

Singapore's Travel Insurance Comparison

Please note, information are correct as of 24 April 2009

* This is for **Individual Plans** only

! Benefits stated are only for the reason of comparisons only

^ Each comparisons are quoted as close as possible and are not exactly the same

% Errors and omission excepted

<u>Company</u>	<u>ACE Insurance</u>	<u>ACE Insurance</u>	<u>ACE Insurance</u>	<u>ACE Insurance</u>
<u>Benefits</u>	<u>Ultimate</u>	<u>Premier</u>	<u>Superior</u>	<u>Classic</u>
Personal Accident Death & Total Permanent Disablement Cover				
a) adult below age 70	\$500,000	\$500,000	\$200,000	\$150,000
b) adult above age 70	\$125,000	\$125,000	\$50,000	\$37,500
b) child	\$75,000	\$75,000	\$30,000	\$22,500
Public Transport Double Cover				
a) adult below age 70	\$1,000,000	\$1,000,000	\$400,000	\$300,000
b) adult above age 70	\$250,000	\$250,000	\$100,000	\$75,000
b) child	\$150,000	\$150,000	\$60,000	\$45,000
Overseas Medical Benefits				
a) adult below age 70	\$2,000,000	\$1,000,000	\$500,000	\$250,000
b) adult above age 70	\$250,000	\$250,000	\$125,000	\$62,500
c) child	\$300,000	\$150,000	\$75,000	\$37,500
Singapore Medical Benefits				
a) adult below age 70	nil	nil	nil	nil
b) adult above age 70	nil	nil	nil	nil
c) child	nil	nil	nil	nil
Overseas Hospitalisation Daily Benefits	\$200 per day (Max \$50,000)	\$200 per day (Max \$40,000)	\$200 per day (Max \$30,000)	\$200 per day (Max \$20,000)
Emergency Medical Evacuation	Unlimited	Unlimited	Unlimited	Unlimited
Medical & Travel Assistance Services	nil	nil	nil	nil
Repatriation	\$30,000	\$30,000	\$30,000	\$30,000
Baggage Cover	\$5,000 (T&C)	\$5,000 (T&C)	\$3,000 (T&C)	\$3,000 (T&C)
Documents Loss	\$5,000	\$4,000	\$3,000	\$2,000
Travel Cancellation	\$10,000	\$10,000	\$5,000	\$5,000
Travel Curtailment	\$20,000	\$15,000	\$10,000	\$5,000
Flight Delay	\$2,000	\$1,500	\$1,200	\$1,000

Travel Misconnection	\$500	\$400	\$300	\$200
Flight Overbooking (\$100 per 6 consecutive hours)	\$500	\$400	\$300	\$200
Flight Diversion	nil	nil	nil	nil
Delayed Baggage	\$1,500	\$1,200	\$1,000	\$800
Delayed Departure/Travel	\$2,000	\$1,500	\$1,200	\$1,000
Loss of Money	Included	Included	Included	Included
Personal Liability	\$1,000,000	\$1,000,000	\$750,000	\$500,000
Credit Card Cover	\$500	\$500	\$500	\$500
Rental Vehicle Excess	\$750	\$750	\$500	NA
Kidnap	\$100 per 6 hrs (Max \$2,500)	\$100 per 6 hrs (Max \$2,500)	\$100 per 6 hrs (Max \$1,000)	\$100 per 6 hrs (Max \$1,000)
Terrorism Cover				
a) adult below age 70	Yes	Yes	Yes	Yes
b) adult above age 70	Yes	Yes	Yes	Yes
b) child	Yes	Yes	Yes	Yes
Hijack	\$100 per 6 hrs (Max \$2,500)	\$100 per 6 hrs (Max \$2,500)	\$100 per 6 hrs (Max \$1,000)	\$100 per 6 hrs (Max \$1,000)
Home Contents - Loss or damage to home contents while overseas	\$7,500	\$5,000	NA	NA
Free Policy Extension	7 Days	7 Days	7 Days	7 Days
Premiums				
Area A (South East Asia Countries)				
a) First 4 days	\$54	\$41	\$32	\$25
b) 5 - 9 days	\$73	\$65	\$45	\$33
c) 10 - 14 days	\$90	\$79	\$56	\$44
d) 15 - 19 days	\$118	\$92	\$75	\$54
e) 20 - 25 days	\$136	\$115	\$92	\$62
f) 26 - 31 days	\$148	\$127	\$108	\$73
g) Subsequent on (Weekly basis)	\$30 per week	\$23 per week	\$18 per week	\$13 per week
h) Annual Rates	NA	NA	NA	NA
Area B (Asia & S.E.A. Countries)				
a) First 4 days	\$71	\$58	\$42	\$31
b) 5 - 9 days	\$91	\$82	\$56	\$44
c) 10 - 14 days	\$123	\$105	\$75	\$55

d) 15 - 19 days	\$145	\$118	\$90	\$65
e) 20 - 25 days	\$167	\$135	\$118	\$80
f) 26 - 31 days	\$188	\$148	\$127	\$84
g) Subsequent on (Weekly basis)	\$38 per week	\$28 per week	\$22 per week	\$18 per week
h) Annual Rates	\$535	\$475	\$312	\$240
Area C (Worldwide)				
a) First 4 days	\$99	\$75	\$63	\$42
b) 5 - 9 days	\$127	\$104	\$76	\$62
c) 10 - 14 days	\$171	\$120	\$99	\$85
d) 15 - 19 days	\$198	\$145	\$130	\$95
e) 20 - 25 days	\$221	\$166	\$151	\$122
f) 26 - 31 days	\$230	\$190	\$165	\$130
g) Subsequent on (Weekly basis)	\$52 per week	\$35 per week	\$27 per week	\$23 per week
h) Annual Rates	\$680	\$592	\$390	\$300
Additional Benefits				
Hospital Daily Income in overseas ICU	\$200 per day (Max \$8,000)	\$200 per day (Max \$6,000)	\$200 per day (Max \$4,000)	NA
Traditional Chinese Medicine	\$750	\$750	\$750	\$750
Post Journey Medical Expenses in Singapore within 31 days	\$5,000	\$5,000	\$5,000	\$5,000
Post Journey TCM Expenses in Singapore within 31 days	\$750	\$750	\$750	\$750
Hospital Visitation (Pays for 1 relative to visit if you are required to stay overseas hospital for more than 5 days)	\$10,000	\$10,000	\$5,000	\$3,000
Post Journey Hospital Income in Singapore	\$200 per day (Max \$6,000)	\$200 per day (Max \$6,000)	\$200 per day (Max \$6,000)	\$200 per day (Max \$6,000)
Child Guard (Pays for 1 relative to accompany your child home following your hospitalisation)	\$10,000	\$10,000	\$5,000	\$2,500
Repatriation of Mortal Remains	Unlimited	Unlimited	Unlimited	\$1,000,000
Financial Collapse of Tour operators	\$500	\$250	\$250	NA
Direct Repatriation for Foreigners	\$30,000	\$30,000	\$30,000	\$30,000
Legal Expenses for wrongful arrest or detention	\$20,000	\$20,000	\$10,000	\$5,000
Hotel Extension for travel companion	\$800	\$800	\$800	\$800
Emergency Mobile Phone Charges	\$100	\$100	\$50	\$50