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

Company	AXA Insurance	AXA Insurance
	Comprehensiv	
<u>Benefits</u>	<u>e</u>	Essential
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
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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
<i>b)</i> cima	Ψ200,000	ψ100,000
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
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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
, c	* ****,*****	40,000
	\$200 per day	\$200 per day
Overseas Hospitalisation Daily Benefits	(Max \$15,000)	(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
Traver Belay	ψ1,000	ψοσο
Travel Misconnection	\$200	\$100
Flight Overbooking	\$200	\$100
	\$100 for each 6	\$100 for each 6
	hrs due to bad	hrs due to bad
Flight Diversion	weather (Max \$1,000)	weather (Max \$500)
I light Divortion	4 1,000)	-
Delayed Baggage	\$1,000	\$500
Delayed Departure/Travel	\$1,000	\$500
Loss of Money	¢5 000	\$2.500
Loss of Moriey	\$5,000	\$2,500
Personal Liability	\$1,000,000	\$500,000
Credit Card Cover	\$200	\$100
	*	
Rental Vehicle Excess	\$1,000	\$500
	\$500 per day	\$500 per day
Kidnap & Hostage	(Max \$10,000)	(Max \$5,000)
Terrorism Cover		
a) adult below age 70	Yes	Yes
b) adult above age 70	Yes	Yes
b) child	Yes	Yes
	¢E00 for each 6	\$500 for each 6
	hrs (Max	hrs (Max
Hijack	\$5,000)	\$2,500)
	A	A
Home Care	\$5,000	\$2,500
Free Policy Extension	nil	nil
. 100 . Olloy Exterioloff	1111	1111
<u>Premiums</u>		
Area A (South East Asia Countries)		
a) 1 - 3 days	\$71	\$48
b) 4 - 6 days	\$90	\$63 \$70
c) 7 - 8 days	\$118	\$79

d) 9 -10 days	\$119	\$80
e) 11 - 14 days	\$158	\$103
f) 15 - 18 days	\$190	\$128
g) 19 - 22 days	\$225	\$142
h) 23 - 27 days	\$236	\$170
i) 28 - 31 days	280	190
j) Subsequent on (Weekly basis)	\$45 per week	\$34 per week
k) Annual Rates	\$538	\$368
Area B (Asia & S.E.A. Countries)		
a) 1 - 3 days	\$90	\$69
b) 4 - 6 days	\$118	\$91
c) 7 - 8 days	\$157	\$115
d) 9 -10 days	\$157	\$115
e) 11 - 14 days	\$192	\$141
f) 15 - 18 days	\$230	\$164
g) 19 - 22 days	\$255	\$183
h) 23 - 27 days	\$287	\$198
i) 28 - 31 days	302	218
j) Subsequent on (Weekly basis)	\$45 per week	\$34 per week
k) Annual Rates	\$538	\$368
Area C (Worldwide)		
a) 1 - 3 days	\$136	\$92
b) 4 - 6 days	\$161	\$127
c) 7 - 8 days	\$191	\$163
d) 9 -10 days	\$191	\$163
e) 11 - 14 days	\$250	\$210
f) 15 - 18 days	\$288	\$243
g) 19 - 22 days	\$333	\$288
h) 23 - 27 days	\$368	\$328
i) 28 - 31 days	\$398	\$363
j) Subsequent on (Weekly basis)	\$68 per week	\$52 per week
k) Annual Rates	\$668	\$628
Additional Benefits		

Chlid Education Grant - Lump sum		
payment for each school going child of a		
covered parent (upto 4 children)	\$8,000	\$4,000
1 (1 ,	40,000	4 1,000
B	40.000	.
Pregnancy related expenses	\$8,000	\$4,000
	Return	Return
Hospital Visit Benefit - Compassionate		Economy ticket
Visit of 1 friend or relative while insured's	&	&
hospitalisation	Accomodation	Accomodation
nospitalisation	Accomodation	Accomodation
	Б.	Б.
	Return	Return
		Economy ticket
Compassionate Visit of 1 friend or relative	&	&
to repatriate your remains	Accomodation	Accomodation
	Dotum	Dotum
	Return	Return
		Economy ticket
	&	&
Child Care	Accomodation	Accomodation
Repatriation of Mortal Remains	Unlimited	Unlimited
riopatriation of Worlar Herifallis	Oriminited	Grilliniteu
Financial collapse of Tour operators	\$2,500	\$1,250
Special Grant - Pays when Insured dies		
Special Grant - Pays when Insured dies	\$8,000	\$4,000
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	#050	# 4.05
days	\$250	\$125
Loss of Sport Equipment	\$750	\$375
	7100	40.0
Hired Golf Equipment	\$500	\$250
Golf Equipment Damage	\$1,500	\$750
Golf Hole In One	\$300	\$150
Golf Flore III Offe	φ300	φ130
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