

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>AXA Insurance</u> | <u>AXA Insurance</u> |
|---|---------------------------------|--------------------------------|
| <u>Benefits</u> | <u>Comprehensiv</u> | <u>Essential</u> |
| | <u>e</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 | \$71 | \$48 |
| b) 4 - 6 days | \$90 | \$63 |
| c) 7 - 8 days | \$118 | \$79 |

| | | |
|--|--------------------------------------|--------------------------------------|
| 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 |

