

Premium Rates

All sums in Singapore \$

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

Single Trip	Premier			Elite			Standard		
	Individual	Adult & Child(ren)	Family	Individual	Adult & Child(ren)	Family	Individual	Adult & Child(ren)	Family
First 3 days (minimum)	\$45	\$75	\$102	\$32	\$50	\$69	\$25	\$41	\$50
Daily rate-Day 4 to 21	\$4	\$5	\$8	\$3.50	\$5	\$6.50	\$2.50	\$4	\$5.50
Weekly rate thereafter	\$20	\$29	\$43	\$18	\$26	\$38	\$15	\$21	\$33
Annual Plan	\$335	\$420	\$500	\$270	\$330	\$435	\$210	\$270	\$340

Area B:
Australia, China, Hong Kong, India, Japan, Korea, Macau, New Zealand, Sri Lanka, Taiwan and countries in Area A

Single Trip	Premier			Elite			Standard		
	Individual	Adult & Child(ren)	Family	Individual	Adult & Child(ren)	Family	Individual	Adult & Child(ren)	Family
First 3 days (minimum)	\$53	\$80	\$120	\$37	\$57	\$83	\$30	\$48	\$66
Daily rate-Day 4 to 21	\$5	\$6	\$10	\$4	\$5	\$7.50	\$3	\$4	\$6
Weekly rate thereafter	\$28	\$38	\$58	\$22	\$29	\$43	\$18	\$26	\$38
Annual Plan	\$365	\$450	\$545	\$290	\$355	\$480	\$230	\$290	\$375

Area C:
Worldwide including countries in Area A and B

Single Trip	Premier			Elite			Standard		
	Individual	Adult & Child(ren)	Family	Individual	Adult & Child(ren)	Family	Individual	Adult & Child(ren)	Family
First 3 days (minimum)	\$73	\$112	\$162	\$54	\$74	\$112	\$43	\$62	\$95
Daily rate-Day 4 to 21	\$6.50	\$9	\$13.50	\$5	\$7	\$10.50	\$4	\$5	\$8.50
Weekly rate thereafter	\$38	\$49	\$70	\$30	\$39	\$58	\$24	\$33	\$48
Annual Plan	\$470	\$600	\$750	\$365	\$485	\$625	\$310	\$390	\$520

Notes:

- Adult (Individual) means a person aged 18 years and above at the commencement of any trip. Child means a person who is unemployed and unmarried, 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.
- 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.
- Family:
 - Under Single Trip plan means:
 - Insured and his/her spouse or
 - Insured and his/her spouse and their biological or legally adopted Child(ren) travelling together on the same journey.
 - Under Annual Plan means:
 - Insured and his/her spouse or
 - 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.
- Adults aged 70 years and above are eligible for Single Trip Cover only.
- Cover for Child:
 - 25% of Individual Cover limits: Sections 3, 7, 9-11, 19, 21, 23-33, 36-37
 - 100% of Individual Cover limits: Sections 13-17, 43
 - Not Covered: Sections 4, 5, 12, 18, 20, 22, 34-35, 38-42
 - Any Child Insured Person under the age of 12 years must be accompanied by a parent or Adult guardian during the Trip.
- Cover must be effected before departure from Singapore. All trips must start and end in Singapore. Maximum length of cover is 182 consecutive days for single trip, 90 consecutive days per trip for unlimited number of trips under Annual Plan.
- All persons to be insured are not travelling against advice of a qualified medical practitioner or seeking medical treatment.
- Pre-existing medical conditions requiring treatment or consultation during the 12 months prior to the trip commencement are not covered.
- All persons to be insured are warranted in good state of health at commencement of the trip and are not aware of any circumstances likely to lead to cancellation or curtailment of the trip.
- All persons to be insured have never been refused cover or imposed special terms for travel insurance by any insurer.
- Cover is effective only upon acceptance by MSIG Insurance (Singapore) Pte. Ltd. and the premium is fully paid.

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. Does TravelEasy cover persons aged 70 years and above?

Yes, persons aged 70 years and above can buy single trip cover for all the Plan options. They are however not eligible for the Annual Plan.

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 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 \$15. 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, volunteers or representatives of the event organizer.

This 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 31 August 2011.

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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 over 100 years of expertise and experience, offering an extensive range of insurance solutions for commercial and personal risk protection. Wholly owned by MSIG Holdings (Asia) Pte. Ltd. (MSIG Holdings), MSIG Singapore is ISO 9001:2008 certified and holds an "AA-" financial rating by Standard & Poor's.

The MS&AD Insurance Group, established in April 2010 following the alliance of Mitsui Sumitomo Insurance Group, Aioi Insurance Company Ltd and Nissay Dowa General Insurance Company, is the largest general insurer based in Japan and one of the top 10 globally. It operates in over 41 markets in Asia Pacific, United States and Europe, of which 16 are in Asia.

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



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TRAVELEASY

With our Travel Insurance, your peace of mind won't take a break.



TravelEasy

The choice protection when you're out and away. From leisure to business travels, our comprehensive range of benefits lets you roam the world, worry-free.

Upgraded with a host of new and enhanced benefits, you can enjoy greater freedom of travel with TravelEasy!

What's New?

- Family Assistance Benefit***
A lump sum benefit upon the accidental death of an insured parent.
- Mobility Aids Reimbursement***
Pays for mobility aids such as crutches, wheel chairs, walkers and the like.
- Credit Card Outstanding Balance***
Pays the outstanding credit card balance at the date of accident resulting in the death of an Insured Person.
- Passive War**
Accidental death or disability due to war, invasion, hostilities or war-like operations provided no state of war exists in the destination when the travel commences.

*Applicable to Premier & Elite Plans

Benefits enhanced#

- o Increased limits for Overseas Medical Expenses, Overseas Accidental Dental and TCM
- o Increased limits for Child Education Grant
- o Increased limits for Licensed Tour Operator
- o Cover natural disasters under the Travel Cancellation, Travel Curtailment and Delayed Departure sections
- o Waiting time for delay related, hijack and kidnap benefits reduced to 6 hours and many more. Turn to the benefit table for more information.

#Apply to certain Plans only

Persons aged 70 years and above can sign-up for single trip cover of the Standard, Elite or Premier Plan too! Check the benefit table for details.

TravelEasy
No Surprises. No worries.



Call MSIG at **6827 7602** or your usual insurance advisor or visit www.msig.com.sg

TRAVELEASY BENEFITS	LIMIT OF BENEFITS					
	PREMIER PLAN		ELITE PLAN		STANDARD PLAN	
	Individual Cover	Adult & Child(ren)/ Family Cover*	Individual Cover	Adult & Child(ren)/ Family Cover*	Individual Cover	Adult & Child(ren)/ Family Cover*
PERSONAL ACCIDENT COVER						
1 Accidental Death And Permanent Total Disablement						
- Adult below 70 years	\$350,000	\$875,000 in aggregate	\$200,000	\$500,000 in aggregate	\$150,000	\$375,000 in aggregate
- Adult 70 years and above	\$50,000		\$50,000		\$50,000	
- Child	\$87,500		\$50,000		\$37,500	
2 Public Transport Double Cover Death arising from public transportation++ accident						
- Adult below 70 years	\$700,000	\$1,750,000 in aggregate	\$400,000	\$1,000,000 in aggregate		Not Covered
- Adult 70 years and above	Not Covered		Not Covered			
- Child	\$175,000		\$100,000			
3 Accident Bereavement Benefit Bereavement expenses for death due to accident overseas	\$8,000	\$16,000	\$5,000	\$10,000	\$3,000	\$6,000
4 Child Education Grant Lump sum payment for each school-going child of a covered parent	\$8,000 each Child Up to \$32,000		\$5,000 each Child Up to \$20,000		Not Covered	
5 Family Assistance Benefit Lump sum payment of a covered parent	\$5,000		\$3,000		Not Covered	
MEDICAL & RELATED BENEFITS COVER						
6 Overseas Medical Expenses						
- Adult below 70 years	\$500,000	\$1,250,000 in aggregate	\$350,000	\$875,000 in aggregate	\$250,000	\$625,000 in aggregate
- Adult 70 years and above	\$50,000		\$50,000		\$50,000	
- Child	\$125,000		\$87,500		\$62,500	
7 Overseas Accidental Dental Expenses	\$8,000	\$20,000	\$6,000	\$15,000	\$5,000	\$12,500
8 Medical Expenses in Singapore Treatment within 72 hours after return to Singapore						
- Adult below 70 years	\$50,000	\$125,000 in aggregate	\$35,000	\$87,500 in aggregate	\$25,000	\$62,500 in aggregate
- Adult 70 years and above	\$5,000		\$5,000		\$5,000	
- Child	\$12,500		\$8,750		\$6,250	
9 Mobility Aid Reimbursement	\$5,000	\$10,000	\$3,000	\$6,000	Not Covered	
10 Traditional Chinese Medicine Expenses Treatment by TCM practitioner - up to \$50 per visit	\$500	\$1,000	\$500	\$1,000	\$200	\$400
Aggregate Limits	The combined limit under Sections 6 to 10 shall not exceed \$500,000 each Adult aged below 70 years, \$50,000 each Adult aged 70 years and above, \$125,000 each Child and \$1,250,000 for Adult & Child(ren)/Family in the aggregate		The combined limit under Sections 6 to 10 shall not exceed \$350,000 each Adult aged below 70 years, \$50,000 each Adult aged 70 years and above, \$87,500 each Child and \$875,000 for Adult & Child(ren)/Family in the aggregate		The combined limit under Sections 6 to 10 shall not exceed \$250,000 each Adult aged below 70 years, \$50,000 each Adult aged 70 years and above, \$62,500 each Child and \$625,000 Adult & Child(ren)/Family in the aggregate	
11 Overseas Hospitalisation Daily Benefits Each day of hospitalisation abroad for each Adult	\$300 per day Max \$30,000	\$300 per day Max \$75,000	\$200 per day Max \$20,000	\$200 per day Max \$50,000	\$200 per day Max \$10,000	\$200 per day Max \$25,000
12 Replacement Employee Travelling expenses for substitute employee to complete the official business	\$15,000	Not Applicable	\$10,000	Not Applicable	\$5,000	Not Applicable
13 Emergency Medical Evacuation 24 hour worldwide emergency medical evacuation	\$1,000,000		\$1,000,000		\$500,000	
14 24-hr Medical Emergency Assistance Hotline	Available		Available		Available	
15 Repatriation to Singapore following Emergency Medical Evacuation Return of an Insured Person following emergency medical evacuation and hospitalisation overseas	\$30,000	\$75,000	\$30,000	\$75,000	\$15,000	\$37,500
16 Repatriation of Mortal Remains Cost of transportation of mortal remains to Singapore	\$30,000	\$75,000	\$30,000	\$75,000	\$15,000	\$37,500

TRAVELEASY BENEFITS	LIMIT OF BENEFITS					
	PREMIER PLAN		ELITE PLAN		STANDARD PLAN	
	Individual Cover	Adult & Child(ren)/ Family Cover*	Individual Cover	Adult & Child(ren)/ Family Cover*	Individual Cover	Adult & Child(ren)/ Family Cover*
MEDICAL & RELATED BENEFITS COVER						
17 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	\$15,000	\$37,500	\$10,000	\$25,000	\$5,000	\$12,500
18 Child Guard A relative to travel to and accompany minor children back to Singapore	\$15,000	\$37,500	\$10,000	\$25,000	\$5,000	\$12,500
Aggregate Limits	The combined limit under Sections 13, 15-18 shall not exceed the Individual Cover limit for each Insured Person and \$1,000,000 in the aggregate		The combined limit under Sections 13, 15-18 shall not exceed the Individual Cover limit for each Insured Person and \$1,000,000 in the aggregate		The combined limit under Sections 13, 15-18 shall not exceed the Individual Cover limit for each Insured Person and \$500,000 in the aggregate	
TRAVEL INCONVENIENCE COVER						
19 Baggage Personal baggage and personal effects. Limit: \$500 per article, pair or set and \$1,000 for one unit laptop computer	\$7,500	\$15,000	\$5,000	\$10,000	\$3,000	\$6,000
20 Wedding Apparels & Accessories Bridal and ceremonial attire, wedding rings, jewellery and wedding accessories	\$3,500	Not Applicable	\$2,500	Not Applicable	Not Covered	
21 Loss of Documents and Passport Cost of replacing loss of travel documents and business records and samples	\$3,000	\$6,000	\$2,000	\$4,000	\$1,000	\$2,000
Aggregate Limits	The combined limit for Sections 19 to 21 shall not exceed \$7,500 each Insured Person and \$15,000 for Adult & Child(ren) / Family in the aggregate		The combined limit for Sections 19 to 21 shall not exceed \$5,000 each Insured Person and \$10,000 for Adult & Child(ren) / Family in the aggregate		The combined limit for Sections 19 to 21 shall not exceed \$3,000 each Insured Person and \$6,000 for Adult & Child(ren) / Family in the aggregate	
22 Domestic Maid's Personal Baggage Domestic maid travelling on the same journey	\$500		\$250		Not Covered	
23 Delayed Baggage A lump sum payment for every 6 hours of baggage delay	\$375 Max \$750	\$375 Max \$1,500	\$250 Max \$500	\$250 Max \$1,000	\$150 Max \$300	\$150 Max \$600
24 Delayed Departure \$100 per 6 hours for Public Transport delay due to riot, strike, industrial action or adverse weather conditions and natural disasters	\$1,500	\$3,000	\$1,000	\$2,000	\$500	\$1,000
25 Missed Travel Connection / Overbooked Flight A lump sum payment for every 6 hours of delay due to overbooking or late arrival of connecting flight	\$300 Max \$1,500	\$300 Max \$3,000	\$200 Max \$1,000	\$200 Max \$2,000	\$100 Max \$500	\$100 Max \$1,000
26 Personal Money Loss of cash and travellers cheques due to robbery, burglary or theft outside Singapore	\$750		\$500		\$250	
27 Travel Cancellation Due to death, injury or illness of Insured Person, family member or travel companion, including riot, strike, industrial action, adverse weather conditions and natural disasters during the overseas travel	\$15,000	\$37,500	\$10,000	\$25,000	\$5,000	\$12,500
28 Insolvency of Licensed Travel Operator Pays for pre-paid travel fare and deposits in event of bankruptcy of airline, cruise-line or tour operator	\$8,000	\$16,000	\$6,000	\$12,000	\$5,000	\$10,000
29 Travel Curtailment Due to death, injury or illness of Insured Person, family member or travel companion, including riot, strike, industrial action, adverse weather conditions and natural disasters at the overseas destination	\$15,000	\$37,500	\$10,000	\$25,000	\$5,000	\$12,500
30 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 disasters	\$300 per day Max \$3,000	\$300 per day Max \$7,500	\$200 per day Max \$2,000	\$200 per day Max \$5,000	Not Covered	
Aggregate Limits	The combined limit for Sections 27 to 30 shall not exceed \$15,000 each Insured Person and \$37,500 for Adult & Child(ren) / Family in the aggregate		The combined limit for Sections 27 to 30 shall not exceed \$10,000 each Insured Person and \$25,000 for Adult & Child(ren) / Family in the aggregate		The combined limit for Sections 27 to 30 shall not exceed \$5,000 each Insured Person and \$12,500 for Adult & Child(ren) / Family in the aggregate	

TRAVELEASY BENEFITS	LIMIT OF BENEFITS					
	PREMIER PLAN		ELITE PLAN		STANDARD PLAN	
	Individual Cover	Adult & Child(ren)/ Family Cover*	Individual Cover	Adult & Child(ren)/ Family Cover*	Individual Cover	Adult & Child(ren)/ Family Cover*
TRAVEL INCONVENIENCE COVER						
31 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	\$3,000	\$7,500	\$2,000	\$5,000	Not Covered	
32 Hijack of Public Conveyance Hijack of an Insured Person whilst travelling in public transport	\$300 per 6 hrs Max \$6,000	\$300 per 6 hrs Max \$15,000	\$200 per 6 hrs Max \$4,000	\$200 per 6 hrs Max \$10,000	\$100 per 6 hrs Max \$2,000	\$100 per 6 hrs Max \$5,000
33 Kidnap/Hostage Kidnap or holding hostage of an Insured Person	\$300 per 6 hrs Max \$6,000	\$300 per 6 hrs Max \$15,000	\$200 per 6 hrs Max \$4,000	\$200 per 6 hrs Max \$10,000	\$100 per 6 hrs Max \$2,000	\$100 per 6 hrs Max \$5,000
34 Rental Vehicle Excess Reimburses the excess or deductible for accidental loss of or damage to a rental vehicle under the car rental agreement	\$1,500		\$1,000		\$500	
35 Rental Vehicle Return Cost of returning rental vehicle due to accidental injury or illness of an Insured Person	\$750		\$500		\$250	
PERSONAL LIABILITY						
36 Personal Liability Legal liability for overseas accidents resulting in bodily injuries or damage to property of third parties	\$1,000,000		\$1,000,000		\$500,000	
37 Legal Expenses for Wrongful Arrest or Detention Legal costs incurred for wrongful arrest or detention by any government or local authority overseas	\$10,000		\$5,000		Not Covered	
LIFESTYLE COVER						
38 Home Contents Loss of or damage to contents in the Home of an Insured Person in Singapore due to fire or burglary	\$15,000		\$10,000		Not Covered	
39 Domestic Pet Cat & Dog Care Continued stay of pet at the pet hotel due to injury or illness of the Insured Person overseas	\$75 per day Max \$750		\$50 per day Max \$500		Not Covered	
40 Credit Card Cover Financial loss following fraudulent use of credit cards lost during the overseas travel	\$3,000		\$2,000		Not Covered	
41 Credit Card Outstanding Balance Covers the outstanding balance of the Insured Person's Credit Card incurred up to the date of Accident, resulting in the death to the Insured Person	\$3,000		\$2,000		Not Covered	
42 Golfer's Cover - Unused green fee due to injury / illness - Damage/loss of golf equipment (except while in use)	\$750 \$1,500		\$500 \$1,000		Not Covered	
43 Automatic Extension of Period of Insurance Public transport delay or bodily injury/illness	Public Transport Delay: 14 days Bodily Injury / Illness: 30 days		Public Transport Delay: 14 days Bodily Injury / Illness: 30 days		Public Transport Delay: 14 days Bodily Injury / Illness: 30 days	
44 Terrorism Cover Acts of terrorism (excluding biological, chemical and nuclear devices) outside Singapore						
- Adult below 70 years	\$350,000	\$875,000 in aggregate	\$200,000	\$500,000 in aggregate	\$150,000	\$375,000 in aggregate
- Adult 70 years and above	\$50,000		\$50,000		\$50,000	
- Child	\$87,500		\$50,000		\$37,500	
45 Passive War Applies to Section 1 only – Accidental Death And Permanent Disablement						
- Adult below 70 years	\$350,000	\$875,000 in aggregate	\$200,000	\$500,000 in aggregate	\$150,000	\$375,000 in aggregate
- Adult 70 years and above	\$50,000		\$50,000		\$50,000	
- Child	\$87,500		\$50,000		\$37,500	

*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.