

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>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	\$875,000 in total aggregate	\$500,000 in total aggregate	\$500,000 in total aggregate
a) adult below age 70	As above	As above	As above
b) adult above age 70	As above	As above	As above
b) child	As above	As above	As above
Public Transport Double Cover	\$1,750,000 in total aggregate	\$1,000,000 in total aggregate	NA
a) adult below age 70	As above	As above	As above
b) adult above age 70	As above	As above	As above
b) child	As above	As above	As above
Overseas Medical Benefits	\$1,250,000 in total aggregate	\$750,000 in total aggregate	\$500,000 in total aggregate
a) adult below age 70	As above	As above	As above
b) adult above age 70	As above	As above	As above
c) child	As above	As above	As above

Singapore Medical Benefits	\$1,250,000 in total aggregate	\$750,000 in total aggregate	\$500,000 in total aggregate
a) adult below age 70	As above	As above	As above
b) adult above age 70	As above	As above	As above
c) child	As above	As above	As above
Overseas Hospitalisation Daily Benefits	\$300 per day (Max \$75,000)	\$200 per day (Max \$50,000)	\$100 per day (Max \$25,000)
Emergency Medical Evacuation	\$1,000,000	\$1,000,000	\$500,000
Medical & Travel Assistance Services	Yes	Yes	Yes
Repatriation	\$75,000	\$50,000	\$25,000
Baggage Cover	\$15,000	\$10,000	\$6,000
Documents Loss	\$3,000	\$2,000	\$1,000
Travel Cancellation	\$37,500	\$25,000	\$12,500
Travel Curtailment	\$37,500	\$25,000	\$12,500
Travel Delay	\$1,500	\$1,000	\$500
Travel Misconnection	Included	Included	Included
Flight Overbooking & Miss Travel Connection	\$6,000	\$4,000	\$2,000
Flight Diversion	nil	nil	nil
Delayed Baggage	\$1,500	\$1,000	\$600

Delayed Departure/Travel	\$3,000	\$2,000	\$1,000
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 \$15,000)	\$200 per day (Max \$10,000)	\$100 per day (Max \$5,000)
Terrorism Cover	\$875,000 in total Aggregate	\$500,000 in total Aggregate	\$375,000 in total aggregate
a) adult below age 70	As above	As above	As above
b) adult above age 70	As above	As above	As above
b) child	As above	As above	As above
Hijack in Public Transport	\$300 per day (Max \$15,000)	\$200 per day (Max \$10,000)	\$100 per day (Max \$5,000)
Home Contents - Loss or damage to home contents in Singapore due to fire or burglary	\$15,000	\$10,000	NA
Free Policy Extension	Yes T&C	Yes T&C	Yes T&C

Compassionate Visit - One family member to accompany insured who is hospitalised or death of an insured	\$37,500	\$25,000	\$12,500
Child Guard (Pays for 1 relative to accompany your child home following your hospitalisation)	\$37,500	\$25,000	\$12,500
Repatriation of Mortal Remains	\$75,000	\$50,000	\$25,000
Legal Expenses for wrongful arrest or detention	\$10,000	\$5,000	NA
Loss of Use of Hotel Facilities	\$300 per day (Max \$7,500)	\$300 per day (Max \$5,000)	NA
Alternative travel due to Infectious Diseases Outbreak	\$7,500	\$5,000	NA

