

Travel Guard lets you travel the world in complete freedom, knowing you have the most comprehensive protection. Be it for a short business trip or extended family holiday, Per Trip or Annual Multi-Trip, you can choose your plan from the widest range of benefits and services.

#### Improved Benefits

- Medical Expenses Incurred Overseas (Improved – Premier Plan)
- Post Trip Medical Expenses Incurred in Singapore
  - o 2A – (1) For Injury sustained while Overseas
  - o 2A – (2) For sickness sustained while Overseas and where emergency medical evacuation has been arranged by travel Guard to return You to Singapore
  - o 2B – For Sickness sustained while Overseas
- Emergency Telephone Charges (Improved – Premier Plan)
- Personal Baggage including Laptop Computer (Improved – Premier Plan)
- Jewellery Coverage (Improved – Premier Plan)
- Car Rental Excess Charges and Return (Improved)

One hotline for all your needs

You'll feel more assured knowing help is just a phone-call away. Whether it's a medical emergency or information about your destination, one easy number is all you need for:

- 24-hour Medical & Emergency Assistance
- 24-hour Travel Information

With its comprehensive coverage as highlighted below, many travellers rely on Travel Guard every year to meet their travel protection needs.

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## Coverage

### Your Travel Guard Advantage

#### Summary of travel benefits including:

- Up to S\$2,000,000 Medical Expenses incurred overseas for Sickness or Injury for Premier Plan.
- Reassures you with up to S\$1,000,000 protection for accidental death whilst travelling on public transport overseas (Premier Plan only).
- Reimburse your approved claims from the first dollar.
- Covers all ages - from babies to senior citizens.
- Gives you unlimited Emergency Medical Evacuation and Repatriation Cover (Premier & Superior Plan only).
- 24-hour medical assistance while overseas.
- Covers in the event of Natural Disasters.
- Provides protection each time you travel overseas (max 90 days per trip) when you are on the Annual Multi-Trip Plan.
- Protects you while you enjoy leisure amateur sports.
- Trip Cancellation benefit starts 60 days prior to departure date or at policy issue date (if policy issued less than 60 days prior to departure date).
- Reimburse for Loss of use of Entertainment Ticket/Frequent Flyer points if not used due to certain specified events.

- Reimburse for your Baggage Delay and Travel Delay whilst you are Overseas (for each full 6 consecutive hours) or in Singapore (for at least 6 consecutive hour delay).
- Cover Acts of Terrorism.
- Automatic Extension of Policy up to 30 days due to Hospitalization/Quarantine at time of expiry.
- Treatment by Physician.
- Reimburse the administrative cost of change of traveler in the event of Travel Cancellation due to unexpected death of relative or travel companion.
- Reimburse you for your telephone call charges incurred overseas for calling Travel Guard during an medical emergency and for which a medical claim has been submitted.
- Reimburse you for your telephone call charges incurred overseas to call Travel Guard to report lost or stolen credit card or that unauthorized charges have been made from your credit card.
- Reimburse for the replacement cost for lost travel documents.
- Reimburse for loss arising from unauthorised charges being made from your Credit Card.
- Reimburse for loss of use of Green Fees paid in advance if you suffer injury or sickness during a trip resulting in inability to use the golf course (Premier & Superior Plan only).
- Reimburse for delay from arriving at planned destination (for each full 6 consecutive hours) resulting from Flight Diversion to another destination due to adverse weather conditions.
- Reimburse for failure to board aircraft due to Flight Overbooking and no alternative transportation made available for at least 6 hours (Premier & Superior Plan only).
- Reimburse for Medical Expenses incurred overseas arising from pregnancy-related sickness.
- Reimburse you for loss of jewelry if you are robbed while travelling.
- Compensate per day you are held hostage following a kidnap.
- Enjoy Supplementary Benefits such as Golf Advantage (some benefits only for (Premier & Superior Plan only) and Pet Care (Premier & Superior Plan only).
- Takes care of your rental vehicle excess charges you need to pay for loss or damage to the rental vehicle due to an accident or delay in return of rented vehicle due to your hospital confinement (.
- Protects your children's needs with Child Education Grant on event of your accidental death whilst overseas.
- Takes care of your non-recoverable deposits or fares paid in advance in the event of Travel Cancellation due to insolvency of your Travel Agency.
- Provides cover for your household contents against fire whilst you are away.

Note: Please refer to the Policy for the specific terms, conditions and exclusions.

## **Additional Details**

### **Family Plan**

- Per Trip: For 1 or 2 adults travelling with any number of children. The 2 adults need not be related but each child must be legally related to either of the insured adults. The family must travel and return together.
- Child or Children shall mean an unmarried person or persons not older than 18 years of age or below 23 years of age if such person(s) is enrolled to study full-time in a recognized institution of learning or higher learning during the Policy period.

### **Trip Duration**

- Per Trip means one trip which does not exceed 182 consecutive days.
- Individual Annual Multi-Trip are most suited for frequent travelers as it provide maximum cost savings and convenience. You can have unlimited number of trips during the policy period specified in the policy schedule, where each trip shall not exceed 90 consecutive days from the date of departure to the date of return to Singapore.

### **Commencement of Coverage**

- Travel Cancellation (Section 18), Travel Postponement (Section 19) and Travel Cancellation due to Insolvency (Section 20) is effective either: (a) 60 days before the date of departure, or (b) from the Policy issuance date which must be at least 3 days before the departure date (date of departure inclusive) for this benefit to respond, whichever is later.
- Personal Accident Protection (Section 15) commences 3 hours before the Insured Person(s) leave(s) his permanent place of residence or office for a direct journey to the place of embarkation in Singapore and cease(s) whenever any of the following occurs first: (a) when the period specified in the policy has expired, (b) when the Insured Person(s) return(s) to his/her/their permanent place of residence, or (c) within 3 hours upon arrival back in Singapore.

All other benefits will be provided at the later of the departure date shown on the policy schedule or the time of departure from Singapore.

### **Duplicate & Refund Coverage**

- If the Insured Person is covered by more than 1 travel insurance policy underwritten by **AIG Asia Pacific Insurance Pte. Ltd.** for the same trip, we will consider the person to be insured only under the Policy which provides the highest benefit level.
- No refund of premium is allowed once the Per-Trip Policy has been issued.

### **Some General Exclusions**

- Insured not taking all reasonable efforts in safeguarding property or avoiding injury;
- Participation in extreme sports and sporting activities;
- Sexually Transmitted Diseases, AIDS, HIV infections and AIDS related infections;
- Mental or nervous disorders;
- Suicide or attempted suicide or intentional self-inflicted injuries;
- Childbirth & Pregnancy (except Section 3 and Section 7);
- When insured not fit to travel or travelling against the advice of a Medical Practitioner;
- Insured travelling as operator or crew member in aircraft or Common Carrier;
- Engaging in naval, military, air force service or operations, or testing of any conveyance, or engaging in manual work.

### **PRE-EXISTING MEDICAL CONDITION means any condition for which:**

a) You received medical treatment, diagnosis, consultation or prescribed drugs within a twelve (12) month period preceding the commencement of a Trip; or

- b) Medical advice or treatment was recommended by a Medical Practitioner within a twelve (12) month period preceding the commencement of a Trip; or
- c) A reasonable person in the circumstances would be expected to be aware of within a twelve (12) month period preceding the commencement of a Trip.

### **Zone**

Zone 1: Malaysia, Indonesia, Brunei, Philippines, Myanmar, Vietnam, Cambodia and Laos

Zone 2: Countries in Zone 1, Thailand, China, Hong Kong, Macau, Taiwan, Mongolia, Maldives, Bangladesh, India, Pakistan, Sri Lanka, the United Arab Emirates, Kuwait, Bahrain, Oman, Qatar, Belize, Costa Rica, El Salvador, Guatemala, Honduras, Nicaragua, Mexico, Panama, Argentina, Bolivia, Brazil, Chile, Colombia, Ecuador, Guyana, Paraguay, Peru, Suriname, Uruguay and Venezuela.

Zone 3: Countries in Zone 1 & Zone 2, Australia, New Zealand, Korea, Japan and the rest of the world excluding Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan and Syria.

### **Country Exclusion**

**AIG Asia Pacific Insurance Pte. Ltd.** will not cover any loss, injury, damage or legal liability arising directly or indirectly from travel in, to, or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria.

Note: Please refer to the Policy for the specific terms, conditions and exclusions.

## Travel FAQ

### Travel Guard

#### A. Choice of Plan

Q: What is special about the Premier Plan?

**For a small investment, Premier Plan offers comprehensive benefits with higher limits. You will receive up to \$2,000,000 protection for medical expenses whilst overseas, double indemnity of a maximum of \$1,000,000 for accidental death due to public transport accident, unlimited evacuation benefits as well as many other benefits as listed in the Summary of Benefits.**

#### B. Application

Q: How soon can I activate Travel Guard?

**Travel Guard can be activated up to 90 days prior to departure from Singapore.**

Q: How can I activate Travel Guard if I am departing over the weekends / after office hours?  
**You can activate Travel Guard through our online Buy Now portal or our Apple app. Activation is immediate once we receive full payment via your credit card.**

Q: Can an authorized representative apply for Travel Guard on my behalf after my departure from Singapore?  
**No. Travel Guard must be activated before departure from Singapore.**

Q: Can a child under 3 years old purchase an individual plan? What is their coverage like?

**Yes, a child can purchase an individual plan. The coverage is as per stated in the Summary Benefits (i.e. same coverage as per to an Adult purchasing individual plan)**

Q: What is the premium payable if I am going to different countries within the same trip?

**You can refer to the brochure for the pricing of respective countries under the respective zones (i.e. Zone 1, 2 or 3). If you are travelling to more than one zone during the same trip, you should be paying for the zone with the highest premium.**

Q: When is the coverage for the Travel Guard policy effective?  
**The Travel Cancellation and/or Travel Postponement and/or Travel Cancellation due to Insolvency benefit is effective 60 days before your departure or on your date of application, whichever is later. The Accidental Death & Permanent Disablement benefit will be effective 3 hours before you leave your permanent place of residence or office for a direct journey to the place of embarkation in Singapore and ends on whichever of the following events occurs first :**

- a) the expiry of the period specified in the Policy;
- b) your return to your place of permanent residence; or
- c) within 3 hours upon your arrival in Singapore

**All other benefits will be provided at the later of the departure date shown on the policy schedule or the time of departure from Singapore.**

Q: I'm holding a one-way ticket, can I purchase Travel Guard?

**Yes. However, please take note that :**

- \* cover is only from Singapore directly to your first Overseas Destination
- \* you are covered only within airport transit area during stopovers/ transfers
- \* You only have selected coverage.

Q: Can I buy more than one Travel Guard policy for the same trip?

**No. You can only be covered by ONE Travel Guard policy for the same trip.**

### C. Medical Expenses

Q: I suffer from medical and physical conditions. Can I claim for medical/hospital and other related expense if I need treatment while on my trip?

**NO, the policy excludes pre-existing medical conditions i.e. any condition for which an Insured Person(s) received medical treatment, diagnosis, consultation or prescribed drugs within a 12 month period prior to the commencement of a trip or for which condition medical advice or treatment was recommended by a medical practitioner within such 12 month period preceding the commencement of a trip or the condition is one which a reasonable person would be expected to be aware of within a 12 month period preceding the commencement of a trip.**

Q: Can I continue my medical treatment for injury sustained overseas, after my return to Singapore?  
**Yes. You have a maximum of thirty (30) days to continue treatment in Singapore up to limit of the benefit under each Plan type.**

Q: If I was ill overseas but did not seek medical treatment, can I do so upon my return to Singapore?  
**Yes but you must seek treatment in Singapore within 2 days of return to Singapore. You have a maximum of thirty (30) days to continue treatment in Singapore up to the limit of the benefit under each Plan type..**

Q: Are dental expenses covered?

**Accidental dental expenses are covered, i.e. dental treatment that is necessarily incurred to restore sound and natural teeth following an Accident.**

Q: I am pregnant, am I covered overseas for any pregnancy-related matters?

The policy will reimburse you for Medical Expenses which are necessarily incurred whilst Overseas for pregnancy-related sickness subject to policy terms and conditions.

Q: What is covered under Hospital Visitation?

**If You are hospitalized overseas for more than 5 consecutive days due to an injury or sickness sustained whilst Overseas and medical evacuation is not judged appropriate, and no adult family member is with You, We will pay the reasonable travel and hotel accommodation expenses incurred by one relative or friend departing from Singapore to visit and stay with you for the duration of your hospital confinement.**

Q: How can I claim for Emergency Telephone Charges?

**We will reimburse you for telephone charges incurred for engaging the services of Travel Guard during a medical assistance / emergency and for which a medical claim has been submitted. We have also extended to cover telephone charges incurred for engaging the services of Travel Guard to organize calls to your Payment Card(s) issuer(s) to report lost/stolen payment card or that unauthorized charges have been made from your payment card.**

Q: What is Emergency Medical Evacuation?

**We will arrange and facilitate a medical evacuation if in the opinion of Travel Guard, it is judged medically appropriate to move you to another location or to return you to Singapore for medical treatment. We will cover all necessary expenses for such evacuation specified up to the limits in the Selected Plan.**

Q. During an Emergency Medical Situation, what are the usual procedures undertaken before evacuation?

**During an Emergency medical situation, you should contact the Travel Guard Emergency Hotline where our TGAP Team is on standby to assist 24/7 and request for a medical evacuation. Upon receiving the call, our team will promptly get in touch with the Treating Doctor overseas to understand the medical condition of the insured. In order for the Travel Guard Medical Team to ascertain an insured's medical condition from his treating doctor, an insured needs to give his or her consent by signing the Medical Information Release Form (MRF). It is important to note that the treating doctor will not release the Preliminary Medical Record to Travel Guard if no authorization is given. Evacuation will only be undertaken if in the opinion of Travel Guard, it is judged medically appropriate to move you to another location or to return you to Singapore for medical treatment. Travel Guard will then arrange for the evacuation utilising the means best suited to do so based on the medical severity of your condition.**

The means of evacuation may include air ambulance, surface ambulance, regular air transportation, railroad or any other appropriate means.

Q: Can Travel Guard arrange to repatriate the Insured Person's mortal remains back to the country of origin other than Singapore?

**YES, when as a result of injury or sickness commencing whilst overseas, an insured person suffers death within 30 days, Travel Guard will arrange for the return of the insured person's mortal remains to Singapore.**

#### **D. Travel Cancellation / Curtailment**

Q: I have booked a trip and now cannot travel because my employer has cancelled my leave - am I covered for travel cancellation?

**No, the policy provides Travel Cancellation coverage in the following events only:**

- (i) **Major Travel Events that prevents you from travelling to your main destination(s) as outlined in your trip itinerary. A Major Travel Event would be such as:**
  - **natural disasters;**
  - **epidemics or pandemics as declared by the World Health Organization;**
  - **major industrial accident;**
  - **civil unrest, riot or commotion resulting in the cancellation of scheduled Common Carrier Services (as defined in the policy wording) or in a relevant government warning against non-essential travel;**
  - **strike resulting in cancellation of scheduled Common Carrier Service;**
  - **or any event leading to airspace or multiple airport closures.**
- (ii) **Death or Serious Injury or Serious Sickness or compulsory quarantine of You or Your Relative or Travel Companion;**
- (iii) **Serious damage to your residence in Singapore arising from fire, flood or other natural disasters (as defined in the policy wording) occurring within one week of departure and which requires you to be present at the permanent place of residence on the date of departure; or**
- (iv) **Witness summons.**

We will also reimburse you for loss of irrecoverable deposits or travel fares paid in advance due to a Trip being cancelled because of the insolvency of the NATAS travel agent from which you purchased the trip.

Q: What are the circumstances that I will be covered for travel curtailment?

**Travel Guard will provide coverage if you need to disrupt your trip and return directly to Singapore due to any of these circumstances:**

- **a Major Travel Event occurring which prevents you from continuing with your scheduled trip;**
- **Upon you suffering from a Serious Injury or a Serious Sickness and receive medical advice to do so;**
- **Hijacking of the aircraft in which you are on board as a passenger;**
- **The unexpected death or Injury or Sickness of your spouse, child, parent, parent-in-law, grandparent, grandparent-in-law, great-grandparent, great-grandparent-in-law, grandchild, brother, sister, brother-in-law, sister-in-law, niece, nephew, aunt or uncle or travel companion;**
- **your quarantine upon medical advice; or**
- **Upon you or your relative being hospitalized overseas for more than 5 days or if less than 5 days, you or your relative have received medical advice against continuing with your scheduled trip.**

Q: I have booked a trip to the U.S.A. but cannot get an entry visa, am I covered?

**No, Travel Cancellation is only covered if the trip is cancelled due to specified unexpected events and failing to obtain an entry visa is not one of the specified events. Additionally, any loss or charges caused by government regulations or control is expressly excluded. .**

Q: Will I be covered in the case of Travel Agent Insolvency?

**Travel Guard will cover the loss of irrecoverable travel deposits or travel fares paid in advance, due to a trip being cancelled because of insolvency of the NATAS registered travel agents from which You purchased the trip.**

## **E. Baggage**

Q: If my belongings are left outside on a bench while I am in a queue are they covered if stolen?  
**No, we will not be liable for loss or damage to your baggage left unattended in any public place or where you failed to take due care and precaution for the safeguard and security of your property. .**

Q: If I send a suitcase back to Singapore early, will it be covered?

**No, baggage sent in advance, mailed or shipped separately is not covered.**

Q: The customs department will not let me take foodstuff (or any of other item) into the country of my destination. May I claim it as a loss?

**NO, seizure or destruction under customs regulations is not covered.**

Q: The foodstuff I left in the aircraft compartment turns rotten while returning back to Singapore, can I claim for it?

**NO, fruits, perishables and consumables are excluded from coverage under this section. Other classes of property that are excluded from coverage are: animals, motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances, snow skis, boards or toboggans, household effects, antiques, artifacts, paintings, objects of art, computers (including handheld computers, software and accessories with the exception of Lap-Top Computers), manuscripts, jewellery, gem stones, watches, contact or corneal lenses, securities, musical instruments, bridges for tooth or teeth or dentures.**

Q: Is my Laptop Covered?

**The maximum limit for Laptop coverage is \$1,000.**

Q: The original article was stolen while on the trip and the replacing article was lost a few days later - is the second article also covered?

**Yes, provided proof of purchase and proof of loss can be provided for both occurrences.**

## **F. Loss of Travel Documents**

Q: Can I claim for my expenses overseas while waiting to obtain replacement of my passport?  
**Travel Guard will pay for cost of obtaining whilst overseas replacement passports, travel tickets and visa where such travel documents are lost overseas due to robbery, theft, burglary or natural disasters whilst overseas and any additional travel and hotel accommodation expenses incurred whilst overseas to replace such lost documents. .**

Q: How much can I claim for loss of money?

**Travel Guard will pay for actual loss of cash of up to \$300, provided that such loss arose as a result of robbery, theft, burglary or natural disasters, the cash was in your custody, care and control and such event is reported to the police or relevant authority having jurisdiction at the place of the loss no later than 24 hours after the incident.**

Q: What happens if there's no police station at the remote area that I visited?

**You will have to report the incident at the nearest available police station within the 24 hour period.**

Q: The country where I was traveling in suddenly devalued their currency. Can I claim for the loss arising from currency difference?

**NO, the policy only covers you for loss of money due to theft, burglary or robbery or natural disasters.**



## G. Delays, Flight Diversion, Flight Overbooking.

Q: Is Baggage Delay at Singapore airport covered?

**Yes, You are covered for baggage delay that occurs overseas and in Singapore. For such delay in Singapore, only \$200 is payable provided the delay is for more than 6 hours.**

Q: Is Travel Delay covered in Singapore when my plane does not take off due to a mechanical failure?

**Yes, we will pay up to a maximum of \$100 for travel delay in Singapore, provided that the delay is for more than 6 hours.**

Q: The flight I am on is diverted to another destination due to adverse weather conditions, am I covered?

**Travel Guard pays \$100 for each 6 full consecutive hours of delay due to your flight being diverted due to adverse weather conditions which prevents you from continuing with your trip as scheduled and you are delayed in arriving at your planned destination. A maximum sum of \$1,000 is payable under this section.**

Q: I am holding a confirmed ticket, but I was “bumped” off from the flight.

**Travel Guard pays \$100 (except for Classic Plan) in the event you fail to board the scheduled flight whilst overseas due to overbooking of the flight although you have a confirmed reservation from the airline and no alternative transportation is made available to you within 6 consecutive hours.**

## H. Supplementary Benefits

Q: What does Home Guard cover?

**If you select the Premier or Superior Plan, you will receive this Bonus Cover which protects you against loss or damage to your household contents caused by fire in your residence that was left vacant throughout the Trip. The maximum amount payable per household is \$5,000.**

Q: Does Travel Guard cover events resulting from Acts of Terrorism?

**Yes, subject to the respective limits of the selected plans and the terms and exclusions of the Policy.**

## I. Others

Q: Can an Insured cancel his/her annual plan and get pro-rated refund?

**RULE OF REFUND: Per Trip Policy: We will not allow any refund of premium once the Policy is issued.**

**Annual Multi-Trip Policy: If the Policy is cancelled less than 6 months from the Policy effective date, a short rate will apply except if there has been a claim against the Policy during that time-period. There will be no refund for cancellation of a policy after 9 months from the Policy effective date.**

Cancellation of Policy	Refund %
Within 1 to 6 months	50%
Between 7 to 9 months	15%
After 9 months	0%
Claims filed during policy period	0%

Q: Are sports such as mountaineering and rock climbing covered under Travel Guard?

**Mountaineering which involves the ascent or descent of a mountain ordinarily necessitating the use of specified equipment including but not limited to crampons, pickaxes, anchors, bolts, carabineers and lead-rope or top-rope anchoring equipment are not covered.**

**Trekking (including mountain trekking) and harnessed outdoor rock climbing are covered if they are available to the general public without restriction and provided by a recognised commercial local tour operator or activity provider, provided you are acting under the guidance and supervision of qualified guides and/or instructors of the tour operator or activity provider and you wear the recommended**

**safety equipment and follow the safety procedures, rules and regulations of the qualified guides and/or instructors and the activity takes place below 6,000 m.**

You are advised to review the policy for details on the extent of such coverage and the applicable exclusions under Part III- General Exclusions.

Q: How do I submit a Claim?

**You can now contact us at our 24/7 Claims service number – 62243698. Our Claims officer will either assist you to file a claim over the phone or to send to you the claim form for you to fill and file for claim.**

Note: Please refer to the Policy for the specific terms, conditions and exclusions

This document is not a contract of insurance and is intended for general information purposes only. The precise terms, conditions and exclusions of this plan are specified in the Policy. **AIG Asia Pacific Insurance Pte. Ltd.** ("Company") shall not be liable for any damage or loss of any kind, howsoever caused as a result (direct or indirect) of the use of any information or materials contained in this document. This document is owned by the Company and no materials or information contained in this document shall be copied, reproduced or republished, posted, transmitted or distributed in any way except as expressly permitted by the Company.