

## 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>MSIG</u>	<u>MSIG</u>	<u>MSIG</u>
<u>Benefits</u>	<u>Premier Plan</u>	<u>Elite Plan</u>	<u>Standard Plan</u>
Personal Accident Death & Total Permanent Disablement Cover			
a) adult below age 70	\$350,000	\$200,000	\$150,000
b) adult above age 70	\$0	\$0	\$50,000
b) child	\$87,500	\$100,000	\$37,500
Public Transport Double Cover			
a) adult below age 70	\$700,000	\$400,000	NA
b) adult above age 70	NA	NA	NA
b) child	\$175,000	\$100,000	NA
Overseas Medical Benefits			
a) adult below age 70	\$500,000	\$300,000	\$200,000
b) adult above age 70	\$0	\$0	\$50,000
c) child	\$125,000	\$75,000	\$50,000
Singapore Medical Benefits			
a) adult below age 70	\$500,000	\$300,000	\$200,000
b) adult above age 70	\$0	\$0	\$5,000
c) child	\$125,000	\$75,000	\$50,000
Overseas Hospitalisation Daily Benefits	\$300 per day (Max \$30,000)	\$200 per day (Max \$20,000)	\$100 per day (Max \$10,000)

Emergency Medical Evacuation	\$1,000,000	\$1,000,000	\$500,000
Medical & Travel Assistance Services	Yes	Yes	Yes
Repatriation	\$30,000	\$20,000	\$10,000
Baggage Cover	\$7,500 (T&C)	\$5,000 (T&C)	\$3,000 (T&C)
Documents Loss	\$1,500	\$1,000	\$500
Travel Cancellation	\$15,000	\$10,000	\$5,000
Travel Curtailment	\$15,000	\$10,000	\$5,000
Travel Delay	\$1,500	\$1,000	\$500
Travel Misconnection	Included	Included	Included
Flight Overbooking & Miss Travel Connection	\$3,000	\$2,000	\$1,000
Flight Diversion	nil	nil	nil
Delayed Baggage	\$750	\$500	\$300
Delayed Departure/Travel	\$1,500	\$1,000	\$500
Loss of Money	\$750	\$500	\$250
Personal Liability	\$1,000,000	\$1,000,000	\$500,000
Credit Card Cover	\$3,000	\$2,000	\$0
Rental Vehicle Excess	\$1,500	\$1,000	\$500
Kidnap & Hostage	\$300 per day (Max \$6,000)	\$200 per day (Max \$4,000)	\$100 per day (Max \$2,000)

Terrorism Cover			
a) adult below age 70	\$350,000	\$200,000	\$150,000
b) adult above age 70	\$0	\$0	\$50,000
b) child	\$87,500	\$50,000	\$37,500
Hijack in Public Transport	\$300 per day (Max \$6,000)	\$200 per day (Max \$4,000)	\$100 per day (Max \$2,000)
Home Contents - Loss or damage to home contents in Singapore due to fire or burglary	\$15,000	\$10,000	NA
Free Policy Extension	nil	nil	nil
<b>Premiums</b>			
Area A (South East Asia Countries)			
a) First 3 days	\$48	\$32	\$22
b) 4 - 21 days (Daily Rate)	\$3 per day	\$2.50 per day	\$2 per day
c) Subsequent on (Weekly Rates)	\$18 per week	\$16 per week	\$14 per week
d) Annual Rates	\$320	\$260	\$205
Area B (Asia & S.E.A. Countries)			
a) First 3 days	\$60	\$39	\$30
b) 4 - 21 days (Daily Rate)	\$4.50 per day	\$3.50 per day	\$2.50 per day
c) Subsequent on (Weekly Rates)	\$26 per week	\$20 per week	\$16 per week
d) Annual Rates	\$350	\$280	\$220
Area C (Worldwide)			
a) First 3 days	\$78	\$57	\$45
b) 4 - 21 days (Daily Rate)	\$5.50 per day	\$4.50 per day	\$3.50 per day
c) Subsequent on (Weekly Rates)	\$35 per week	\$28 per week	\$22 per week
d) Annual Rates	\$450	\$350	\$300
<b>Additional Benefits</b>			

Child Education Grant - Lump sum payment for each school going child of a covered parent	\$8,000 per child upto max \$24,000	\$5,000 per child upto max \$15,000	NA
Employee Replacement	\$15,000	\$10,000	\$5,000
Traditional Chinese Medicine	\$500	\$300	\$100
Accident Bereavement Benefit	\$8,000	\$5,000	\$3,000
Domestic Maid Personal Baggage	\$500	\$250	NA
Wedding Apparels & Accessories	\$3,500	\$2,500	NA
Compassionate Visit - One family member to accompany insured who is hospitalised or death of an insured	\$15,000	\$10,000	\$5,000
Child Guard (Pays for 1 relative to accompany your child home following your hospitalisation)	\$15,000	\$10,000	\$5,000
Repatriation of Mortal Remains	\$30,000	\$20,000	\$10,000
Legal Expenses for wrongful arrest or detention	\$10,000	\$5,000	NA
Alternative travel due to Infectious Diseases Outbreak	\$3,000	\$2,000	NA
Golf Equipment - Loss or damage	\$1,500	\$1,000	NA
Golf - Unuse green fee due to injury/illness	\$750	\$500	NA
Rental Vehicle Return	\$750	\$500	\$250

Domestic Pet & Dog Care	\$75 per day (Max \$750)	\$50 per day (Max \$500)	NA