

# Singapore's Travel Insurance Comparison

# Please note, information are correct as of 24 April 2009

\* This is for **Family Plans** only

! Benefits stated are only for the reason of comparisons only and are incomplete

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

% Errors and omission excepted

<u>Company</u>	<u>AIG</u>	<u>AIG</u>	<u>AIG</u>
<u>Benefits</u>	<u>Premier</u>	<u>Superior</u>	<u>Classic</u>
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



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



