

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

Company	AIG	AIG	AIG
Benefits	Premier	Superior	Classic
Personal Accident Death & Total Permanent Disablement Cover			
a) adult below age 70	\$500,000	\$200,000	\$150,000
b) adult above age 70	\$200,000	\$100,000	\$50,000
b) child (<18 or <23 studying full time)	\$100,000	\$100,000	\$50,000
Public Transport Double Cover			
a) adult below age 70	\$1,000,000	\$400,000	NA
b) adult above age 70	\$400,000	\$200,000	NA
b) child	\$200,000	\$200,000	NA
Overseas Medical Benefits			
a) adult below age 70	Unlimited	\$500,000	\$250,000
b) adult above age 70	\$100,000	\$100,000	\$100,000
b) child (<18 or <23 studying full time)	\$200,000	\$200,000	\$200,000
Singapore Medical Benefits			
a) adult below age 70	\$50,000	\$25,000	\$12,500
b) adult above age 70	\$5,000	\$2,500	\$1,000
b) child (<18 or <23 studying full time)	\$10,000	\$10,000	\$10,000
Overseas Hospitalisation Daily Benefits	\$200 per day (Max \$50,000)	\$200 per day (Max \$30,000)	\$200 per day (Max \$10,000)
Emergency Medical Evacuation	Unlimited	Unlimited	\$500,000
Medical & Travel Assistance Services	nil	nil	nil
Repatriation	Unlimited	Unlimited	\$30,000
Baggage Cover	\$5,000	\$5,000	\$3,000
Documents Loss	\$5,000	\$5,000	\$3,000
Travel Cancellation	\$15,000	\$10,000	\$5,000
Travel Curtailment	\$15,000	\$10,000	\$5,000
Travel Delay	\$1,000	\$1,000	\$1,000

Travel Misconnection	\$500	\$200	\$200
Flight Overbooking	\$100	\$100	NA
Flight Diversion	\$100 per 6 hrs if your flight to another destination (Max \$1,000)	\$100 per 6 hrs if your flight to another destination (Max \$1,000)	\$100 per 6 hrs if your flight to another destination (Max \$1,000)
Delayed Baggage	\$1,000	\$1,000	\$1,000
Delayed Departure/Travel	\$1,000	\$1,000	\$1,000
Loss of Money	\$300	\$300	\$300
Personal Liability	\$1,000,000	\$1,000,000	\$500,000
Credit Card Cover	nil	nil	nil
Rental Vehicle Excess	\$750	\$500	NA
Kidnap & Hostage	\$250 per day (Max \$10,000)	\$250 per day (Max \$5,000)	\$250 per day (Max \$3,000)
Terrorism Cover			
a) adult below age 70	Yes	Yes	Yes
b) adult above age 70	Yes	Yes	Yes
b) child	Yes	Yes	Yes
Hijack	nil	nil	nil
Home Guard - Pays damage of Household Contents due to fire while on trip	\$5,000	\$5,000	NA
Free Policy Extension	Yes	Yes	Yes
Premiums			
Area A (South East Asia Countries)			
a) 1 - 3 days	\$44	\$31	\$24
b) 4 - 6 days	\$55	\$38	\$28
c) 7 - 10 days	\$74	\$51	\$35
d) 11 -14 days	\$99	\$68	\$47
e) 15 - 18 days	\$120	\$82	\$60
f) 19 - 22 days	\$134	\$92	\$70
g) 23 - 27 days	\$150	\$104	\$82
h) 28 - 31 days	\$162	\$112	\$92
i) Subsequent on (Weekly basis)	\$32 per week	\$21 per week	\$16 per week
h) Annual Rates	NA	NA	NA

Area B (Asia & S.E.A. Countries)			
a) 1 - 3 days	\$60	\$42	\$31
b) 4 - 6 days	\$72	\$50	\$37
c) 7 - 10 days	\$99	\$68	\$48
d) 11 - 14 days	\$121	\$85	\$60
e) 15 - 18 days	\$142	\$100	\$70
f) 19 - 22 days	\$162	\$110	\$82
g) 23 - 27 days	\$181	\$125	\$90
h) 28 - 31 days	\$196	\$135	\$102
i) Subsequent on (Weekly basis)	\$40	\$28	\$22
h) Annual Rates	\$430	\$290	NA
Area C (Worldwide)			
a) 1 - 3 days	\$84	\$58	\$41
b) 4 - 6 days	\$103	\$72	\$58
c) 7 - 10 days	\$120	\$84	\$72
d) 11 - 14 days	\$154	\$110	\$95
e) 15 - 18 days	\$183	\$128	\$108
f) 19 - 22 days	\$209	\$145	\$125
g) 23 - 27 days	\$226	\$158	\$145
h) 28 - 31 days	\$243	\$170	\$155
i) Subsequent on (Weekly basis)	\$43 per week	\$32 per week	\$24 per week
h) Annual Rates	\$600	\$390	NA
Additional Benefits			
Child Education Grant Pays for each legally dependent child (23 years below) study full-time as a result of your accidental death	\$5,000	\$5,000	NA
Medical Expenses - Women's benefit. Incurred overseas due to pregnancy related sickness	\$8,000	\$5,000	\$2,000
Treatment by Chinese Physician	\$500	\$500	\$100
Hospital Income (Singapore)	\$100 per day (Max \$1000)	\$100 per day (Max \$1000)	\$100 per day (Max \$500)
Direct Repatriation for Foreigners	Unlimited	\$30,000	\$15,000
Hospital Visitation (Pays for 1 relative to visit if you are required to stay overseas hospital for more than 5 days)	\$10,000	\$5,000	\$3,000
Compassionate Visit (Pays for 1 relative to repatriate your remains)	\$10,000	\$5,000	\$3,000
Child Guard (Pays for 1 relative to accompany your child home following your hospitalisation)	\$10,000	\$5,000	\$3,000

Emergency Telephone Charges (Medical related services when contacting AIG Travel Assist)	\$250	\$100	\$100
Financial Collapse of Tour operators	\$5,000	\$3,000	\$1,000
Travel Postponement	\$2,000	\$1,000	\$500
Jewellery Cover - Loss due to robbery overseas	\$750	\$500	NA
Travel Interruption due to hospitalisation overseas	\$8,000	\$5,000	\$3,000
Golf Equipment Damage	\$750	\$500	\$500
Golf Hole In One	\$250	NA	NA
Pet Care	\$500	\$250	NA