

Travel Insurance

Summary of Cover and Limits



Section	Policy features	Maximum amount payable per insured per trip		
		Lite	Plus	Prestige
Personal Accident Protection		Lite	Plus	Prestige
1a	Accidental Death, Permanent Disablement and Burn Benefit • Adult up to 70 years old	S\$100,000	S\$250,000	S\$500,000
	Accidental Death, Permanent Disablement and Burn Benefit • Child under Family Package and Adult above 70 years old	S\$20,000	S\$50,000	S\$100,000
1b	Accidental Death and Permanent Disability due to War • Adult up to 70 years old	Not Covered	S\$100,000	S\$500,000
	Accidental Death and Permanent Disability due to War • Child under Family Package and Adult above 70 years old	Not Covered	S\$20,000	S\$100,000
1c	Double Indemnity for Death in Public Transport • Adult up to 70 years old	Not Covered	S\$500,000	S\$1,000,000
	Double Indemnity for Death in Public Transport • Child under Family Package and Adult above 70 years old	Not Covered	S\$100,000	S\$200,000
2	Family Assistance Benefit	Not Covered	Not Covered	S\$8,000
3	Child Education Benefit S\$5,000 per year, up to 5 years	Not Covered	Not Covered	S\$25,000
Emergency Medical Cover		Lite	Plus	Prestige
4a	Overseas Medical Expenses • Child and Adult up to 70 years old	S\$250,000	S\$1,000,000	Unlimited
	Overseas Medical Expenses • Adult above 70 years old	S\$75,000	S\$150,000	S\$300,000
4b	Emergency Medical Evacuation	S\$250,000	S\$1,000,000	Unlimited
4c	Overseas Emergency Medical Expenses – Pregnancy related	Not Covered	S\$5,000	S\$8,000
4d	Medical Expenses in Singapore • Child and Adult up to 70 years old	S\$5,000	S\$25,000	S\$50,000
	Medical Expenses in Singapore • Adult above 70 years old	S\$1,000	S\$5,000	S\$10,000
4e	Mobile-Aid Reimbursement	S\$1,000	S\$3,000	S\$5,000
4f	Chiropractor, Chinese Physician and/or Physiotherapy Treatment	S\$250 (S\$50 per visit)	S\$500 (S\$50 per visit)	S\$750 (S\$75 per visit)
4g	Emergency Telephone Charges	S\$100	S\$250	Actual cost
4h	Trauma Counselling	Not Covered	S\$1,000 (S\$200 per visit)	S\$3,000 (S\$200 per visit)
5a	Accidental Dental Expenses While Overseas	S\$1,000	S\$3,000	S\$8,000
5b	Accidental Dental Expenses in Singapore			

Travel Insurance

Summary of Cover and Limits



Section	Policy features	Maximum amount payable per insured per trip		
		Lite	Plus	Prestige
Emergency Medical Cover				
6a	Overseas Hospital Income in standard ward	S\$5,000 (S\$200 for every 24 hours of hospitalisation overseas)	S\$30,000 (S\$200 for every 24 hours of hospitalisation overseas)	S\$50,000 (S\$200 for every 24 hours of hospitalisation overseas)
	Overseas Hospital Income in ICU	Not Covered	Not Covered	S\$50,000 (S\$400 for every 24 hours of hospitalisation overseas)
	Additional lump sum benefit in the event of injury due to severe flight turbulence Overseas Hospital Income in standard ward Overseas Hospital Income in ICU	S\$500 Not Covered	S\$750 Not Covered	S\$1,000 S\$1,000
6b	Hospital Income in Singapore	S\$600 (S\$100 for every 24 hours of hospitalisation in Singapore)	S\$1,200 (S\$100 for every 24 hours of hospitalisation in Singapore)	S\$2,400 (S\$100 for every 24 hours of hospitalisation in Singapore)
	Additional lump sum benefit in the event of injury due to severe flight turbulence	S\$500	S\$750	S\$1,000
7a	Overseas Quarantine Allowance due to Infectious Disease	Not Covered	S\$300 (S\$50 for every 24 hours)	S\$500 (S\$50 for every 24 hours)
7b	Quarantine Allowance in Singapore due to Infectious Disease	Not Covered	S\$300 (S\$50 for every 24 hours)	S\$500 (S\$50 for every 24 hours)
8a	Repatriation of Mortal Remains	S\$30,000	S\$500,000	Unlimited
8b	Reimbursement of Coffin and Funeral Expenses	S\$3,000	S\$5,000	S\$8,000
9a	Hospital Visit Expenses	S\$3,000	S\$10,000	S\$25,000
9b	Compassionate Visit Expenses			
10	Child Minder	S\$3,000	S\$10,000	S\$25,000
Personal Liability and Legal Expenses		Lite	Plus	Prestige
11	Personal Liability	S\$250,000	S\$1,000,000	S\$1,500,000
Travel Inconvenience		Lite	Plus	Prestige
12	Trip Cancellation	S\$5,000	S\$15,000	S\$20,000
	Family Total*	S\$10,000	S\$30,000	S\$40,000

Travel Insurance

Summary of Cover and Limits



Section	Policy features	Maximum amount payable per insured per trip		
		Lite	Plus	Prestige
Travel Inconvenience		Lite	Plus	Prestige
13	Trip Postponement	S\$500	S\$1,500	S\$3,000
	Family Total*	S\$1,000	S\$3,000	S\$6,000
14	Replacement Traveller (For Business Travel only)	Not Covered	S\$5,000	S\$15,000
15a	Trip Interruption - Back to Singapore	S\$5,000	S\$10,000	S\$15,000
	Family Total*	S\$10,000	S\$20,000	S\$30,000
15b	Trip Interruption - Change of Trip Itinerary	S\$1,000	S\$2,000	S\$3,000
	Family Total*	S\$2,000	S\$4,000	S\$6,000
16	Travel Delay (including overbooking, diversion of journey and/or missed departure or connection of flight, voyage or train)			
	• Benefit limit for every 6 hours of delay (Overseas)	S\$500 (S\$100 for each consecutive 6-hour delay)	S\$1,000 (S\$100 for each consecutive 6-hour delay)	S\$2,000 (S\$100 for each consecutive 6-hour delay)
	• Benefit limit after 6 hours of delay (in Singapore)	S\$100	S\$100	S\$100
	Family Total*	S\$1,000	S\$2,000	S\$4,000
17	Rainfall Protection	S\$50	S\$100	S\$150
	Family Total*	S\$100 (S\$50 per insured adult)	S\$200 (S\$100 per insured adult)	S\$300 (S\$150 per insured adult)
18	Delayed Baggage			
	• Benefit limit for every 6 hours of delay (Overseas)	S\$300 (S\$100 for each consecutive 6-hour delay while overseas)	S\$900 (S\$150 for each consecutive 6-hour delay while overseas)	S\$2,000 (S\$200 for each consecutive 6-hour delay while overseas)
	• Benefit limit after 6 hours of delay (in Singapore)	S\$150	S\$150	S\$150
	Family Total*	S\$600	S\$1,800	S\$4,000
19	Loss or Damage of Baggage & Personal Belongings	S\$3,000 (Up to S\$500 for any article or set of articles if grouped together & up to S\$1,000 for laptop)	S\$5,000 (Up to S\$600 for any article or set of articles if grouped together & up to S\$1,000 for laptop)	S\$8,000 (Up to S\$700 for any article or set of articles if grouped together & up to S\$1,000 for laptop)
20	Loss of Valuables or Personal Money	Not Covered	S\$750 (Including S\$300 for cash or bank notes)	S\$3,000 (Including S\$500 for cash or bank notes)

Travel Insurance

Summary of Cover and Limits



Section	Policy features	Maximum amount payable per insured per trip		
		Lite	Plus	Prestige
Travel Inconvenience				
21	Loss of Passport or Travel Documents	S\$1,000	S\$3,000	S\$5,000
22	Unauthorised Use of Credit Card	Not Covered	Not Covered	S\$1,000
23	Hijack, Hostage and Mugging	S\$3,000 (S\$250 per 24 hours detained)	S\$5,000 (S\$250 per 24 hours detained)	S\$10,000 (S\$250 per 24 hours detained)
Lifestyle Cover				
24	Home Contents	Not Covered	Not Covered	S\$15,000 (Up to S\$1,000 for any one article or set of articles if grouped together)
25	Domestic Pet Care (per household)	Not Covered	Not Covered	S\$1,000 (S\$50 per 24 hours of extended stay in a pet boarding house)
Free Extensions				
(a)	Loss of Frequent Flyers Points, Hotel Points and Credit Card Points	Not Covered	Yes	Yes
(b)	Disappearance	Yes	Yes	Yes
(c)	Drowning or Suffocation by Smoke, Poisonous Fumes or Gas	Yes	Yes	Yes
(d)	Motorcycling	Yes	Yes	Yes
(e)	Pregnancy or Childbirth related conditions	Not Covered	Yes	Yes
(f)	Automatic Extension of Cover due to Public Transport delay or due to Your Accidental injury, illness or Quarantine	Up to 7 days	Up to 14 days	Up to 30 days
(g)	Full Terrorism Cover	S\$100,000	S\$250,000	S\$500,000
Optional Cover: Overseas Wedding & Photoshoot (Per Couple)				
26a	Loss of Ceremonial Attire and Wedding Accessories	S\$8,000 (Up to S\$2,000 for any one article or set of article if grouped together Excess payable : S\$100)		
26b	Loss of Marriage Certificate	S\$250		
26c	Financial Failure of Wedding Service Providers	S\$15,000		
26d	Loss of Wedding Photo Album	S\$500		
26e	Personal Liability of Invited Guests	S\$1,000,000		

Travel Insurance

Summary of Cover and Limits



Section	Policy features	Maximum amount payable per insured per trip
Optional Cover: Golf Holiday		
27a	Loss of Golfing Equipment (including while in use)	S\$2,000 (Up to S\$1,000 for any one article or set of article if grouped together Excess payable : S\$100)
27b	Hire of Golfing Equipment	S\$500 (Up to S\$100 per day)
27c	Hole-In-One	S\$1,000
27d	Damage of Buggy	S\$500
27e	Unused Green Fees	S\$500
Optional Cover: Winter Sports		
28a	Accidental Death and Permanent Disablement	S\$50,000
28b	Emergency Medical Cover (Aggregate)	S\$250,000
28c	Personal Liability Extension	Up to selected plan's limit
28d	Loss of Winter Sports Equipment (including while in use)	S\$3,000 (Up to S\$1,000 for any one article or set of article if grouped together Excess payable : S\$250)
28e	Hire of Winter Sports Equipment	S\$500 (Up to S\$100 per day)
28f	Loss of Deposit due to Ski Track / Piste Closure	S\$1,000
28g	Ski Pass and Ski Lift Pass	S\$500
28h	Delay due to Avalanche	S\$200
Optional Cover: Adventurous Water Sports		
29a	Accidental Death and Permanent Disablement	S\$50,000
29b	Emergency Medical Cover (Aggregate)	S\$250,000
29c	Personal Liability Extension	Up to selected plan's limit
29d	Loss of Water Sports Equipment (including while in use)	S\$3,000 (Up to S\$1,000 for any one article or set of article if grouped together Excess payable : S\$250)
29e	Hire of Water Sports Equipment	S\$500 (Up to S\$100 per day)

Travel Insurance

Summary of Cover and Limits



Section	Policy features	Maximum amount payable per insured per trip		
		Lite	Plus	Prestige
Optional Cover: Pre-existing Medical Conditions				
30a	Emergency Medical Cover and Repatriation due to Pre-existing Medical Condition			
	i) Overseas Medical Expenses due to Pre-existing Medical Condition			
	<ul style="list-style-type: none"> • Child and Adult up to 70 years old • Adult above 70 years old 	S\$50,000	S\$100,000	S\$150,000
	Excess: S\$100 for each visit of outpatient medical treatment received overseas	S\$30,000	S\$50,000	S\$75,000
	ii) Emergency Medical Evacuation and Repatriation of Mortal Remains due to Pre-existing Medical Condition	S\$50,000	S\$75,000	S\$100,000
iii) Chiropractor, Chinese Physician and/or Physiotherapy Treatment Overseas due to Pre-existing Medical Condition				
Excess: S\$100 for each visit of outpatient medical treatment by a Chiropractor, Chinese Physician or Physiotherapist	S\$250 (S\$50 per visit)	S\$500 (S\$50 per visit)	S\$750 (S\$75 per visit)	
iv) Emergency Telephone Charges due to Pre-existing Medical Condition	S\$100	S\$200	S\$300	
30b	Hospital Income due to Pre-existing Medical Condition			
	i) Overseas Hospital Income in standard ward due to Pre-existing Medical Condition	Not Covered	S\$3,000 (S\$200 for every 24 hours of hospitalisation overseas)	S\$6,000 (S\$200 for every 24 hours of hospitalisation overseas)
	Overseas Hospital Income in ICU due to Pre-existing Medical Condition	Not Covered	Not Covered	S\$6,000 (S\$400 for every 24 hours of hospitalisation overseas)
	ii) Hospital Income in Singapore due to Pre-existing Medical Condition	Not Covered	S\$1,200 (S\$100 for every 24 hours of hospitalisation in Singapore)	S\$2,000 (S\$100 for every 24 hours of hospitalisation in Singapore)
30c	Compassionate Visit Expenses due to Pre-existing Medical Condition	Not Covered	S\$5,000	S\$10,000

Travel Insurance

Summary of Cover and Limits



Section	Policy features	Maximum amount payable per insured per trip		
		Lite	Plus	Prestige
Optional Cover: Pre-existing Medical Conditions		Lite	Plus	Prestige
30d	Travel Inconvenience benefits due to Pre-existing Medical Condition			
	i) Trip Cancellation due to Pre-existing Medical Condition (subject to 50% Co-payment)	Not Covered	S\$15,000	S\$20,000
	Family Total		S\$30,000	S\$40,000
	ii) Trip Postponement due to Pre-existing Medical Condition (subject to 50% Co-payment)	Not Covered	S\$2,000	S\$3,000
	Family Total		S\$4,000	S\$6,000
	iii. a) Trip Interruption – Back to Singapore due to Pre-existing Medical Condition (subject to 50% Co-payment)	Not Covered	S\$10,000	S\$15,000
	Family Total		S\$20,000	S\$30,000
	iii. b) Trip Interruption – Change of Trip Itinerary due to Pre-existing Medical Condition (subject to 50% Co-payment)	Not Covered	S\$2,000	S\$3,000
Family Total	S\$4,000		S\$6,000	
Optional Cover: Cancel For Any Reason		Lite	Plus	Prestige
31a	Trip Cancellation For Any Reason	S\$2,500	S\$5,000	S\$7,500
	Family Total*	S\$5,000	S\$10,000	S\$15,000
31b	Change of Travelling Date or Time For Any Reason	S\$1,000	S\$2,000	S\$3,000
	Family Total*	S\$2,000	S\$4,000	S\$6,000
31c	Trip Curtailment For Any Reason	S\$2,500	S\$5,000	S\$7,500
	Family Total*	S\$5,000	S\$10,000	S\$15,000
Optional Cover: Rental Vehicle Cover		Lite	Plus	Prestige
32a	Rental Vehicle Excess	S\$500	S\$1,500	S\$2,500
32b	Rental Vehicle Return	S\$300	S\$500	S\$500

Travel Insurance

Summary of Cover and Limits



Section	Policy features	Maximum amount payable per insured per trip		
		Lite	Plus	Prestige
Optional Cover: COVID-19 Coverage				
33a	Emergency Medical Cover And Repatriation Due To COVID-19			
	(i) Overseas Medical Expenses due to COVID-19	S\$50,000	S\$100,000	S\$200,000
	(ii) Emergency Medical Evacuation due to COVID-19	S\$250,000	S\$1,000,000	Unlimited
	(iii) Repatriation due to COVID-19	S\$30,000	S\$500,000	Unlimited
	(iv) Medical Expenses in Singapore due to COVID-19	Not Covered	S\$2,000	S\$4,000
33b	Overseas Quarantine Allowance due to COVID-19	Not Covered	S\$1,000 (S\$50 for every 24 hours)	S\$2,000 (S\$100 for every 24 hours)
33c	Overseas Hospital Income due to COVID-19	Not Covered	S\$1,000 (S\$50 for every 24 hours)	S\$2,000 (S\$100 for every 24 hours)
33d	Trip Cancellation/Postponement due to COVID-19	S\$2,500	S\$5,000	S\$7,500
33e	(1) Trip Interruption due to COVID-19 – Back to Singapore	S\$2,500	S\$5,000	S\$7,500
	(2) Trip Interruption due to COVID-19 – Change of Trip Itinerary	S\$500	S\$1,000	S\$1,500

Notes:

***Family Total** means the maximum amount **We** will pay for each benefit section under the **Family Package** during any one **Trip**. Each insured person is only allowed the maximum benefit per insured person in the **Summary of Cover**.

Policy Owners' Protection Scheme (PPF)

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 **Us** or visit the GIA or SDIC websites (gia.org.sg or sdic.org.sg).

Important notes

The above is a summary of the plan offered. The precise terms and conditions of the plan are set out in the policy contract.

Information is accurate as of Feb 2026.