

your travel security all in one  
for complete peace of mind

Smart Traveller

## Your travel security all in one, for complete peace of mind

See the world and enjoy your travels to the fullest. **SmartTraveller** assures you of the protection you need to travel with complete peace of mind. Whether you're travelling for vacation or business, studying overseas or visiting family abroad, **SmartTraveller** knows just what you need to ensure that you and your loved ones are well covered for your travels.

With **SmartTraveller**, you are given room to customise your insurance according to your lifestyle. Upgrade your policy with your chosen add-ons and pay only for what you need!

### Eligibility of Cover

- Citizens and permanent residents of Singapore, holders of valid employment pass, work permit, long term social visit pass, student pass and dependent pass.
- An insured must be at least 18 years old at the commencement of the trip to be eligible for an individual adult cover.
- 'Child' means unmarried and dependent person under the age of 18, or up to 25 years old if still studying full-time in a recognised institution of higher learning during the policy period

### Plan Type

#### Single Trip Plan

- Maximum of 20 adults and 9 children travelling together on the same dates to the same destination
- Maximum 182 days per trip

#### Annual Plan

- Applicable for individual and family
- Child(ren) must be accompanied by at least one insured parent for each trip made during the policy period.
- Maximum 92 days per trip

### Geographical Scope of Coverage

#### ASEAN/ASIA

Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand, Vietnam, Australia, China, Hong Kong, India, Japan, Korea, Macau, Mongolia, New Zealand, Sri Lanka, Taiwan and Timor-Leste.

#### GLOBAL

Worldwide, including countries under ASEAN/Asia; excluding Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan and Syria.

#### Notes

- All trips must commence from Singapore
- Policy must be effected before departure
- Policy can only be purchased maximum 6 months in advance
- If the same trip involves travel to a few countries and hence crossing an area of travel, the premium will be calculated based on the area of travel with the highest premium.

### Core Benefits

#### TRAVEL INCONVENIENCES

	Comprehensive	Essential
<b>1 Trip Cancellation</b> Reimburses the non-refundable pre-paid travel expenses for trip cancellation due to serious illness, natural disaster, strike, riot or civil commotion at the destination	\$12,000	\$6,000
<b>2 Replacement of Travellers</b> Reimburses the costs of a replacement traveller if you can't travel due to serious illness	\$1,000	\$500
<b>3 Financial Collapse of Travel Agency</b> Reimburses the non-refundable pre-paid travel expenses if the travel agency goes bankrupt	\$6,000	\$3,000
<b>4 Trip Curtailment</b> Reimburses the non-refundable pre-paid travel expenses if the trip is curtailed or itinerary altered	\$20,000	\$10,000
<b>5 Travel Delay</b> Pays \$100 for every 6 hours of delay whilst overseas and \$100 if the delay occurs in Singapore	\$2,000	\$1,000
<b>6 Travel Diversion</b> Pays \$100 for every 6 hours of delay	\$2,000	\$1,000
<b>7 Overbooked Flight</b> Pays a cash benefit for overbooked flight	\$400	\$200
<b>8 Travel Misconnection</b> Pays a cash benefit for flight misconnection	\$200	\$100
<b>9 Trip Postponement</b> Reimburses the necessary costs to reschedule the trip to a later date	\$1,600	\$800

#### PERSONAL BELONGINGS

<b>10 Baggage Delay</b> Pays \$200 for every 6 hours of delay whilst overseas and \$200 if the delay occurs in Singapore	\$2,000	\$1,000
<b>11 Baggage and Personal Belongings</b> Pays for loss/damage to your personal belongings whilst overseas (max. \$800 per item)	\$10,000	\$5,000
<b>12 Laptops, Wireless Handheld Device and Mobile Phone</b> Pays for loss/damage to your mobile devices whilst overseas (max. \$1,000 per item)	\$2,000	\$2,000
<b>13 Personal Money and Travel Documents</b> Pays for the costs of replacing your passport and up to \$500 for loss of money whilst overseas	\$5,000	\$2,500
<b>14 Fraudulent Use of Lost Credit Card</b> Pays for the unauthorized usage on your lost credit card	\$3,000	\$1,500
<b>15 Purchase of Essential Items</b> Reimburses up to \$50 per item to replace essential items lost whilst overseas	\$500	\$250

### Maximum Limits Payable

#### Comprehensive Essential

### MEDICAL EXPENSES

<b>16 Overseas Medical Expenses</b> Also pays for dental treatment due to accidental cause and TCM treatment	Adult up to 70 years Adult above 70 years Child	\$600,000 \$100,000 \$500,000	\$300,000 \$50,000 \$250,000
<b>17 Post Trip Medical Expenses</b> Reimburses the follow-up medical treatment upon return to Singapore	Adult up to 70 years Adult above 70 years Child	\$60,000 \$6,000 \$20,000	\$30,000 \$3,000 \$10,000
<b>18 Pregnancy Related Expenses</b> Reimburses the medical expenses of a pregnancy-related illness whilst overseas		\$8,000	\$4,000
<b>19 Overseas Hospitalisation Allowance</b> Pays a \$200 allowance for each day of hospitalisation whilst overseas		\$40,000	\$20,000
<b>20 Hospitalisation Allowance in Singapore</b> Pays a \$100 allowance for each day of hospitalisation upon return to Singapore		\$1,000	\$500
<b>21 Quarantine Allowance for Influenza A (Outside Singapore)</b> Pays \$50 per day if you are quarantined whilst overseas		\$700	\$350
<b>22 Quarantine Allowance for Influenza A (In Singapore)</b> Pays \$50 per day if you are quarantined upon return to Singapore		\$700	\$350
<b>23 Child Care Benefit</b> Pays the airfare and accommodation charges of a relative/friend to accompany your children back to Singapore if you require hospitalisation overseas		\$10,000	\$5,000
<b>24 Hospital Visit Benefit</b> Pays the airfare and accommodation charges of a relative/friend to visit you if you require hospitalisation overseas		\$10,000	\$5,000

#### EMERGENCY MEDICAL EVACUATION AND REPATRIATION

<b>25 24-Hour Assistance Hotline</b> Provides a 24-hour telephone assistance on travel information and medical referrals whilst overseas	Covered	Covered
<b>26 Emergency Medical Evacuation</b> Provides for transfer to the nearest local hospital during an medical emergency whilst overseas	Unlimited	Unlimited
<b>27 Emergency Medical Repatriation</b> Provides for repatriation back to Singapore for emergency medical treatment	Unlimited	Unlimited
<b>28 Repatriation of Mortal Remains Back to Singapore</b> Provides for cost of transporting the mortal remains back to Singapore	Unlimited	Unlimited
<b>29 Emergency Mobile Phone Charges</b> Reimburses up to \$50 per day for emergency calls to AXA Assistance	\$300	\$150

### Comprehensive Essential

### PERSONAL ACCIDENT

<b>30 Accidental Death &amp; Permanent Disablement</b> Pays a benefit sum for death or permanent disablement due to an accidental cause whilst on a trip	Adult up to 70 years Adult above 70 years Child	\$500,000 \$200,000 \$200,000	\$250,000 \$100,000 \$100,000
<b>31 Double Public Transport Coverage</b> Pays double if an accident occurs whilst in a public transport overseas which results in death	Adult up to 70 years Adult above 70 years Child	\$1,000,000 \$400,000 \$400,000	\$500,000 \$200,000 \$200,000
<b>32 Tuition Grant for Each Dependent Child</b> Pays a benefit sum for each surviving child (max. 4 kids) if the insured parent has an accident whilst overseas which results in death		\$8,000	\$4,000
<b>33 Special Grant</b> Pays a benefit sum if death occurs whilst overseas		\$8,000	\$4,000
<b>34 Compassionate Visit Benefit</b> Pays the airfare and accommodation charges of a relative/friend to assist with the necessary arrangement if the insured dies whilst overseas		\$10,000	\$5,000

#### OTHER BENEFITS

<b>35 Personal Liability</b> Indemnifies the legal liability to the third party for injury or damage to their property	\$1,000,000	\$500,000
<b>36 Full Terrorism Cover</b> Covers the listed benefits in the event of a terrorism event	Covered	Covered

#### Add-On Benefits

	Maximum Limits Payable
<b>1 Golf Equipment</b> a. Golf Equipment- Pays up to \$300 for loss or damage to each golf club or golf bag b. Hired Golf Equipment- Pays the costs of hiring replacement golf clubs that are lost or damaged c. Hole-in-One Celebration- Reimburses costs of the celebratory drinks arising from a hole-in-one golf event	\$2,500 \$500 \$500
<b>2 Loss of Sports Equipment</b> Reimburses cost of sport equipment (excluding golf) that is stolen or damaged whilst overseas (max. \$750 per item)	\$3,000
<b>3 Pet Care</b> Pays \$50 for every 8 hours of delay in fetching your pet dog/cat from a pet hotel due to late arrival of your return flight to Singapore	\$1,500
<b>4 Rental Vehicle Excess</b> Reimburses the insurance deductible if your rented motor vehicle is lost or damaged	\$2,000
<b>5 Safety</b> a. Hijacking- Pays \$500 for every 6 hours of detention in a public transport b. Kidnap & Hostage- Pays \$500 for every 24 hours of detention c. Home Care Benefit- Pays for contents that are damaged/lost in a fire/theft at your residence whilst you're overseas	\$5,000 \$10,000 \$10,000

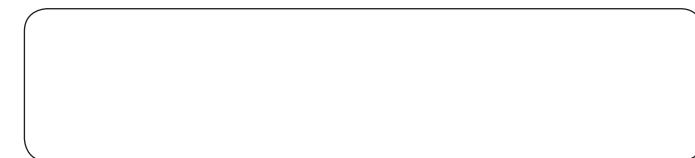
## AXA: A World Leader in Financial Protection

### AXA Group in 2014

- 92 billion Euros in consolidated revenues
- 161,000 employees working to deliver the right solutions and top quality service to our customers
- 103 million customers across the globe in 56 countries have placed their trust in AXA to:
  - Insure their property (vehicles, homes, equipment)
  - Provide health and personal protection coverage for their families or employees
  - Manage their personal or corporate assets
- Interbrand's No. 1 global insurance brand for the 5th year running
- Over 170 years of local experience in Asia

### AXA Insurance Singapore 2014

- Leading General Insurer in Singapore
- Business ranking
  - No. 2 in Motor, Health, Engineering, Cargo & Work Injury Compensation Insurance
- Wide range of Smart products for individual and business needs
- No. 1 for Corporate Reputation (source: Reputation Management Associations)



motor property leisure & travel healthcare  
 personal accident business packages liability marine

**1800-880 4888**

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**SDIC** 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 your insurer or visit the GIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).



AC/ST Broc/102015

Core Benefit Premium Table								
Premium (S\$)								
	Per Adult				Per Child			
Region	ASEAN/ASIA		GLOBAL		ASEAN/ASIA		GLOBAL	
Duration (days)	Comprehensive	Essential	Comprehensive	Essential	Comprehensive	Essential	Comprehensive	Essential
1	11.58	8.27	13.65	9.75	2.89	2.07	3.41	2.44
2	23.15	16.54	27.30	19.50	5.79	4.13	6.83	4.88
3	34.73	24.80	40.95	29.25	8.68	6.20	10.24	7.31
4	46.30	33.07	54.60	39.00	11.58	8.27	13.65	9.75
5	46.75	33.39	55.13	39.38	11.69	8.35	13.78	9.84
6	56.10	40.07	66.15	47.25	14.02	10.02	16.54	11.81
7	65.44	46.75	77.18	55.13	16.36	11.69	19.29	13.78
8	74.79	53.42	88.20	63.00	18.70	13.36	22.05	15.75
9	84.14	60.10	99.23	70.88	21.04	15.03	24.81	17.72
10	93.49	66.78	110.25	78.75	23.37	16.70	27.56	19.69
11	102.84	73.46	121.28	86.63	25.71	18.36	30.32	21.66
12	112.19	80.14	132.30	94.50	28.05	20.03	33.08	23.63
13	121.54	86.81	143.33	102.38	30.38	21.70	35.83	25.59
14	130.89	93.49	154.35	110.25	32.72	23.37	38.59	27.56
15	133.56	95.40	157.50	112.50	33.39	23.85	39.38	28.13
16	142.46	101.76	168.00	120.00	35.62	25.44	42.00	30.00
17	151.37	108.12	178.50	127.50	37.84	27.03	44.63	31.88
18	160.27	114.48	189.00	135.00	40.07	28.62	47.25	33.75
19	169.18	120.84	199.50	142.50	42.29	30.21	49.88	35.63
20	178.08	127.20	210.00	150.00	44.52	31.80	52.50	37.50
21	186.98	133.56	220.50	157.50	46.75	33.39	55.13	39.38
22	195.89	139.92	231.00	165.00	48.97	34.98	57.75	41.25
23	204.79	146.28	241.50	172.50	51.20	36.57	60.38	43.13
24	213.70	152.64	252.00	180.00	53.42	38.16	63.00	45.00
25	222.60	159.00	262.50	187.50	55.65	39.75	65.63	46.88
26	231.50	165.36	273.00	195.00	57.88	41.34	68.25	48.75
27	240.41	171.72	283.50	202.50	60.10	42.93	70.88	50.63
28	249.31	178.08	294.00	210.00	62.33	44.52	73.50	52.50
29	258.22	184.44	304.50	217.50	64.55	46.11	76.13	54.38
30	267.12	190.80	315.00	225.00	66.78	47.70	78.75	56.25
31	276.02	197.16	325.50	232.50	69.01	49.29	81.38	58.13
Annual	402.50	287.50	551.43	393.88	100.63	71.88	137.86	98.47

#### Group Discount for Single Trip:

3 to 5 adults/children:	5%
6 to 9 adults/children:	10%
10 adults/children and above:	15%

#### Family Discount for Annual Plan:

2 Adults with/without children	30%
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#### Add-On Benefits

The premium of each add-on is \$1 per policy and is valid until 31 December 2015.

#### Illustration

a) 10 Days, Global, Comprehensive, 3 adults	\$330.75
b) Group discount (3 adults - 5% discount)	\$314.21
c) 25% campaign* discount	\$235.66
d) 2 add-ons	\$2.00

**Total Premium** \$237.66

\*25% campaign discount is valid until 31 December 2015

## Application Form

Please complete the form in block capitals, giving true and complete details, and ticking ( ✓ ) the appropriate boxes.

Agency Code: \_\_\_\_\_

NAME OF INSURED PERSON(S)	GENDER	NATIONALITY	NRIC/FIN NO.	DATE OF BIRTH	PREMIUM (S\$)

If more space is required, kindly attach a separate sheet.

Name of Policyholder: \_\_\_\_\_

NIRC/FIN: \_\_\_\_\_ Date of Birth: \_\_\_\_\_ Gender: M/F

Address: \_\_\_\_\_

\_\_\_\_\_

Mobile: \_\_\_\_\_ Email: \_\_\_\_\_

#### PREFERRED PLAN

Geographical Scope of Coverage :  ASEAN/Asia  Global

Benefit :  Comprehensive  Essential

#### ADD-ONS

Golf Equipment  Sports Equipment  Safety

Pet Care  Rental Car Excess

#### PAYMENT METHOD

CHEQUE – Crossed and made payable to AXA Insurance Singapore Pte Ltd.

Bank: \_\_\_\_\_ Cheque Number: \_\_\_\_\_

CREDIT CARD

#### Choose only ONE payment mode

<b>Single Deduction</b> <input type="checkbox"/> AMEX <input type="checkbox"/> DINERS <input type="checkbox"/> MASTERCARD <input type="checkbox"/> VISA Issuing Bank: _____	<b>0% Interest Free Installment Plan<sup>1</sup></b> (Applicable for Visa and MasterCard Only) <input type="checkbox"/> OCBC <input type="checkbox"/> DBS <input type="checkbox"/> POSB <input type="checkbox"/> UOB Installment Period <input type="checkbox"/> 6 Months <input type="checkbox"/> 12 Months
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Cardholder's Name: \_\_\_\_\_

State Relationship (where cardholder is not the Insured Person)<sup>2</sup>: \_\_\_\_\_

Card No.: | | | | | | | | | | | | | | | | | | | | | |

Expiry date: | D | D | | M | M | Y | Y | Card Verification Value (CVV)<sup>3</sup>: | | | | |

Cardholder's Signature: \_\_\_\_\_ Contact No: \_\_\_\_\_

- 1 Only for participating Banks and subject to their Card Agreement Terms & Conditions. Minimum premium of S\$200 is required for OCBC and S\$500 for DBS/POSB/UOB.
- 2 Your security is our concern. If the cardholder is not the Insured Person nor his spouse, parent, parent-in-law, child or sibling, AXA Insurance reserves the right to reject payment via credit card.
- 3 CVV - For Visa & MasterCard, CVV is the last 3-digit no. printed just above the signature panel in reverse italics on the back of your card. For AMEX, it is the 4-digit no. printed on the front of the card above the card number.

<b>PREMIUM BEFORE DISCOUNT</b>	
<b>GROUP/FAMILY DISCOUNT ( if any)</b>	
<b>CAMPAIGN DISCOUNT ( if any)</b>	
<b>ADD-ONS ( if any)</b>	
<b>TOTAL PREMIUM (No GST required)</b>	

#### TRAVEL INFORMATION & PERIOD OF INSURANCE

**Single Trip:** Departure Date: DD / MM / YYYY

Return Date: DD / MM / YYYY No. of days: \_\_\_\_\_

**Annual Plan:** Effective date: DD / MM / YYYY

#### IMPORTANT NOTES

1. Statement pursuant to Section 25(5) of the Insurance Act (Cap. 142) or any subsequent amendments thereof, you are to disclose on this Application Form fully and faithfully all the facts which you know or ought to know, otherwise the policy issued hereunder may be void and you will receive nothing from the Policy.
2. Pre-existing medical conditions are not covered by the Policy.
3. Specific terms, conditions and exclusions applicable to the insurance are set out in the Policy.

#### PERSONAL DATA

I confirm that the information I have provided is my personal data and, where it is not my personal data, that I have the consent of the owner of such personal data to provide such information. By providing this information, I understand and give my consent for AXA Insurance Singapore and AXA Life Insurance Singapore (collectively "AXA") and their respective representatives or agents to:

- a. Collect, use, store, transfer and/ or disclose the information, to or with all such persons (including any member of the AXA Group or any third party service provider, and whether within or outside of Singapore) for the purpose of enabling AXA to provide me with services required of an insurance provider, including the evaluating, processing, administering and/ or managing of my or our relationship and policy(ies) with AXA, and for the purposes set out in AXA's Data Use Statement which can be found at <http://www.axa.com.sg> ("Purposes").
- b. Collect, use, store, transfer and/ or disclose personal data about me or us and those whose personal data I or We have provided from sources other than myself or us for the Purposes.
- c. Contact me or us to share information about products and services from AXA that may be of interest to me or us by post and e-mail and
  - By telephone
  - By fax
  - By text message

#### DECLARATION AND WARRANTY

By submitting this Application Form, I/We, the Insured Person(s) hereby warrant and declare the following:

1. I am / We are not travelling contrary to the advice of a Medical Practitioner, or for the purpose of obtaining medical treatment.
2. I am / We are Singapore Citizen(s), Singapore Permanent Resident(s), Employment Pass Holder(s), Work Permit Holder(s), Student Pass Holder(s) or Dependent Pass Holder(s).
3. I am / We are aware that no insurance is in force until this application is accepted by AXA Insurance Singapore.
4. I am / We are aware of and agree to abide by the Policy terms, conditions and exclusions.
5. If I / We have opted for the 0% Interest Installment, I / We agree to be bound by OCBC/ UOB/ DBS/ POSB Terms and Conditions Governing Installment Payment Plan posted on the bank's website.

Signed by or on behalf of the Insured Person(s) \_\_\_\_\_ Date (DDMMYYYY) \_\_\_\_\_