000	\$125,000
17. Repatriation of Mortal Remains Cost of transportation of mortal remains to Singapore	\$50,000	\$125,000	\$50,000	\$125,000	\$50,000	\$125,000
18. Compassionate Visit Immediate family member to travel to and accompany an Insured Person during his/her hospitalisation or death of an Insured Person outside Singapore	\$5,000	\$12,500	\$10,000	\$25,000	\$15,000	\$37,500
19. Child Guard A relative to travel to and accompany minor children back to Singapore	\$5,000	\$12,500	\$10,000	\$25,000	\$15,000	\$37,500
20. Emergency Telephone Charges Reimburses emergency telephone charges incurred overseas	\$100	\$250	\$150	\$375	\$250	\$625
Travel Inconvenience Cover						
21. Baggage Personal baggage and personal effects. Limit: \$500 per article, pair or set and \$1,000 for one unit laptop computer	\$3,000	\$6,000	\$5,000	\$10,000	\$7,500	\$15,000
22. Wedding Apparels & Accessories Bridal and ceremonial attire, wedding rings, jewellery and wedding accessories	Not Covered		\$2,500		\$3,500	
23. Loss of Documents and Passport Cost of replacing loss of travel documents and business records and samples	\$2,000	\$4,000	\$3,000	\$6,000	\$5,000	\$10,000
24. Domestic Maid's Personal Baggage Domestic maid travelling on the same Journey	Not Covered		\$250		\$500	
25. Delayed Baggage A lump sum payment for every 6 hours of baggage delay	\$150 Max \$300	\$600	\$250 Max \$500	\$1,000	\$375 Max \$750	\$1,500
26. Delayed Departure Public Transport delay for every 6 hours due to riot, strike, industrial action, adverse weather condition or natural disaster	\$100 Max \$500	\$1,000	\$100 Max \$1,000	\$2,000	\$100 Max \$1,500	\$3,000
27. Flight Diversion Due to natural disaster, adverse weather condition, emergency medical treatment for a fellow passenger or mechanical breakdown of the aircraft	\$100 per 6 hr Max \$500	\$1,000	\$100 per 6 hr Max \$1,000	\$2,000	\$100 per 6 hr Max \$1,500	\$3,000

TravelEasy Benefits	Standard Plan		Elite Plan		Premier Plan	
	Individual Cover	Adult & Child(ren)/ Family Cover (in aggregate)*	Individual Cover	Adult & Child(ren)/ Family Cover (in aggregate)*	Individual Cover	Adult & Child(ren)/ Family Cover (in aggregate)*
	Limit of Benefits					
Travel Inconvenience Cover						
28. Missed Travel Connection/ Overbooked Flight Late arrival of confirmed connecting conveyance within 6 consecutive hours of an Insured Person's arrival	\$200	\$1,000	\$200	\$1,000	\$200	\$1,000
29. Personal Money Loss of cash and travellers cheques due to robbery, burglary or theft outside Singapore	\$250		\$500		\$750	
30. Travel Cancellation 1. Death, injury or illness of Insured Person, family member or travel companion; or 2. Riot, strike, industrial action or natural disaster at the overseas destination prior to commencement of the Journey	\$5,000	\$12,500	\$10,000	\$25,000	\$15,000	\$37,500
31. Travel Postponement 1. Death, injury or illness of Insured Person, family member or travel companion; or 2. Riot, strike, industrial action or natural disaster at the overseas destination prior to commencement of the Journey	\$500	\$1,250	\$1,000	\$2,500	\$1,500	\$3,750
32. Insolvency of Licensed Travel Operator Pays for pre-paid travel fare and deposits in the event of bankruptcy of licensed tour agencies in Singapore	\$5,000	\$10,000	\$6,000	\$12,000	\$8,000	\$16,000
33. Travel Curtailment 1. Death, injury or illness of Insured Person, family member or travel companion; or 2. Riot, strike, industrial action or natural disaster at the overseas destination during the Journey	\$5,000	\$12,500	\$10,000	\$25,000	\$15,000	\$37,500
34. Travel Disruption Due to death, injury or illness of Insured Person or travel companion, riot, strike, industrial action or natural disaster at the overseas destination during the Journey	\$1,000	\$2,500	\$2,000	\$5,000	\$3,000	\$7,500
35. Loss of Use of Hotel Facilities Additional expenses for alternative accommodation in event of loss of booked accommodation due to fire, riot, strike, industrial action or natural disaster	Not Covered		\$200 per day Max \$2,000	\$5,000	\$300 per day Max \$3,000	\$7,500
36. Alternative Travel Due to Infectious Diseases Outbreak Additional expenses to re-route travel due to travel or public health advisory following an infectious disease outbreak	Not Covered		\$2,000	\$5,000	\$3,000	\$7,500
37. Hijack of Public Conveyance Hijack of every 6 hours of the public transport the Insured Person is travelling on	\$100 Max \$2,000	\$5,000	\$200 Max \$4,000	\$10,000	\$300 Max \$6,000	\$15,000
38. Kidnap/ Hostage Kidnap or holding hostage of an Insured Person for every 6 hours	\$100 Max \$2,000	\$5,000	\$200 Max \$4,000	\$10,000	\$300 Max \$6,000	\$15,000
39. Rental Vehicle Excess Reimburses the excess or deductible paid for accidental loss of or damage to a rental vehicle under the car rental agreement	\$500		\$1,000		\$1,500	
40. Rental Vehicle Return Cost of returning rental vehicle due to accidental injury or illness of an Insured Person	\$250		\$500		\$750	

TravelEasy Benefits	Standard Plan		Elite Plan		Premier Plan	
	Individual Cover	Adult & Child(ren)/ Family Cover (in aggregate)*	Individual Cover	Adult & Child(ren)/ Family Cover (in aggregate)*	Individual Cover	Adult & Child(ren)/ Family Cover (in aggregate)*
Limit of Benefits						
Personal Liability						
41. Personal Liability Legal liability for overseas accidents resulting in bodily injuries or damage to property of third parties						
Adult	\$500,000	\$500,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Child	\$125,000		\$250,000		\$250,000	
42. Legal Expenses for Wrongful Arrest or Detention Legal costs incurred for wrongful arrest or detention by any government or local authority overseas						
Adult	Not Covered		\$5,000	\$5,000	\$10,000	\$10,000
Child			\$1,250		\$2,500	
Lifestyle Cover						
43. Home Contents Loss of or damage to contents in the Home of an Insured Person in Singapore due to fire or burglary	Not Covered		\$10,000		\$15,000	
44. Domestic Pet Cat & Dog Care Continued stay of pet at the pet hotel due to injury or illness of the Insured Person overseas	Not Covered		\$50 per day Max \$500		\$75 per day Max \$750	
45. Credit Card Cover Financial loss following fraudulent use of credit cards lost during the overseas travel	Not Covered		\$2,000		\$3,000	
46. Credit Card Outstanding Balance Covers the outstanding balance of the Insured Person's Credit Card incurred up to the date of Accident resulting to the death of the Insured Person	Not Covered		\$2,000		\$3,000	
47. Golfer's Cover						
Unused green fee due to injury/ illness			\$500		\$750	
Damage/ loss of golf equipment (except while in use)	Not Covered		\$1,000		\$1,500	
48. Adventurous Activities Cover Bungee jumping, sky diving, paragliding, hot air ballooning, jet skiing, white water rafting, diving and other activities listed in the policy	Not Covered		Yes		Yes	
Additional Benefits						
49. Automatic Extension of Period of Insurance Public transport delay or bodily injury/ illness						
14 days if due to delay by Public Transport	Yes		Yes		Yes	
30 days if due to Insured Person's Injury or Illness	Yes		Yes		Yes	
50. Terrorism Cover Acts of terrorism (excluding biological, chemical and nuclear devices) outside Singapore						
Adult below 70 years	\$150,000	\$400,000	\$200,000	\$550,000	\$350,000	\$900,000
Adult 70 years & above	\$50,000		\$75,000		\$100,000	
Child	\$50,000		\$75,000		\$100,000	
51. Passive War Applies to Section 1 only - Accidental Death and Permanent Disablement						
Adult below 70 years	\$150,000	\$400,000	\$200,000	\$550,000	\$350,000	\$900,000
Adult 70 years & above	\$50,000		\$75,000		\$100,000	
Child	\$50,000		\$75,000		\$100,000	

* The limits under Adult & Child(ren)/ Family Cover are subject to Individual Cover Limits for each Insured Person.

** Public transportation excludes a rented vehicle, vehicle on hire, tour coach or any mode of transportation chartered or arranged for the tour.



FREQUENTLY ASKED QUESTIONS

1. When does the cover commence and end for each trip?

Cover starts from the time you leave your home or workplace in Singapore to begin the trip abroad and end 3 hours after your return to Singapore or the expiry of your travel insurance, whichever is sooner.

2. Can foreigners purchase travel insurance?

Foreigners holding an employment pass or work permit and living in Singapore can apply so long as it is for a round trip commencing and returning to Singapore within the period of insurance.

3. What are the eligibility criterion for persons aged 70 years and above for Single Trip and Annual Plans?

1. Single Trip - Yes, all Plan options.
2. Annual Plan - No. However, if purchase of any Annual Plan is made before the age of 70, renewal is granted for the Standard Plan only. The policy is renewable up to 80 years.

4. Can I extend the period of cover if I decide to extend my trip whilst overseas?

Extension of period of cover is permitted midway during travel and if applied within the period of insurance provided there are no known circumstances or events likely to lead to a claim, subject to a minimum premium of \$10. You can call MSIG Assist 24-hour hotline to request for the period extension.

5. If I decide not to proceed with my trip, can I recover the premium paid for my TravelEasy policy?

You will be entitled to a refund of premium provided there is no claim under the policy and travel has not commenced. The refund premium allowed shall be the balance after taking into account the minimum retained premium of \$50. If your policy premium is \$50 and below, no refund applies.

6. Do my child(ren) need to be on the same trip with me to qualify for the "Child Education Grant" benefit?

It is not necessary for your child(ren) to be travelling on the same trip as you. We will pay for each of your school-going biological child or legally adopted child aged above 6 years (up to 4 children) a lump sum cover in the event of your death from an accident overseas.

7. If I did not seek medical treatment for an injury or illness during my overseas travel, can I recover for medical expenses incurred in Singapore after my return to Singapore?

Yes, provided it is not a pre-existing condition and the injury or illness occurred during the overseas travel. Medical treatment must be sought within 72 hours after your return to Singapore and incurred within 60 days from the date you return to Singapore.

8. What do you mean by Public Transport under the Public Transport Double Cover?

Public Transport refers to any licensed and paid scheduled service open to the public including taxi service but not a rented vehicle, vehicle on hire, tour coach or any mode of transportation chartered or arranged for the tour.

9. Can I get TravelEasy for my child who is joining an exchange program or a school trip?

Yes, you can buy TravelEasy for your child provided that if he or she is below 12 years old, there is an accompanying parent or Adult guardian who is a school teacher, volunteer or representative of the event organizer.

10. What is the difference between the Adult & Child(ren) cover versus the Family cover?

The Adult & Child(ren) cover is to cater to family travel where one of the parents is not travelling. The cover and benefit limits for all Insured Persons under the Adult & Child(ren) cover and Family cover are the same for both covers. The good news is, the Adult & Child(ren) cover gets to enjoy a 25% saving off the premium ie you pay only 75% of the Family cover premium.

11. If I postpone my trip due to natural disaster at my travel destination but decide to cancel my trip subsequently, how do I make a claim under this situation?

The insurance covers both situations of postponement and cancellation of the trip. You can however, claim for either one of the benefit but not for both, if the claim is due to a same occurrence.

12. Does the Group discount apply if there is a promotional discount offered? If so, how does it work?

Yes. The Group discount applies on the net premium after the promotional discount. This is how the discount tiers work:

Total Premium	\$600	(\$50 X 12 persons)
Promotion discount eg 20%	\$120	
Net premium	\$480	
Group discount - 15%	\$ 72	
Net total premium	\$408	

There are different promotion discount from time to time. You should check the promotion terms and conditions and applicability of the Group discount during the promotion period.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation. For more information on the scheme, please visit www.gia.org.sg or www.sdic.org.sg

This document is not a contract of insurance. Full details of the terms, conditions and exclusions of this insurance are provided in the policy and will be sent to you upon acceptance of your application by MSIG Insurance (Singapore) Pte. Ltd.

Information correct as at 16 March 2015.