

ACE TRAVEL INSURANCE

BENEFIT SCHEDULE

Benefits	Ultimate	Supreme	Essential	Basic*
Personal Accident				
1. Accidental Death and Disablement <ul style="list-style-type: none"> For adult (65 years old and below) For adult (over 65 years old) For child 	\$500,000 \$125,000 \$100,000	\$200,000 \$100,000 \$75,000	\$150,000 \$75,000 \$50,000	\$50,000 \$25,000 \$10,000
2. Accidental Death and Disablement due to Natural Disasters <ul style="list-style-type: none"> For adult (65 years old and below) For adult (over 65 years old) For child 	\$750,000 \$187,500 \$150,000	\$300,000 \$150,000 \$112,500	NIL NIL NIL	NIL NIL NIL
3. Child Education Grant	\$5,000	\$5,000	NIL	NIL
Overseas Medical and Travel Expenses				
4. Overseas Medical Expenses Covers Medical Expenses incurred overseas as a direct result of Accidental Injury or Sickness, including Accidental Dental Expenses <ul style="list-style-type: none"> For adult (65 years old and below) For adult (over 65 years old) For child 	\$2,000,000 \$200,000 \$250,000	\$500,000 \$100,000 \$250,000	\$250,000 \$75,000 \$100,000	\$20,000 \$10,000 \$4,000
5. Overseas Traditional Chinese Medicine Expenses Covers treatment of Traditional Chinese Medicine expenses due to Accidental Injury or Sickness	\$750	\$750	\$750	\$300
6. Hospital Visit Overseas Reimbursement of incidental expenses of one relative or friend if the Insured Person cannot be evacuated and requires hospitalisation for more than 5 days	\$10,000	\$5,000	\$3,000	NIL
7. Compassionate Visit Overseas Reimbursement of incidental expenses of one relative or friend to arrange the repatriation of the Insured Person's mortal remains	\$10,000	\$5,000	\$3,000	NIL
8. Return of Minor Child(ren) Covers for one relative or friend to accompany the Child(ren) home due to the hospitalisation of the Insured Person	\$10,000	\$5,000	\$2,500	NIL
9. Hotel Extension (Sub-limit of \$75 per day for reimbursement of meals and/or transportation) Covers for the incidental expenses incurred by the travelling companion who stays and looks after the Insured Person who extends his stay beyond the expiry of the policy due to Accidental Injury or Sickness	\$1,200	\$1,000	\$800	NIL



insured.®

© 2015 ACE Group. Coverages underwritten by one or more companies of the ACE Group. Not all coverages available in all jurisdictions. ACE®, ACE logo®, and ACE insured® are trademarks of ACE Limited.

09/2015

10.	Overseas Hospital Confinement Benefit Pays \$200 per 24 hours confinement in a Hospital Overseas	\$40,000	\$30,000	\$20,000	NIL
11.	Overseas Hospital Confinement Benefit for Intensive Care Unit (ICU) Pays additional \$200 per 24 hours confinement in an ICU in a Hospital Overseas	\$8,000	\$4,000	NIL	NIL
12.	Continuation of Medical Treatment After Return to Singapore Covers Medical Expenses in Singapore within 31 days due to Accidental Injury or Sickness, provided medical treatment is sought overseas	\$7,500	\$5,000	\$2,500	NIL
13.	Continuation of Traditional Chinese Medicine Treatment After Return to Singapore Covers Traditional Chinese Medicine Expenses in Singapore within 31 days due to Accidental Injury or Sickness, provided medical treatment is sought overseas	\$750	\$750	\$750	NIL
14.	Hospital Confinement Benefit in Singapore Pays \$200 per 24 hours confinement in a Hospital in Singapore due to Accidental Injury or Sickness	\$6,000	\$6,000	\$6,000	NIL
15.	Overseas Quarantine Allowance Pays \$50 each day the Insured Person is quarantined overseas due to an Infectious Disease	\$500	\$300	NIL	NIL
16.	Quarantine Allowance in Singapore Pays \$50 each day the Insured Person is quarantined in Singapore due to an Infectious Disease	\$500	\$300	NIL	NIL
17.	ACE Assistance - Emergency Medical Evacuation Covers all ACE Assistance expenses for Emergency Medical Evacuation due to Critical Medical Condition <ul style="list-style-type: none"> • For adult (65 years old and below) • For adult (over 65 years old) • For child 	Unlimited \$200,000 \$200,000	Unlimited \$100,000 \$100,000	Unlimited \$100,000 \$100,000	\$20,000 \$20,000 \$20,000
18.	ACE Assistance - Repatriation of Mortal Remains Covers all ACE Assistance expenses for the return of the Insured Person's mortal remains to Singapore	Unlimited	Unlimited	Unlimited	\$5,000
19.	ACE Assistance - Direct Repatriation to Home Country Covers all ACE Assistance expenses for the return of the Insured Person's mortal remains to Home Country	Unlimited	Unlimited	Unlimited	\$5,000
20.	Emergency Mobile Phone Charges Covers the charges for personal mobile phone used for engaging the service of ACE Assistance due to medical reason	Actual cost	Actual cost	Actual cost	Actual cost
Liability					
21.	Personal Liability Covers Insured Person against liability to third parties or damage to their properties caused by Insured Person's negligence	\$2,000,000	\$1,000,000	\$500,000	\$500,000
22.	Legal Expenses Covers the legal fees due to false arrest or wrongful detention by any government	\$150,000	\$75,000	\$25,000	NIL



Travel Inconveniences					
23.	Journey Cancellation Covers unredeemable travel and accommodation expenses paid in advance (up to 30 days before departure)	\$20,000	\$10,000	\$5,000	NIL
24.	Journey Curtailment Covers additional travel or accommodation expenses incurred or forfeited after the commencement of the trip	\$20,000	\$10,000	\$5,000	NIL
25.	Journey Postponement Covers administrative charges incurred for travel and accommodation expenses for the postponement of the trip (up to 30 days before departure)	\$2,000	\$1,500	\$750	NIL
26.	Replacement Traveller Covers administrative charges incurred for travel and accommodation expenses for the replacement of traveller (up to 30 days before departure)	\$1,000	\$500	NIL	NIL
27.	Loss of Advance Payment due to Insolvency of Travel Agent Covers travel cancellation due to insolvency of the travel agencies	\$5,000	\$3,000	\$1,000	NIL
28.	Travel Delay Pays \$200 per 6 consecutive hours for delay when Overseas	\$2,000	\$1,000	\$800	\$400
29.	Travel Misconnection Pays \$100 per 6 consecutive hours for misconnection when Overseas	\$1,000	\$800	\$600	NIL
30.	Flight Diversion Pays \$100 per 6 consecutive hours for flight diversion due to adverse weather conditions	\$1,000	\$1,000	\$1,000	NIL
31.	Loss or Damage of Personal Property and Baggage Covers loss or damage to baggage, personal effects, laptops and hand held computers (maximum \$500 per article and maximum \$1,000 for laptop)	\$8,000	\$5,000	\$3,000	\$1,000
32.	Jewellery Coverage Covers the loss of jewellery overseas due to robbery, theft or burglary	\$750	\$500	NIL	NIL
33.	Baggage Delay Pays \$200 per 6 consecutive hours when Overseas	\$1,200	\$1,000	\$800	\$400
34.	Loss of Personal Money and Travel Documents Covers loss of passport, visas, travel tickets, coins, bank notes, postal money order or travellers cheque (maximum \$300 for loss of Money)	\$5,000	\$3,000	\$2,000	\$500
35.	Credit Card Indemnity Covers fraudulent use of credit, charge or bankers card that is lost or stolen	\$2,000	\$1,500	\$1,000	NIL
36.	Flight Overbooked Pays \$100 per 6 consecutive hours	\$500	\$300	\$200	NIL
37.	Hijack Pays \$100 per 6 consecutive hours	\$2,500	\$1,000	\$1,000	NIL
38.	Kidnap/Hostage Pays \$100 per 6 consecutive hours	\$10,000	\$5,000	\$3,000	NIL



© 2015 ACE Group. Coverages underwritten by one or more companies of the ACE Group. Not all coverages available in all jurisdictions. ACE®, ACE logo®, and ACE insured® are trademarks of ACE Limited.

09/2015

Lifestyle					
39.	Home Guard Covers the loss or damage of Home Contents whilst the Insured Person is on a Journey, including instances of riots, fire, bursting or overflowing of water tanks/pipes and washing machine	\$10,000	\$5,000	\$5,000	NIL
40.	Rental Vehicle Excess Covers insurance excess or deductible of a car rented by the Insured Person	\$1,000	\$1,000	\$500	NIL
41.	Pet Care Covers the additional cost of placing your dog/cat in a pet boarding house for an extended period	\$1,000	\$500	NIL	NIL
42.	Golf a. Hole-in-One Reimbursement for entertainment expenses incurred upon achieving hole-in-one b. Golf Equipment Reimbursement for theft or damage to Golf Equipment c. Unused Green Fees Covers unredeemable unused green fees paid in advance due to Accidental Injury or Sickness	\$750 \$1,000 \$1,000	\$500 \$500 \$750	NIL NIL NIL	NIL NIL NIL
43.	Loss of Frequent Flyer Points Covers non-refundable frequent flyer points due to Specified Cause	\$750	\$500	NIL	NIL
Others					
44.	Terrorism Extension Covers all sections up to the maximum sum insured	Included	Included	Included	Included
45.	24-Hour Worldwide Medical Emergency Assistance Hotline 24-Hour Travel Advice Hotline Automatic Extension of cover Free policy extension due to critical medical conditions, strike or industrial actions, adverse weather conditions or mechanical breakdown	Included Included Included	Included Included Included	Included Included Included	Included Included Included

Important Notes:

* Basic plan is only applicable for journeys to Malaysia, Batam Island and Bintan Island.

Trip Duration

- Single Trip - maximum 183 days per trip
- Annual plan - maximum 90 days per trip for an unlimited number of trips within the Period of Insurance

Family Plan

- Single Trip Plan: Any one or two adults travelling with any number of children. The adults need not be related but the children must be related to one of the adults.
- Annual Plan: For two adults who are legally married or who have been permanently living together for at least three months, and their legal children. Trips made by any of the children must be accompanied by either one of the Insured adults.
- Child insured under the Family plan must be unmarried, unemployed and aged between 45 days and 18 years old or up to 23 years old if studying full time in a tertiary institution.

Major Exclusions

- Wars, revolutions, military or usurped power
- Wilful or intentional acts, suicides
- Childbirths, abortions or pregnancy-related conditions
- Any pre-existing conditions within the 12 months preceding the commencement of a journey
- AIDS, HIV, venereal diseases

This product is underwritten by ACE Insurance Limited (ACE). Please refer to the Policy Wording for the full details of benefits, terms, conditions and exclusions that are applicable. The information provided in this document is a brief summary for quick and easy reference.

This Policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact ACE or visit the following websites:

- General Insurance Association of Singapore, <http://www.gia.org.sg>
- Life Insurance Association of Singapore, <http://www.lia.org.sg>
- SDIC, <http://www.sdic.org.sg>



© 2015 ACE Group. Coverages underwritten by one or more companies of the ACE Group. Not all coverages available in all jurisdictions. ACE®, ACE logo®, and ACE insured® are trademarks of ACE Limited.

09/2015