

Summary of Coverage

Maximum Benefit (S\$)

MEDICAL AND TRAVEL BENEFITS		Premier	Superior	Classic
Section 1	Medical & Accident Dental Expenses Incurred Overseas			
	• Insured Person (under age 70 years)	\$2,000,000	\$500,000	\$200,000
	• Insured Person (age 70 years or older)	\$75,000	\$75,000	\$50,000
	• Insured Child in a Family Plan	\$200,000	\$200,000	\$200,000
Section 2	Medical Expenses Incurred in Singapore			
	• Insured Person (under age 70 years)	\$50,000	\$25,000	\$10,000
	• Insured Person (age 70 years or older)	\$5,000	\$2,500	\$1,000
	• Insured Child in a Family Plan	\$10,000	\$10,000	\$10,000
Section 3	Medical Expenses - Women's Benefit	\$8,000	\$5,000	\$2,000
Section 4	Treatment by Physician	\$500	\$300	\$100
Section 5	Overseas Hospital Income	\$50,000	\$30,000	\$10,000
Section 6	Hospital Income in Singapore	\$1,000	\$1,000	\$500
Section 7	Emergency Medical Evacuation	Unlimited	Unlimited	\$500,000
Section 8	Repatriation IMPROVED	Unlimited	Unlimited	Unlimited
Section 9	Direct Repatriation IMPROVED	Unlimited	Unlimited	Unlimited
Section 10	Hospital Visitation IMPROVED	\$15,000	\$10,000	\$5,000
Section 11	Compassionate Visit	\$10,000	\$5,000	\$3,000
Section 12	Child Protector	\$10,000	\$5,000	\$3,000
Section 13	Emergency Telephone Charges	\$250	\$250	\$100
Section 14	Automatic Extension of Policy Period	Yes	Yes	Yes
PERSONAL ACCIDENT BENEFITS		Premier	Superior	Classic
Section 15	Accidental Death & Permanent Disablement			
	• Insured Person (under age 70 years)	\$500,000	\$200,000	\$150,000
	• Insured Person (age 70 years or older)	\$200,000	\$100,000	\$50,000
	• Insured Child in a Family Plan	\$100,000	\$100,000	\$50,000
Section 16	Common Carrier Double Cover			
	• Insured Person (under age 70 years)	\$1,000,000	\$400,000	NA
	• Insured Person (age 70 years or older)	\$400,000	\$200,000	NA
	• Insured Child in a Family Plan	\$200,000	\$200,000	NA
Section 17	Child Education Grant	\$5,000	\$5,000	NA

Note: Please refer to Policy for specific terms, conditions and exclusions. All amounts shown in Singapore dollars.

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TRAVEL INCONVENIENCE BENEFITS			Premier	Superior	Classic
Section 18	Travel Cancellation IMPROVED		\$15,000	\$10,000	\$5,000
Section 19	Travel Postponement IMPROVED		\$2,000	\$1,000	\$500
Section 20	Travel Cancellation due to Insolvency		\$5,000	\$3,000	\$1,000
Section 21	Travel Curtailment IMPROVED		\$15,000	\$10,000	\$5,000
Section 22	Fraudulent Credit Card Usage		\$1,000	\$1,000	\$1,000
Section 23	Personal Baggage including Laptop Computer		\$5,000	\$5,000	\$3,000
Section 24	Jewellery Coverage IMPROVED		\$750	\$500	\$100
Section 25	Baggage Delay		\$1,000	\$1,000	\$1,000
Section 26	Travel Documents		\$5,000	\$5,000	\$3,000
Section 27	Travel Delay IMPROVED		\$1,000	\$1,000	\$1,000
Section 28	Flight Diversion IMPROVED		\$1,000	\$1,000	\$1,000
Section 29	Flight Overbooking		\$100	\$100	NA
Section 30	Travel Misconnection		\$500	\$200	\$200
Section 31	Kidnap & Hostage		\$10,000	\$5,000	\$3,000
Section 32	Personal Liability Abroad		\$1,000,000	\$1,000,000	\$1,000,000
SUPPLEMENTARY BENEFITS			Premier	Superior	Classic
Section 33	Golf Advantage				
	• Damage or Loss of Golfing Equipment		\$750	\$500	\$500
	• Hole-in-One		\$250	\$250	NA
	• Loss of use of Green Fees		\$250	\$250	NA
Section 34	Home Guard		\$5,000	\$5,000	NA
Section 35	Car Rental Excess Charges and Return NEW		\$750	\$500	NA
Section 36	Pet Care		\$500	\$250	NA
Section 37	Disruption Benefits NEW		\$300	\$200	\$100
Section 38	Cover in the event of Terrorism		Yes	Yes	Yes

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