

# Your Worry-Free Vacation Starts Here

Don't allow travel mishaps to ruin your carefully planned holiday. Choose to be insured and truly travel with peace of mind.

## Product Highlights

Chubb Travel Insurance provides you with cover for travel inconveniences such as trip cancellation, flight or baggage delay and personal accidents. Whether you are travelling alone, or with your family and friends, Chubb will have just the right plan for you. Select from a range of travel insurance plans to meet your needs and budgets. You can also choose to be covered for a single trip or an unlimited number of trips for an entire year!

## Benefits at a Glance

- Covers for Loss of Travel Documents and Personal Money
- Credit Card Indemnity
- Continuation of medical treatment after return to Singapore
- Coverage for Emergency Medical Evacuation and Repatriation
- Travel Cancellation and Delay
- Loss of Advance Payment due to Insolvency of Travel Agent
- Covers acts of Terrorism and Natural Disasters
- Loss of luggage or travel documents
- Coverage for your home contents while you are overseas
- 24-hour Worldwide Emergency Assistance
- Emergency Mobile Phone charges
- Personal Liability
- Legal fees due to false arrest or wrongful detention



## Benefit Schedule

Benefits	Ultimate	Supreme	Essential	Basic*
<b>Personal Accident</b>				
<b>1. Accidental Death and Disablement</b>				
• For adult (65 years old and below)	\$500,000	\$200,000	\$150,000	\$50,000
• For adult (over 65 years old)	\$125,000	\$100,000	\$75,000	\$25,000
• For child	\$100,000	\$75,000	\$50,000	\$10,000
<b>2. Accidental Death and Disablement due to Natural Disasters</b>				
• For adult (65 years old and below)	\$750,000	\$300,000	NIL	NIL
• For adult (over 65 years old)	\$187,500	\$150,000	NIL	NIL
• For child	\$150,000	\$112,500	NIL	NIL
<b>3. Child Education Grant</b>	\$5,000	\$5,000	NIL	NIL
<b>Overseas Medical and Travel Expenses</b>				
<b>4. Overseas Medical Expenses</b>				
Covers Medical Expenses incurred overseas as a direct result of Accidental Injury or Sickness, including Accidental Dental Expenses				
• For adult (65 years old and below)	\$2,000,000	\$500,000	\$250,000	\$20,000
• For adult (over 65 years old)	\$200,000	\$100,000	\$75,000	\$10,000
• For child	\$250,000	\$250,000	\$100,000	\$4,000
<b>5. Overseas Traditional Chinese Medicine Expenses</b>	\$750	\$750	\$750	\$300
Covers treatment of Traditional Chinese Medicine expenses due to Accidental Injury or Sickness				
<b>6. Hospital Visit Overseas</b>	\$10,000	\$5,000	\$3,000	NIL
Reimbursement of incidental expenses of one relative or friend if the Insured Person cannot be evacuated and requires hospitalisation for more than 5 days				

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

Benefits	Ultimate	Supreme	Essential	Basic*
<b>7. Compassionate Visit Overseas</b>	\$10,000	\$5,000	\$3,000	NIL
Reimbursement of incidental expenses of one relative or friend to arrange the repatriation of the Insured Person's mortal remains				
<b>8. Return of Minor Child(ren)</b>	\$10,000	\$5,000	\$2,500	NIL
Covers for one relative or friend to accompany the Child(ren) home due to the hospitalisation of the Insured Person				
<b>9. Hotel Extension (Sub-limit of \$75 per day for reimbursement of meals and/or transportation)</b>	\$1,200	\$1,000	\$800	NIL
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				
<b>10. Overseas Hospital Confinement Benefit</b>	\$40,000	\$30,000	\$20,000	NIL
Pays \$200 per 24 hours confinement in a Hospital Overseas				
<b>11. Overseas Hospital Confinement Benefit for Intensive Care Unit (ICU)</b>	\$8,000	\$4,000	NIL	NIL
Pays additional \$200 per 24 hours confinement in an ICU in a Hospital Overseas				
<b>12. Continuation of Medical Treatment After Return to Singapore</b>	\$7,500	\$5,000	\$2,500	NIL
Covers Medical Expenses in Singapore within 31 days due to Accidental Injury or Sickness, provided medical treatment is sought overseas				
<b>13. Continuation of Traditional Chinese Medicine Treatment After Return to Singapore</b>	\$750	\$750	\$750	NIL
Covers Traditional Chinese Medicine Expenses in Singapore within 31 days due to Accidental Injury or Sickness, provided medical treatment is sought overseas				

Benefits	Ultimate	Supreme	Essential	Basic*
<b>14. Hospital Confinement Benefit in Singapore</b>	\$6,000	\$6,000	\$6,000	NIL
Pays \$200 per 24 hours confinement in a Hospital in Singapore due to Accidental Injury or Sickness				
<b>15. Overseas Quarantine Allowance</b>	\$500	\$300	NIL	NIL
Pays \$50 each day the Insured Person is quarantined overseas due to an Infectious Disease				
<b>16. Quarantine Allowance in Singapore</b>	\$500	\$300	NIL	NIL
Pays \$50 each day the Insured Person is quarantined in Singapore due to an Infectious Disease				
<b>17. Chubb Assistance - Emergency Medical Evacuation</b>				
Covers all Chubb Assistance expenses for Emergency Medical Evacuation due to Critical Medical Condition				
• For adult (65 years old and below)	Unlimited	Unlimited	Unlimited	\$20,000
• For adult (over 65 years old)	\$200,000	\$100,000	\$100,000	\$20,000
• For child	\$200,000	\$100,000	\$100,000	\$20,000
<b>18. Chubb Assistance - Repatriation of Mortal Remains</b>	Unlimited	Unlimited	Unlimited	\$5,000
Covers all Chubb Assistance expenses for the return of the Insured Person's mortal remains to Singapore				
<b>19. Chubb Assistance - Direct Repatriation to Home Country</b>	Unlimited	Unlimited	Unlimited	\$5,000
Covers all Chubb Assistance expenses for the return of the Insured Person's mortal remains to Home Country				
<b>20. Emergency Mobile Phone Charges</b>	Actual cost	Actual cost	Actual cost	Actual cost
Covers the charges for personal mobile phone used for engaging the service of Chubb Assistance due to medical reason				

## Contact Us

Chubb Insurance Singapore Limited  
Co. Regn No.: 199702449H  
138 Market Street  
#11-01 CapitaGreen  
Singapore 048946

## Customer Service

O +65 6398 8776  
F +65 6298 1055  
E Travel.sg@chubb.com  
Operating hours: 9.00am - 5.00pm (Monday to Friday)

## About Chubb in Singapore

Chubb is the world's largest publicly traded property and casualty insurer. Chubb Insurance Singapore Limited, via acquisitions by its predecessor companies, has been present in Singapore since 1948. Chubb in Singapore provides risk management and underwriting expertise for all major classes of general insurance, including Property & Casualty, Marine, Liability, Financial Lines and Group Personal Accident insurance. As one of the leading providers of Accident & Health insurance through direct marketing, the company partners with financial institutions and other companies to tailor individual policies for their clients and employees. In addition, it offers a suite of customised Personal & Specialty insurance solutions to meet the needs of consumers.

Over the years, Chubb in Singapore has established strong client relationships by offering responsive service, developing innovative products and providing market leadership built on financial strength.

More information can be found at [www.chubb.com/sg](http://www.chubb.com/sg)

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Benefits (continued)	Ultimate	Supreme	Essential	Basic*
<b>Liability</b>				
<b>21. Personal Liability</b> 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
<b>22. Legal Expenses</b> Covers the legal fees due to false arrest or wrongful detention by any government	\$150,000	\$75,000	\$25,000	NIL
<b>Travel Inconveniences</b>				
<b>23. Journey Cancellation</b> Covers unredeemable travel and accommodation expenses paid in advance (up to 30 days before departure)	\$20,000	\$10,000	\$5,000	NIL
<b>24. Journey Curtailment</b> Covers additional travel or accommodation expenses incurred or forfeited after the commencement of the trip	\$20,000	\$10,000	\$5,000	NIL
<b>25. Journey Postponement</b> 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
<b>26. Replacement Traveller</b> 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

Benefits	Ultimate	Supreme	Essential	Basic*
<b>27. Loss of Advance Payment due to Insolvency of Travel Agent</b> Covers travel cancellation due to insolvency of the travel agencies	\$5,000	\$3,000	\$1,000	NIL
<b>28. Travel Delay</b> Pays \$200 per 6 consecutive hours for delay when Overseas	\$2,000	\$1,000	\$800	\$400
<b>29. Travel Misconnection</b> Pays \$100 per 6 consecutive hours for misconnection when Overseas	\$1,000	\$800	\$600	NIL
<b>30. Flight Diversion</b> Pays \$100 per 6 consecutive hours for flight diversion due to adverse weather conditions	\$1,000	\$1,000	\$1,000	NIL
<b>31. Loss or Damage of Personal Property and Baggage</b> 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
<b>32. Jewellery Coverage</b> Covers the loss of jewellery overseas due to robbery, theft or burglary	\$750	\$500	NIL	NIL
<b>33. Baggage Delay</b> Pays \$200 per 6 consecutive hours when Overseas	\$1,200	\$1,000	\$800	\$400
<b>34. Loss of Personal Money and Travel Documents</b> 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
<b>35. Credit Card Indemnity</b> Covers fraudulent use of credit, charge or bankers card that is lost or stolen	\$2,000	\$1,500	\$1,000	NIL
<b>36. Flight Overbooked</b> Pays \$100 per 6 consecutive hours	\$500	\$300	\$200	NIL
<b>37. Hijack</b> Pays \$100 per 6 consecutive hours	\$2,500	\$1,000	\$1,000	NIL

Benefits	Ultimate	Supreme	Essential	Basic*
<b>38. Kidnap/Hostage</b> Pays \$100 per 6 consecutive hours	\$10,000	\$5,000	\$3,000	NIL
<b>Lifestyle</b>				
<b>39. Home Guard</b> 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
<b>40. Rental Vehicle Excess</b> Covers insurance excess or deductible of a car rented by the Insured Person	\$1,000	\$1,000	\$500	NIL
<b>41. Pet Care</b> Covers the additional cost of placing your dog/cat in a pet boarding house for an extended period	\$1,000	\$500	NIL	NIL
<b>42. Golf</b> a. <b>Hole-in-One</b> Reimbursement for entertainment expenses incurred upon achieving hole-in-one b. <b>Golf Equipment</b> Reimbursement for theft or damage to Golf Equipment c. <b>Unused Green Fees</b> 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
<b>43. Loss of Frequent Flyer Points</b> Covers non-refundable frequent flyer points due to Specified Cause	\$750	\$500	NIL	NIL
<b>Others</b>				
<b>44. Terrorism Extension</b> Covers all sections up to the maximum sum insured	Included	Included	Included	Included
<b>45. 24-Hour Worldwide Medical Emergency Assistance Hotline</b>	Included	Included	Included	Included
<b>24-Hour Travel Advice Hotline</b>	Included	Included	Included	Included
<b>Automatic Extension of cover</b> Free policy extension due to critical medical conditions, strike or industrial actions, adverse weather conditions or mechanical breakdown	Included	Included	Included	Included

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

## Important Details

### 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 Chubb Insurance Singapore Limited (Chubb). 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.

You should read and understand the Policy and discuss with your agent or contact Chubb directly for more information. The information provided in this brochure is effective from May 2016.

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 Chubb 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>

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Travel Smarter Because You Are Chubb Insured