

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

" This comparison is purely for the sake of premiums and costs only

MSIG

| 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 |

ACE Insurance

| Premiums | | | |
|------------------------------------|---------------|---------------|---------------|
| Area A (South East Asia Countries) | | | |
| a) First 4 days | \$119 | \$90 | \$70 |
| b) 5 - 9 days | \$161 | \$143 | \$99 |
| c) 10 - 14 days | \$198 | \$174 | \$123 |
| d) 15 - 19 days | \$260 | \$202 | \$165 |
| e) 20 - 25 days | \$299 | \$253 | \$202 |
| f) 26 - 31 days | \$326 | \$279 | \$238 |
| g) Subsequent on (Weekly basis) | \$66 per week | \$51 per week | \$40 per week |
| h) Annual Rates | NA | NA | NA |
| Area B (Asia & S.E.A. Countries) | | | |
| a) First 4 days | \$156 | \$128 | \$92 |
| b) 5 - 9 days | \$200 | \$180 | \$123 |
| c) 10 - 14 days | \$271 | \$231 | \$165 |
| d) 15 - 19 days | \$319 | \$260 | \$198 |
| e) 20 - 25 days | \$367 | \$297 | \$260 |
| f) 26 - 31 days | \$414 | \$326 | \$279 |
| g) Subsequent on (Weekly basis) | \$84 per week | \$62 per week | \$48 per week |
| h) Annual Rates | \$1,177 | \$1,045 | \$686 |
| Area C (Worldwide) | | | |
| a) First 4 days | \$218 | \$165 | \$139 |
| b) 5 - 9 days | \$279 | \$229 | \$167 |
| c) 10 - 14 days | \$376 | \$264 | \$218 |
| d) 15 - 19 days | \$436 | \$319 | \$286 |
| e) 20 - 25 days | \$486 | \$365 | \$332 |
| f) 26 - 31 days | \$506 | \$418 | \$363 |

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|--|--|--|--|---------------------------------|----------------|---------------|---------------|
| | | | | g) Subsequent on (Weekly basis) | \$114 per week | \$77 per week | \$59 per week |
| | | | | h) Annual Rates | \$1,496 | \$1,302 | \$858 |
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Federal Insurance

AXA Insurance

| Premiums | | | Premiums | | |
|------------------------------------|---------------|---------------|------------------------------------|---------------|---------------|
| Area A (South East Asia Countries) | | | Area A (South East Asia Countries) | | |
| a) 1 - 3 days | \$62 | \$41 | a) 1 - 3 days | \$71 | \$48 |
| b) 4 - 6 days | \$87 | \$58 | b) 4 - 6 days | \$90 | \$63 |
| c) 7 - 9 days | \$127 | \$87 | c) 7 - 8 days | \$118 | \$79 |
| d) 10 - 14 days | \$150 | \$99 | d) 9 - 10 days | \$119 | \$80 |
| e) 15 - 18 days | \$184 | \$124 | e) 11 - 14 days | \$158 | \$103 |
| f) 19 - 22 days | \$207 | \$140 | f) 15 - 18 days | \$190 | \$128 |
| g) 23 - 27 days | \$253 | \$177 | g) 19 - 22 days | \$225 | \$142 |
| h) 28 - 32 days | \$288 | \$200 | h) 23 - 27 days | \$236 | \$170 |
| i) Subsequent on (Weekly basis) | \$35 per week | \$25 per week | i) 28 - 31 days | 280 | 190 |
| h) Annual Rates | \$486 | NA | j) Subsequent on (Weekly basis) | \$45 per week | \$34 per week |
| Area B (Asia & S.E.A. Countries) | | | k) Annual Rates | | |
| a) 1 - 3 days | \$85 | \$60 | Area B (Asia & S.E.A. Countries) | | |
| b) 4 - 6 days | \$127 | \$90 | a) 1 - 3 days | \$90 | \$69 |
| c) 7 - 9 days | \$150 | \$101 | b) 4 - 6 days | \$118 | \$91 |
| d) 10 - 14 days | \$166 | \$115 | c) 7 - 8 days | \$157 | \$115 |
| e) 15 - 18 days | \$219 | \$150 | d) 9 - 10 days | \$157 | \$115 |
| f) 19 - 22 days | \$265 | \$186 | e) 11 - 14 days | \$192 | \$141 |
| g) 23 - 27 days | \$281 | \$198 | f) 15 - 18 days | \$230 | \$164 |
| h) 28 - 32 days | \$317 | \$221 | g) 19 - 22 days | \$255 | \$183 |
| i) Subsequent on (Weekly basis) | \$46 per week | \$30 per week | h) 23 - 27 days | \$287 | \$198 |
| h) Annual Rates | \$540 | \$459 | i) 28 - 31 days | 302 | 218 |
| Area C (Worldwide) | | | j) Subsequent on (Weekly basis) | | |
| a) 1 - 3 days | \$115 | \$80 | k) Annual Rates | | |
| b) 4 - 6 days | \$150 | \$104 | Area C (Worldwide) | | |
| c) 7 - 9 days | \$179 | \$122 | a) 1 - 3 days | \$136 | \$92 |
| d) 10 - 14 days | \$219 | \$150 | b) 4 - 6 days | \$161 | \$127 |
| e) 15 - 18 days | \$265 | \$179 | c) 7 - 8 days | \$191 | \$163 |
| f) 19 - 22 days | \$294 | \$205 | d) 9 - 10 days | \$191 | \$163 |
| g) 23 - 27 days | \$340 | \$230 | e) 11 - 14 days | \$250 | \$210 |

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|---------------------------------|---------------|---------------|--|---------------------------------|---------------|---------------|
| h) 28 - 32 days | \$368 | \$253 | | f) 15 - 18 days | \$288 | \$243 |
| i) Subsequent on (Weekly basis) | \$58 per week | \$35 per week | | g) 19 - 22 days | \$333 | \$288 |
| h) Annual Rates | \$630 | \$536 | | h) 23 - 27 days | \$368 | \$328 |
| | | | | i) 28 - 31 days | \$398 | \$363 |
| | | | | j) Subsequent on (Weekly basis) | \$68 per week | \$52 per week |
| | | | | k) Annual Rates | \$668 | \$628 |
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Tenet insurance

| Premiums | | |
|------------------------------------|---------------|---------------|
| Area A (South East Asia Countries) | | |
| a) 1 - 3 days | \$65 | \$50 |
| b) 4 - 6 days | \$86 | \$66 |
| c) 7 - 9 days | \$113 | \$82 |
| d) 10 - 13 days | \$138 | \$105 |
| e) 14 - 17 days | \$178 | \$135 |
| f) 18 - 21 days | \$202 | \$163 |
| g) 22 - 26 days | \$217 | \$174 |
| h) 27 - 31 days | \$242 | \$194 |
| i) Subsequent on (Weekly basis) | \$46 per week | \$40 per week |
| h) Annual Rates | NA | NA |
| Area B (Asia & S.E.A. Countries) | | |
| a) 1 - 3 days | \$95 | \$73 |
| b) 4 - 6 days | \$116 | \$90 |
| c) 7 - 9 days | \$153 | \$114 |
| d) 10 - 13 days | \$182 | \$143 |
| e) 14 - 17 days | \$215 | \$165 |
| f) 18 - 21 days | \$254 | \$185 |
| g) 22 - 26 days | \$275 | \$202 |
| h) 27 - 31 days | \$296 | \$217 |
| i) Subsequent on (Weekly basis) | \$64 per week | \$49 per week |
| h) Annual Rates | \$564 | \$481 |
| Area C (Worldwide Countries) | | |
| a) 1 - 3 days | \$130 | \$94 |
| b) 4 - 6 days | \$154 | \$112 |
| c) 7 - 9 days | \$187 | \$146 |
| d) 10 - 13 days | \$233 | \$170 |

Tokio Marine

| Premiums | | |
|---------------------------------|---------------|---------------|
| (Asia & S.E.A. Countries) | | |
| a) 1 day | \$55 | \$46 |
| b) 2 days | \$55 | \$46 |
| c) 3 days | \$55 | \$46 |
| d) 4 days | \$55 | \$46 |
| e) 5 days | \$68 | \$57 |
| f) 6 days | \$82 | \$68 |
| g) 7 days | \$89 | \$73 |
| h) 8 days | \$96 | \$78 |
| i) 9 days | \$103 | \$82 |
| j) 10 days | \$109 | \$87 |
| k) 11 - 14 days | \$128 | \$98 |
| l) 15 - 21 days | \$164 | \$123 |
| m) 22 - 27 days | \$202 | \$147 |
| n) 28 - 31 days | \$235 | \$169 |
| o) Subsequent on (Weekly basis) | \$45 per week | \$27 per week |
| (Worldwide) | | |
| a) 1 day | \$75 | \$57 |
| b) 2 days | \$75 | \$57 |
| c) 3 days | \$75 | \$57 |
| d) 4 days | \$100 | \$73 |
| e) 5 days | \$125 | \$91 |
| f) 6 days | \$150 | \$109 |
| g) 7 days | \$160 | \$116 |
| h) 8 days | \$169 | \$123 |
| i) 9 days | \$178 | \$130 |
| j) 10 days | \$187 | \$137 |

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|---------------------------------------|---------------|---------------|
| e) 14 - 17 days | \$280 | \$231 |
| f) 18 - 21 days | \$305 | \$275 |
| g) 22 - 26 days | \$336 | \$315 |
| h) 27 - 31 days | \$379 | \$353 |
| i) Subsequent on (Weekly basis) | \$76 per week | \$58 per week |
| h) Annual Rates | \$667 | \$563 |
| Area D (Worldwide Countries not in C) | | |
| a) 1 - 3 days | \$149 | \$102 |
| b) 4 - 6 days | \$166 | \$132 |
| c) 7 - 9 days | \$190 | \$169 |
| d) 10 - 13 days | \$239 | \$211 |
| e) 14 - 17 days | \$285 | \$244 |
| f) 18 - 21 days | \$328 | \$288 |
| g) 22 - 26 days | \$369 | \$326 |
| h) 27 - 31 days | \$401 | \$362 |
| i) Subsequent on (Weekly basis) | \$80 per week | \$61 per week |
| h) Annual Rates | \$728 | \$698 |
| | | |

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|---------------------------------|---------------|---------------|
| k) 11 - 14 days | \$210 | \$155 |
| l) 15 - 21 days | \$260 | \$192 |
| m) 22 - 27 days | \$308 | \$237 |
| n) 28 - 31 days | \$352 | \$271 |
| o) Subsequent on (Weekly basis) | \$59 per week | \$38 per week |
| | | |

AIG

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|------------------------------------|---------------|---------------|---------------|
| Premiums | | | |
| Area A (South East Asia Countries) | | | |
| a) 1 - 3 days | \$98 | \$72 | \$50 |
| b) 4 - 6 days | \$131 | \$92 | \$66 |
| c) 7 - 10 days | \$168 | \$120 | \$82 |
| d) 11 - 14 days | \$222 | \$160 | \$105 |
| e) 15 - 18 days | \$266 | \$190 | \$130 |
| f) 19 - 22 days | \$312 | \$225 | \$142 |
| g) 23 - 27 days | \$343 | \$240 | \$170 |
| h) 28 - 31 days | \$376 | \$280 | \$192 |
| i) Subsequent on (Weekly basis) | \$62 per week | \$48 per week | \$36 per week |
| h) Annual Rates | NA | NA | NA |
| Area B (Asia & S.E.A. Countries) | | | |
| a) 1 - 3 days | \$131 | \$92 | \$72 |
| b) 4 - 6 days | \$163 | \$120 | \$94 |
| c) 7 - 10 days | \$226 | \$160 | \$118 |
| d) 11 - 14 days | \$272 | \$195 | \$145 |

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|---------------------------------|----------------|---------------|---------------|
| e) 15 - 18 days | \$322 | \$235 | \$166 |
| f) 19 - 22 days | \$368 | \$260 | \$185 |
| g) 23 - 27 days | \$399 | \$290 | \$200 |
| h) 28 - 31 days | \$417 | \$305 | \$220 |
| i) Subsequent on (Weekly basis) | \$76 per week | \$60 per week | \$44 per week |
| h) Annual Rates | \$830 | \$530 | NA |
| Area C (Worldwide) | | | |
| a) 1 - 3 days | \$187 | \$140 | \$95 |
| b) 4 - 6 days | \$228 | \$165 | \$130 |
| c) 7 - 10 days | \$267 | \$195 | \$165 |
| d) 11 -14 days | \$352 | \$255 | \$215 |
| e) 15 - 18 days | \$403 | \$290 | \$245 |
| f) 19 - 22 days | \$462 | \$335 | \$290 |
| g) 23 - 27 days | \$507 | \$370 | \$330 |
| h) 28 - 31 days | \$548 | \$400 | \$365 |
| i) Subsequent on (Weekly basis) | \$102 per week | \$82 per week | \$58 per week |
| h) Annual Rates | \$999 | \$690 | NA |
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| |
| \$55 |
| \$73 |
| \$97 |
| \$119 |
| \$136 |
| \$161 |
| \$29 per week |
| NA |
| |
| \$68 |
| \$97 |
| \$121 |
| \$143 |
| \$176 |
| \$185 |
| \$40 per week |
| \$528 |
| |
| \$92 |
| \$136 |
| \$187 |
| \$209 |
| \$268 |
| \$286 |

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| \$51 per week |
| \$660 |
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