

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>AXA Insurance</u>	<u>AXA Insurance</u>
<u>Benefits</u>	<u>Comprehensive</u>	<u>Essential</u>
Personal Accident Death & Total Permanent Disablement Cover		
a) adult below age 70	\$400,000	\$200,000
b) adult above age 70	\$200,000	\$100,000
b) child	\$100,000	\$50,000
Public Transport Double Cover		
a) adult below age 70	\$800,000	\$400,000
b) adult above age 70	\$400,000	\$200,000
b) child	\$200,000	\$100,000
Overseas Medical Benefits		
a) adult below age 70	\$500,000	\$250,000
b) adult above age 70	\$250,000	\$125,000
c) child	\$500,000	\$250,000
Singapore Medical Benefits		
a) adult below age 70	\$10,000	\$5,000
b) adult above age 70	\$10,000	\$5,000
c) child	\$10,000	\$5,000
Overseas Hospitalisation Daily Benefits	\$200 per day (Max \$15,000)	\$200 per day (Max \$7,500)
Emergency Medical Evacuation	Unlimited	Unlimited
Medical & Travel Assistance Services	nil	nil
Repatriation	Unlimited	Unlimited
Baggage Cover	\$5,000	\$2,500
Documents Loss	Included	Included
Travel Cancellation/Loss of Deposit	10000	5000
Travel Curtailment	\$10,000	\$5,000

Travel Delay	\$1,000	\$500
Travel Misconnection	\$200	\$100
Flight Overbooking	\$200	\$100
Flight Diversion	\$100 for each 6 hrs due to bad weather (Max \$1,000)	\$100 for each 6 hrs due to bad weather (Max \$500)
Delayed Baggage	\$1,000	\$500
Delayed Departure/Travel	\$1,000	\$500
Loss of Money	\$5,000	\$2,500
Personal Liability	\$1,000,000	\$500,000
Credit Card Cover	\$200	\$100
Rental Vehicle Excess	\$1,000	\$500
Kidnap & Hostage	\$500 per day (Max \$10,000)	\$500 per day (Max \$5,000)
Terrorism Cover		
a) adult below age 70	Yes	Yes
b) adult above age 70	Yes	Yes
b) child	Yes	Yes
Hijack	\$500 for each 6 hrs (Max \$5,000)	\$500 for each 6 hrs (Max \$2,500)
Home Care	\$5,000	\$2,500
Free Policy Extension	nil	nil
Premiums		
Area A (South East Asia Countries)		
a) 1 - 3 days	\$30	\$22
b) 4 - 6 days	\$36	\$25
c) 7 - 10 days	\$49	\$32
d) 11 - 14 days	\$66	\$45
e) 15 - 18 days	\$80	\$58
f) 19 - 22 days	\$19	\$22
g) 23 - 27 days	\$100	\$80
h) 28 - 31 days	\$110	\$90
i) Subsequent on (Weekly basis)	\$18 per week	\$14 per week
h) Annual Rates	\$258	\$168
Area B (Asia & S.E.A. Countries)		
a) 1 - 3 days	\$40	\$28

b) 4 - 6 days	\$48	\$34
c) 7 - 10 days	\$65	\$45
d) 11 -14 days	\$82	\$56
e) 15 - 18 days	\$95	\$68
f) 19 - 22 days	\$105	\$80
g) 23 - 27 days	\$122	\$88
h) 28 - 31 days	\$132	\$100
i) Subsequent on (Weekly basis)	\$18 per week	\$18 per week
h) Annual Rates	\$258	\$168
Area C (Worldwide)		
a) 1 - 3 days	\$54	\$38
b) 4 - 6 days	\$68	\$55
c) 7 - 10 days	\$80	\$70
d) 11 -14 days	\$105	\$90
e) 15 - 18 days	\$126	\$106
f) 19 - 22 days	\$143	\$123
g) 23 - 27 days	\$156	\$146
h) 28 - 31 days	\$168	\$153
i) Subsequent on (Weekly basis)	\$18 per week	\$18 per week
h) Annual Rates	\$388	\$338
Additional Benefits		
Child Education Grant - Lump sum payment for each school going child of a covered parent (upto 4 children)	\$8,000	\$4,000
Pregnancy related expenses	\$8,000	\$4,000
Hospital Visit Benefit - Compassionate Visit of 1 friend or relative while insured's hospitalisation	Return Economy ticket & Accomodation	Return Economy ticket & Accomodation
Compassionate Visit of 1 friend or relative to repatriate your remains	Return Economy ticket & Accomodation	Return Economy ticket & Accomodation
Child Care	Return Economy ticket & Accomodation	Return Economy ticket & Accomodation
Repatriation of Mortal Remains	Unlimited	Unlimited
Financial collapse of Tour operators	\$2,500	\$1,250
Special Grant - Pays when Insured dies from an injury or illness whilst overseas	\$8,000	\$4,000
Replacement Traveller	\$500	\$250

Emergency Personal Mobile Phone - Reimburse you \$50- per day upto max 5 days	\$250	\$125
Loss of Sport Equipment	\$750	\$375
Hired Golf Equipment	\$500	\$250
Golf Equipment Damage	\$1,500	\$750
Golf Hole In One	\$300	\$150
Pet Care	\$500	\$250
Laptop, Wireless handheld devices, handphone	\$1,500	\$750
Purchase of essential items when baggage is stolen or lost Upto \$50 for any one item.	\$500	\$250