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	MSIG	<u>MSIG</u>	MSIG
Benefits	Premier Plan	Elite Plan	Standard Plan
Denems	<u>rremerrium</u>	<u> Liite i iuii</u>	<u>Otaridara i iani</u>
Personal Accident Death & Total Permanent	\$875,000 in	\$500,000 in	\$500,000 in
Disablement Cover	total aggregate	total aggregate	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
	¢1 750 000 in	¢1 000 000 in	
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

	\$1,250,000 in	\$750,000 in	\$500,000 in
Singapore Medical Benefits	total aggregate	total aggregate	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
Kidaaa O Haalaaa	\$300 per day	\$200 per day	\$100 per day
Kidnap & Hostage	(Max \$15,000)	(Max \$10,000)	(Max \$5,000)
	\$875,000 in	\$500,000 in	\$375,000 in
Terrorism Cover	total Aggregate	total Aggregate	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
	\$300 per day	\$200 per day	\$100 per day
Hijack in Public Transport	(Max \$15,000)	(Max \$10,000)	(Max \$5,000)
Home Contents - Loss or damage to home			
contents in Singapore due to fire or burglary	\$15,000	\$10,000	NA
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Free Policy Extension	Yes T&C	Yes T&C	Yes T&C

Premiums			
Area A (South East Asia Countries)			
a) First 3 days	\$108	\$69	\$48
b) 4 - 21 days (Daily Rate)	\$6.50 per day	\$5.50 per day	\$4.50 per day
c) Subsequent on (Weekly Rates)	\$40 per week	\$35 per week	\$30 per week
d) Annual Rates	\$475	\$420	\$330
Area B (Asia & S.E.A. Countries)			
a) First 3 days	\$135	\$92	\$68
b) 4 - 21 days (Daily Rate)	\$9.50 per day	\$7.00 per day	\$5.50 per day
c) Subsequent on (Weekly Rates)	\$55 per week	\$40 per week	\$35 per week
d) Annual Rates	\$520	\$480	\$360
Area C (Worldwide)			
a) First 3 days	\$172	\$115	\$98
b) 4 - 21 days (Daily Rate)	\$12 per day	\$9.50 per day	\$7.50 per day
c) Subsequent on (Weekly Rates)	\$68 per week	\$55 per week	\$45 per week
d) Annual Rates	\$720	\$600	\$500

Additional Benefits			
Chlid Education Grant - Lump sum payment		\$5,000 per child	
for each school going child of a covered	upto max	upto max	
parent	\$24,000	\$15,000	NA
Employee Replacement	NA	NA	NA
Employee Replacement Traditional Chinese Medicine	NA \$1,000	NA \$600	NA \$200
Traditional Chinese Medicine	\$1,000	\$600	\$200
			\$200
Traditional Chinese Medicine Accident Bereavement Benefit	\$1,000 \$16,000	\$600	\$200 \$6,000
Traditional Chinese Medicine	\$1,000	\$600	\$200
Traditional Chinese Medicine Accident Bereavement Benefit	\$1,000 \$16,000	\$600	\$200 \$6,000

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
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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

Golf Equipment - Loss or damage	\$1,500	\$1,000	NA
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Golf - Unuse green fee due to injury/illness	\$750	\$500	NA
Rental Vehicle Return	\$750	\$500	\$250
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Domestic Pet & Dog Care	\$75 per day (Max \$750)	\$50 per day (Max \$500)	NA
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