

leisure & travel

your travel security all in one  
for complete peace of mind



**Smart** *Traveller*

redefining / insurance



**Whether you're travelling for vacation or business, studying overseas or visiting family abroad, SmartTraveller knows just what you need to ensure that you and your loved ones are well covered for your travels.**

#### **Business Travel**

Whether you make only single or multiple trips a year for business, your every travel inconvenience is taken care of, including cover for loss and damage to your laptop, mobile phone or any handheld mobile device.

#### **Annual Plan is better value for the Frequent Traveller**

- You save on premiums.
- You save the hassle of buying a new policy every time you travel.
- You can make unlimited number of trips during the policy year, as long as each trip is to the selected area of coverage and not exceeding 92 days.

#### **Help is Just a Phone Call Away**

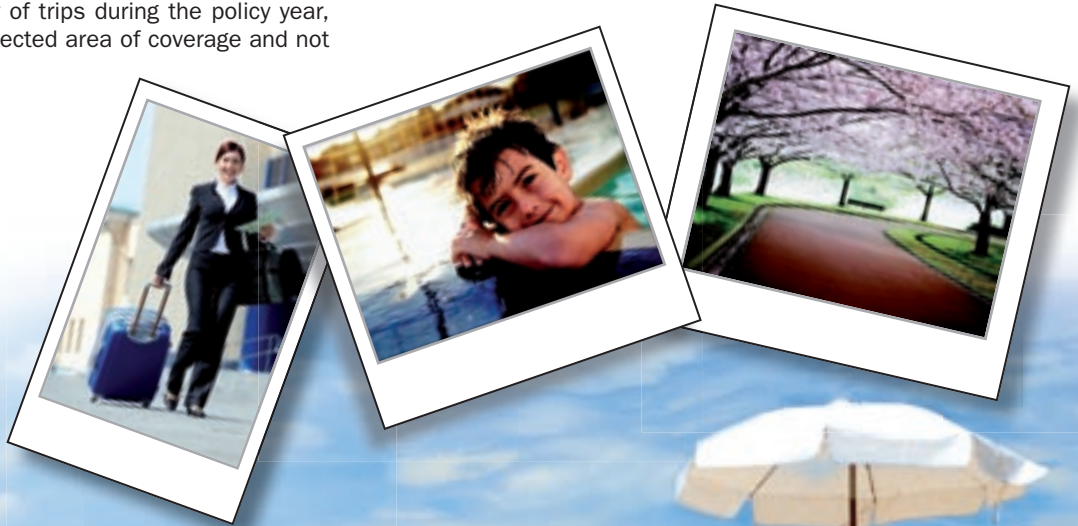
Whether it's for a medical emergency or travel advice on a lost passport, we're just a phone call away, 24 hours a day. And we'll even take care of your emergency mobile phone call charges.

#### **Emergency Medical Evacuation and Support**

What if you are in a life-threatening situation far from home? We'll cover the costs to transport you to the nearest medical facility for treatment. We'll also pay for the travel and hotel room costs of a relative to be with you during your hospitalisation.

#### **Cover for Natural Disaster**

If a natural disaster causes your trip to be postponed, we'll cover the additional costs to move your trip to a later date. If you're already travelling when natural disaster strikes, causing your travel to be cut short, we'll help lessen the inconveniences.



“ See the world and enjoy your travels to the fullest. With **SmartTraveller**, you are assured of the protection you need to travel with complete peace of mind! ”

More coverage to meet every stage of your travel needs:

### Before your trip

- Your Personal Accident Cover commences 3 hours before departure.
- Covers loss of pre-paid deposits if the travel agent goes bankrupt.
- Covers the costs of replacing a travelling companion who falls seriously ill before the trip.
- Your Trip Postponement benefit starts 30 days prior to the departure date.

### During your trip

- Provides up to S\$600,000 for medical and dental treatment.
- Covers loss of money and personal belongings.
- Protects your home contents and valuables against fire whilst you're travelling.
- Covers you for travel misconnection, travel diversion or trip curtailment.
- Protects you while you enjoy leisure amateur sporting activities.

### And even after your trip

- Provides up to S\$60,000 for follow-up medical and dental treatment in Singapore.
- Pays a daily allowance if you are hospitalised upon your return.
- Pays for baggage or travel delay in Singapore.

## Important Details

### Eligibility of Cover:

- Citizens and permanent residents of Singapore, holders of valid employment pass, work permit, long-term social visit pass, student pass and dependent pass.
- An insured must be at least 18 years old at the commencement of the trip to be eligible for an individual adult cover.
- 'Child' means unmarried and dependent person under the age of 18, or up to 25 years old if still studying full-time in a recognized institution of higher learning during the policy period.

### Family Cover

- Single Trip Plan: Maximum 2 adults travelling with any number of children. The adults need not be related but each child must be related to either of the insured adults. They must travel and return together.
- Annual Multi-trip Plan: The insured and/or spouse travelling with any number of their children. Each child must be accompanied by at least one insured parent for each trip made during the policy period.



### Commencement of Coverage:

- All trips must commence from Singapore.
- Policy must be effected before departure from Singapore.

### Maximum Duration of Trip:

For the Single Trip Plan, the maximum duration is 182 days per trip whereas the Annual Multi-Trip is 92 days.

### Main Exclusions:

1. War and related risks, government acts, nuclear hazards and direct participation in terrorist acts.
2. Professional sports, racing, motor sports, mountaineering, underwater activities, flying as a pilot or crewmember or other hazardous pursuits except leisure scuba diving.
3. Unreasonable care and attention; self-inflicted injury or illness, alcoholism or drug abuse; HIV or HIV related illness.
4. Pre-existing conditions – injury or an illness occurring within 182 days prior to the commencement of the trip.

Summary of Benefits								
PERSONAL ACCIDENT			COMPREHENSIVE	ESSENTIAL	TRAVEL INCONVENIENCES		COMPREHENSIVE	ESSENTIAL
1	<b>Accidental Death &amp; Total Permanent Disablement</b>	Adult up to 70 yrs	\$500,000	\$250,000	16	<b>Baggage &amp; Personal Effects (including Valuables)</b> <span>Enhanced</span> Pays up to \$800 for each item and up to \$500 in aggregate for valuables.	\$7,000	\$5,000
		Adult above 70 yrs	\$200,000	\$100,000				
		Child	\$100,000	\$100,000				
2	<b>Double Public Transport Coverage</b> Pays double for death due to an accident in a public transport whilst overseas.	Adult up to 70 yrs	\$1,000,000	\$500,000	16A	<b>Laptop, Wireless Handheld Device and Mobile Phone</b> <span>Enhanced</span> Pays up to \$1,000 for each item.	\$1,500	\$1,000
		Adult above 70 yrs	\$400,000	\$200,000				
		Child	\$200,000	\$200,000				
3	<b>Tuition Grant for Each Dependent Child</b> Pays a lump sum for each child (max 4) upon accidental death of the insured parent whilst overseas.		\$8,000	\$4,000	17	<b>Purchase of Essential Items</b> Reimburses up to \$50 for each item.	\$500	\$250
<b>MEDICAL &amp; DENTAL EXPENSES (Outside Singapore)</b>					18	<b>Baggage Delay</b> Pays \$200 for every 6 hours of delay whilst overseas and max \$200 if the delay is in Singapore.	\$1,000	\$1,000
4	<b>Medical Expenses</b> Includes treatment by a Chinese Physician/Chiropractor.	Adult up to 70 yrs	\$600,000	\$300,000	19	<b>Personal Money &amp; Travel Documents</b> Pays for replacement passport, travel tickets and visa and up to \$500 for the loss of money.	\$5,000	\$2,500
		Adult above 70 yrs	\$50,000	\$50,000				
		Child	\$500,000	\$250,000				
5	<b>Pregnancy-Related Expenses</b> Reimburses for treatment of pregnancy-related illness.		\$8,000	\$4,000	20	<b>Fraudulent Use of Lost Credit Card</b> <span>Enhanced</span> Pays for the unauthorized usage on a lost credit card.	\$1,500	\$1,500
6	<b>Overseas Hospitalisation Allowance</b> Pays \$200 per day of hospitalisation.		\$40,000	\$20,000	21	<b>Personal Liability</b> <span>Enhanced</span> Indemnifies your legal liability to third parties for injury or damage to their property due to negligence.	\$1,000,000	\$1,000,000
7	<b>Hospital Visit Benefit</b> Pays the travel and accommodation costs for a relative/friend to visit the insured during hospitalisation.		\$10,000	\$5,000	22	<b>Loss of Deposit due to Trip Cancellation</b> <span>Enhanced</span> Reimburses for the irrecoverable pre-paid travel expenses.	\$12,000	\$6,000
8	<b>Compassionate Visit</b> Pays the travel and accommodation costs for a relative/friend to assist in the death arrangements of the insured.		\$10,000	\$5,000	23	<b>Trip Postponement</b> <span>New</span> Reimburses the necessary costs to reschedule the trip.	\$1,600	\$800
9	<b>Child Care Benefit</b> Pays the travel and accommodation costs for a relative/friend to accompany the children home if you are hospitalised.		\$10,000	\$5,000	24	<b>Replacement of Traveller</b> Reimburses the necessary costs to replace a travelling companion before the trip.	\$1,000	\$500
10	<b>Special Grant</b> Pays a lump sum upon death whilst overseas.		\$8,000	\$4,000	25	<b>Financial Collapse of Travel Agency</b> Reimburses the irrecoverable pre-paid travel expenses due to insolvency of the NATAS travel agent.	\$6,000	\$3,000
<b>MEDICAL &amp; DENTAL EXPENSES (In Singapore)</b>					26	<b>Travel Delay</b> Pays \$100 for every 6 hours of travel delay whilst overseas and a max \$100 if the delay is in Singapore.	\$1,000	\$1,000
11	<b>Medical Expenses</b> Reimburses for necessary treatment in Singapore.	Adult up to 70 yrs	\$60,000	\$30,000	27	<b>Travel Diversion</b> <span>Enhanced</span> Pays \$100 for every 6 hours of delay.	\$1,000	\$1,000
		Adult above 70 yrs	\$6,000	\$3,000				
		Child	\$10,000	\$10,000				
12	<b>Hospitalisation Allowance in Singapore</b> Pays \$100 per day of hospitalisation.		\$1,000	\$500	28	<b>Trip Curtailment</b> <span>Enhanced</span> Reimburses the irrecoverable pre-paid travel expenses to cut short the trip whilst overseas.	\$20,000	\$10,000
<b>EMERGENCY MEDICAL ASSISTANCE AND EVACUATION</b>					29	<b>Overbooked Flight</b> <span>Enhanced</span> Pays you a cash benefit if the travel delay exceeds 4 hours.	\$300	\$200
13	<b>Emergency Medical Evacuation</b>		Unlimited	Unlimited	30	<b>Travel Misconnection</b> <span>Enhanced</span> Pays you a cash benefit if the travel delay exceeds 4 hours.	\$200	\$100
14	<b>Emergency Medical Repatriation</b>				31	<b>Rental Car Excess</b> Reimburses the excess/deductible for the loss/damage to the rented vehicle.	\$2,000	\$1,000
15	<b>Local Burial / Repatriation of Mortal Remains Back to Singapore</b> Pays for burial/cremation overseas or transporting the mortal remains to Singapore.							

TRAVEL INCONVENIENCES		COMPREHENSIVE	ESSENTIAL
32	<b>Emergency Personal Mobile Phone Charges</b> Reimburses up to \$50 per day (max 6 days) for mobile charges used for an emergency.	\$300	\$150
33	<b>Loss of Sports Equipment</b> <i>Enhanced</i> Reimburses for lost sport equipment.	\$1,500	\$750
34	<b>Pet Care</b> <i>Enhanced</i> Pays \$50 for every 8 hours of delay to fetch your pet from a pet hotel.	\$1,500	\$750
35	<b>Quarantine Allowance for Influenza A (Outside Singapore)</b> Pays \$50 per day of quarantine whilst overseas.	\$700	\$350
36	<b>Quarantine Allowance for Influenza A (In Singapore)</b> Pays \$50 per day of quarantine in Singapore.	\$700	\$350
TRAVEL SECURITY			
37	<b>Hijacking</b> Pays \$500 for every 6 hours detained.	\$5,000	\$2,500
38	<b>Kidnap &amp; Hostage</b> Pays \$500 for every 24 hours detained.	\$10,000	\$5,000
39	<b>Home Care Benefit</b> Protects your home contents due to a fire whilst you're travelling.	\$5,000	\$2,500
40	<b>Full Terrorism Cover</b> Includes terrorist attacks by nuclear, chemical and/or biological means.	Full Cover	Full Cover
GOLF BENEFITS			
41	<b>Golf Equipment</b> <i>Enhanced</i> Pays up to \$300 for the lost/damaged golf club.	\$3,000	\$1,500
42	<b>Hired Golf Equipment</b> Pays up to \$50 per day to hire replacement golf equipment.	\$500	\$250
43	<b>Hole-in-One Celebration</b> <i>Enhanced</i> Reimburses your entertainment expenses.	\$400	\$200

#### Automatic Extension of Policy

- Up to 30 days if you are hospitalized or quarantined whilst overseas as advised by a Physician.
- Up to 72 hours if the Public Transport in which you are travelling in is unavoidably delayed.

## Premium (\$\$)

### a) For Individual Plan

Trip	ASEAN		ASIA		GLOBAL	
Duration (Days)	Comprehensive	Essential	Comprehensive	Essential	Comprehensive	Essential
1	39	29	55	38	79	52
2	39	29	55	38	79	52
3	39	29	55	38	79	52
4	50	34	65	45	93	68
5	50	34	65	45	93	68
6	50	34	65	45	93	68
7	65	45	83	63	109	82
8	65	45	83	63	109	82
9	70	45	83	63	109	82
10	70	45	83	63	109	82
11-14	88	61	110	78	138	105
15-18	107	76	128	92	171	124
19-22	120	87	150	101	191	139
23-27	131	94	163	112	212	156
28-31	148	105	170	127	228	166
Add per week	29	22	39	29	47	41
Annual	NA	NA	390	273	510	378

### a) For Family Plan

Trip	ASEAN		ASIA		GLOBAL	
Duration (Days)	Comprehensive	Essential	Comprehensive	Essential	Comprehensive	Essential
1	80	67	121	87	172	129
2	80	67	121	87	172	129
3	80	67	121	87	172	129
4	112	86	148	110	197	155
5	112	86	148	110	197	155
6	112	86	148	110	197	155
7	150	110	194	140	225	195
8	150	110	194	140	225	195
9	150	110	194	140	225	195
10	150	110	194	140	225	195
11-14	181	137	234	170	300	252
15-18	227	167	277	195	358	283
19-22	267	184	316	221	412	329
23-27	284	217	354	245	454	357
28-31	336	240	372	269	496	394
Add per week	60	49	71	56	98	72
Annual	NA	NA	736	508	835	688

#### ASEAN

Travel within Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand and Vietnam.

#### ASIA

Travel within Australia, China, Hong Kong, India, Japan, Korea, Macau, Mongolia, New Zealand, Sri Lanka, Taiwan, Timor-Leste and countries under ASEAN.

#### GLOBAL

Travel to the rest of the world including Nepal, Tibet and countries under ASEAN and ASIA.

*If the same trip involves travel to a few countries and hence crossing an area of travel, the premium will be calculated based on the area of travel with the highest premium.*

# Application Form

Please complete the form in block capitals, giving true and complete details, and ticking (✓) the appropriate boxes.

Agency Code: \_\_\_\_\_

NAME OF INSURED PERSON(S)	GENDER	OCCUPATION	NATIONALITY	NRIC/FIN NO.	DATE OF BIRTH	PREMIUM (S\$)
TOTAL PREMIUM (No GST required)						

If more space is required, kindly attach a separate sheet.

Address of the first named Insured Person: \_\_\_\_\_

Tel: (HP): \_\_\_\_\_ (O): \_\_\_\_\_ Email: \_\_\_\_\_

## TRAVEL INFORMATION & PERIOD OF INSURANCE

**Single Trip:** Maximum for any trip is 182 days

Departure Date: DD / MM / YYYY

Return Date: DD / MM / YYYY No. of days: \_\_\_\_\_

Furthest Destination from Singapore: \_\_\_\_\_

**Annual Multi-Trip:** Maximum for any trip is 92 days

Effective date: DD / MM / YYYY

## PAYMENT METHOD

**CHEQUE** – Crossed and made payable to AXA Insurance Singapore Pte Ltd.

Bank: \_\_\_\_\_ Cheque Number: \_\_\_\_\_

**CREDIT CARD**

### Choose only ONE payment mode

#### Single Deduction

- AMEX       DINERS  
 MASTERCARD       VISA

#### 0% Interest Free Installment Plan<sup>1</sup>

(Applicable for Visa and MasterCard Only)

- OCBC       DBS       POSB       UOB

Installment Period

- 6 Months       12 Months

Issuing Bank: \_\_\_\_\_

Cardholder's Name: \_\_\_\_\_

State Relationship (where cardholder is not the Insured Person)<sup>2</sup>: \_\_\_\_\_

Card No.: | | | | | | | | | | | | | | | | | | | | | |

Expiry date: DD / MM / YY      Card Verification Value (CVV)<sup>3</sup>: | | |

Cardholder's Signature: \_\_\_\_\_ Contact No: \_\_\_\_\_

<sup>1</sup> Only for participating Banks and subject to their Card Agreement Terms & Conditions. Minimum premium of S\$200 is required for OCBC and S\$500 for DBS/POSB/UOB.

<sup>2</sup> Your security is our concern. If the cardholder is not the Insured Person nor his spouse, parent, parent-in-law, child or sibling, AXA Insurance reserves the right to reject payment via credit card.

<sup>3</sup> CVV - For Visa & MasterCard, CVV is the last 3-digit no. printed just above the signature panel in reverse italics on the back of your card. For AMEX, it is the 4-digit no. printed on the front of the card above the card number.

## PREFERRED PLAN

**Choice of Plan:**       Individual       Family

**Choice of Benefit:**       Comprehensive       Essential

**Area of Cover:**       Asean\*       Asia       Global

\* Not applicable to Annual Multi-Trip Plan

## IMPORTANT NOTES

- Statement pursuant to Section 25(5) of the Insurance Act (Cap. 142) or any subsequent amendments thereof, you are to disclose on this Application Form fully and faithfully all the facts which you know or ought to know, otherwise the policy issued hereunder may be void and you will receive nothing from the Policy.
- Refund is not allowed once the Certificate of Insurance is issued.
- Payment either by Cash/Cheque/Credit Card must be submitted with this application.
- Pre-existing medical conditions are not covered by the Policy.
- Specific terms, conditions and exclusions applicable to the insurance are set out in the Policy.

## DECLARATION AND WARRANTY

By submitting this Application Form, I/We, the Insured Person(s) hereby warrant and declare the following:

- I am / we are not travelling contrary to the advice of a Medical Practitioner, or for the purpose of obtaining medical treatment.
- I am / we are Singapore Citizen(s), Singapore Permanent Resident(s), Employment Pass Holder(s), Work Permit Holder(s), Student Pass Holder(s) or Dependent Pass Holder(s).
- I am / we are aware that no insurance is in force until this application is accepted by AXA Insurance.
- I am / we are aware of and agree to abide by the Policy terms, conditions and exclusions.
- If I / we have opted for the 0% Interest Installment, I / we agree to be bound by OCBC/ UOB/ DBS/ POSB Terms and Conditions Governing Installment Payment Plan posted on the bank's website.

\_\_\_\_\_  
Signed by or on behalf of the Insured Person

\_\_\_\_\_  
Date (DDMMYYYY)



## AXA: A World Leader in Financial Protection

### AXA Group in 2011

- Euro 86.1 billion in consolidated revenues
- Euro 1,065 billion in assets under management
- 163,000 employees and distributors worldwide working to deliver the right solutions and top quality service to our customers
- 101 million customers across the globe have placed their trust in AXA to:
  - Insure their property (vehicles, homes, equipment)
  - Provide health and personal protection coverage for their families or employees
  - Manage their personal or corporate assets

### AXA Insurance Singapore

- Leading General Insurer in Singapore
- Business ranking
  - No. 1 in Health Insurance
  - No. 2 in Cargo Insurance
  - No. 3 in Motor Insurance
- Over 170 years of local experience in Asia
- Wide range of products for individual and business needs
- Top 3 in Corporate Reputation (source: Reputation Management Associates)

motor  
property  
leisure & travel  
healthcare  
personal accident  
business packages  
liability  
marine

**1800-880 4741**

**[www.axa.com.sg](http://www.axa.com.sg)**

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Customer Service Centre #B1-01

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💻: [www.axa.com.sg](http://www.axa.com.sg)

Co. Reg. No.: 196900406D



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 your insurer or visit the GIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

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