

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>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	\$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
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 wekk	\$61 per week
h) Annual Rates	\$728	\$698

