

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>Federal Insurance (Chubb Group)</u>	<u>Federal Insurance (Chubb Group)</u>
<u>Benefits</u>	<u>Gold</u>	<u>Silver</u>
Personal Accident Death & Total Permanent Disablement Cover		
a) adult below age 70	\$300,000	\$150,000
b) adult above age 70	\$150,000	\$75,000
b) child	\$50,000	\$50,000
Public Transport Double Cover		
a) adult below age 70		
b) adult above age 70		
b) child		
Overseas Medical Benefits		
a) adult below age 70	\$500,000	\$250,000
b) adult above age 70	\$250,000	\$125,000
c) child	nil	nil
Singapore Medical Benefits		
a) adult below age 70	nil	nil
b) adult above age 70	nil	nil
c) child	nil	nil
Overseas Hospitalisation Daily Benefits	nil	nil
Emergency Medical Evacuation	Unlimited	\$500,000
Medical & Travel Assistance Services	nil	nil
Repatriation	Unlimited	\$30,000
Baggage Cover	\$5,000	\$2,500
Documents Loss	\$5,000	\$2,500
Travel Cancellation	\$10,000	\$5,000
Travel Curtailment	\$10,000	\$5,000
Travel Delay	\$1,000	\$500

Travel Misconnection	\$200	\$100
Flight Overbooking	nil	nil
Flight Diversion	nil	nil
Delayed Baggage	\$1,000	\$500
Delayed Departure/Travel	\$1,000	\$500
Loss of Money	\$500	\$250
Personal Liability	\$1,00,000	\$500,000
Credit Card Cover	nil	nil
Rental Vehicle Excess	\$500	\$500
Kidnap & Hostage	nil	nil
Terrorism Cover		
a) adult below age 70	Yes	Yes
b) adult above age 70	Yes	Yes
b) child	Yes	Yes
Hijack	\$10,000	\$5,000
Home Guard	\$5,000	\$2,500
Free Policy Extension	nil	nil
Premiums		
Area A (South East Asia Countries)		
a) 1 - 3 days	\$27	\$18
b) 4 - 6 days	\$38	\$25
c) 7 - 9 days	\$55	\$38
d) 10 - 14 days	\$65	\$43
e) 15 - 18 days	\$80	\$54
f) 19 - 22 days	\$90	\$61
g) 23 - 27 days	\$110	\$77
h) 28 - 32 days	\$125	\$87
i) Subsequent on (Weekly basis)	\$15 per week	\$10 per week
h) Annual Rates	\$270	NA
Area B (Asia & S.E.A. Countries)		
a) 1 - 3 days	\$37	\$26
b) 4 - 6 days	\$55	\$39
c) 7 - 9 days	\$65	\$44
d) 10 - 14 days	\$72	\$50
e) 15 - 18 days	\$95	\$65
f) 19 - 22 days	\$115	\$81

g) 23 - 27 days	\$122	\$86
h) 28 - 32 days	\$138	\$96
i) Subsequent on (Weekly basis)	\$20 per week	\$15 per week
h) Annual Rates	\$300	\$255
Area C (Worldwide)		
a) 1 - 3 days	\$50	\$35
b) 4 - 6 days	\$65	\$45
c) 7 - 9 days	\$78	\$53
d) 10 - 14 days	\$95	\$65
e) 15 - 18 days	\$115	\$78
f) 19 - 22 days	\$128	\$89
g) 23 - 27 days	\$148	\$100
h) 28 - 32 days	\$160	\$110
i) Subsequent on (Weekly basis)	\$25 per week	\$20 per week
h) Annual Rates	\$420	\$357
Additional Benefits		
Burns	\$20,000	\$10,000
Broken Bones	\$1,000	\$500
Emergency Travel of Family Member or Insured's Children	\$5,000	\$2,500
Emergency Hotel Accommodation & Extension	\$1,000	\$500
Reimbursement Coffin Expenses	\$2,000	\$1,000
Legal Expenses	\$20,000	\$10,000