

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>Tenet Insurance</u>	<u>Tenet Insurance</u>
<u>Benefits</u>	<u>Elite</u>	<u>Deluxe</u>
Personal Accident Death & Total Permanent Disablement Cover		
a) adult below age 70	\$350,000	\$250,000
b) adult above age 70	\$150,000	\$100,000
b) child	\$100,000	\$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	\$300,000
b) adult above age 70	\$250,000	\$150,000
c) child (aggregate per family basis)	Agg upto \$1M	Agg upto \$66k
Singapore Medical Benefits		
a) adult below age 70	\$25,000	\$15,000
b) adult above age 70	\$12,500	\$30,000
c) child (aggregate per family basis)	Agg upto \$50k	Agg upto \$30k
Overseas Hospitalisation Daily Benefits	\$200 per day upto 200 days (Max \$40,000 per family)	\$200 per day upto 100 days (Max \$20,000 per family)
Emergency Medical Evacuation	Unlimited (Under Age 70). Above Age 70 \$250,000	Unlimited (Under Age 70). Above Age 70 \$150,000
Medical & Travel Assistance Services	nil	nil
Repatriation	Unlimited (Under Age 70). Above Age 70 \$250,000	Unlimited (Under Age 70). Above Age 70 \$150,000

Baggage Cover	\$8,000	\$5,000
Documents Loss	Included	Included
Travel Cancellation	\$12,000	\$6,000
Travel Curtailment	\$12,000	\$6,000
Travel Delay	\$100 for 1st 6 hrs & \$65 per 4 hrs thereafter	\$100 for 1st 6 hrs & \$65 per 4 hrs thereafter
Travel Misconnection	\$200	\$200
Flight Overbooking		
Flight Deviation	\$100 1st 6 hrs & \$65 per 4 hrs thereafter	\$100 1st 6 hrs & \$65 per 4 hrs thereafter
Delayed Baggage	\$200 for 1st 6 hrs. \$45 per hour thereafter	\$200 for 1st 6 hrs. \$45 per hour thereafter
Delayed Departure/Travel	\$500	\$500
Loss of Money	\$5,000	\$3,000
Personal Liability	\$1,000,000	\$1,000,000
Credit Card Cover	nil	nil
Rental Vehicle Excess	\$750	\$750
Kidnap Benefit	\$500	\$500
Terrorism Cover		
a) adult below age 70	\$350,000	\$250,000
b) adult above age 70	\$350,000	\$250,000
b) child	\$350,000	\$250,000
Hijack	nil	nil
Home Care	nil	nil
Free Policy Extension	nil	nil
Premiums		
Area A (South East Asia Countries)		
a) 1 - 3 days	\$29	\$24

b) 4 - 6 days	\$38	\$28
c) 7 - 9 days	\$49	\$38
d) 10 - 13 days	\$64	\$48
e) 14 - 17 days	\$81	\$62
f) 18 - 21 days	\$92	\$75
g) 22 - 26 days	\$100	\$80
h) 27 - 31 days	\$110	\$86
i) Subsequent on (Weekly basis)	21 per week	\$18 per week
h) Annual Rates	NA	NA
Area B (Asia & S.E.A. Countries)		
a) 1 - 3 days	\$43	\$32
b) 4 - 6 days	\$49	\$37
c) 7 - 9 days	\$62	\$46
d) 10 - 13 days	\$80	\$58
e) 14 - 17 days	\$96	\$74
f) 18 - 21 days	\$116	\$86
g) 22 - 26 days	\$122	\$92
h) 27 - 31 days	\$127	\$101
i) Subsequent on (Weekly basis)	\$29 per week	\$22 per week
h) Annual Rates	\$364	\$260
Area C (Worldwide Countries)		
a) 1 - 3 days	\$58	\$43
b) 4 - 6 days	\$64	\$48
c) 7 - 9 days	\$77	\$61
d) 10 - 13 days	\$98	\$81
e) 14 - 17 days	\$124	\$108
f) 18 - 21 days	\$135	\$122
g) 22 - 26 days	\$143	\$131
h) 27 - 31 days	\$152	\$144
i) Subsequent on (Weekly basis)	\$33 per week	\$25 per week
h) Annual Rates	\$404	\$289
Area D (Worldwide Countries not in C)		
a) 1 - 3 days	\$69	\$48
b) 4 - 6 days	\$78	\$58
c) 7 - 9 days	\$85	\$74
d) 10 - 13 days	\$107	\$97
e) 14 - 17 days	\$133	\$112
f) 18 - 21 days	\$148	\$131
g) 22 - 26 days	\$157	\$141
h) 27 - 31 days	\$171	\$154
i) Subsequent on (Weekly basis)	\$37 per week	\$30 per week
h) Annual Rates	\$441	\$358
Additional Benefits		
Double Hospital Allowance Overseas in ICU	\$400 per day (Max 10 days)	\$400 per day (Max 5 days)
Flight Delay due to Hijack	\$500	\$500

Hospital Allowance in Singapore upon 24 hrs of returning to Singapore	\$50 1st 3 days. \$150 next 7 days	\$50 1st 3 days. \$150 next 7 days
Compassionate Visit of 1 friend or relative while insured's hospitalisation	\$25,000	\$15,000
Child Guard	\$25,000	\$15,000
Financial Collapse of Tour operators	\$12,000	\$6,000
War Cover	\$350,000	\$250,000
Extra Accomodation & Travel Expenses	\$25,000	\$15,000
Loss of Hotel Facilities	\$100 per day	\$100 per day
Flight Overbook whilst overseas	\$150	\$150
Leisure Underwater Activities	\$350,000	\$250,000