

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>Tokio Marine</u>	<u>Tokio Marine</u>
<u>Benefits</u>	<u>Superior</u>	<u>Standard</u>
Personal Accident Death & Total Permanent Disablement Cover		
a) adult below age 70	\$250,000	\$150,000
b) adult above age 70	NA	\$50,000
b) child	\$50,000	\$25,000
Double In-Flight Indemnity		
a) adult below age 70	\$500,000	\$300,000
b) adult above age 70	NA	\$100,000
b) child	\$100,000	\$50,000
Overseas Medical Benefits		
a) adult below age 70	\$300,000	\$150,000
b) adult above age 70	NA	\$100,000
c) child (aggregate per family basis)	Included	Included
Singapore Medical Benefits		
a) adult below age 70	nil	nil
b) adult above age 70	nil	nil
c) child (aggregate per family basis)	nil	nil
Overseas Hospitalisation Daily Benefits	\$200 per day (Max \$10,000)	\$100 per day (Max \$5,000)
Emergency Medical Evacuation	\$1,000,000 (Below Age 70) & \$500,000 (Above Age 70)	\$500,000 (Below Age 70 only)
Medical & Travel Assistance Services	nil	nil
Repatriation	\$20,000	\$10,000
Baggage Cover	\$6,000	\$5,000
Documents Loss	nil	nil
Travel Cancellation	nil	nil

Travel Curtailment/Loss of Deposits	\$10,000	\$5,000
Travel Delay (Pays \$100 for each 8 hrs of delay)	\$1,000	\$1,000
Travel Misconnection	\$300	\$150
Flight Overbooking	\$200	\$100
Flight Deviation	nil	nil
Delayed Baggage	\$1,000	\$1,000
Delayed Departure/Travel	\$1,000 (T&C)	\$1,000 (T&C)
Loss of Money	\$800	\$400
Personal Liability	\$1,000,000	\$500,000
Credit Card Cover	nil	nil
Rental Vehicle Excess	\$1,000	\$500
Kidnap & Hostage	\$100 per day (Max \$5,000)	\$50 per day (Max \$5,000)
Terrorism Cover		
a) adult below age 70	\$250,000	\$150,000
b) adult above age 70	NA	\$50,000
b) child	\$50,000	\$25,000
Hijack Aircraft	\$500 for each 12 hrs (Max \$5,000)	\$300 for each 12 hrs (Max \$3,000)
Home Care	\$5,000	\$1,000
Free Policy Extension	nil	nil
Premiums		
(Asia & S.E.A. Countries)		
a) 1 day	\$24	\$20
b) 2 days	\$26	\$22
c) 3 days	\$29	\$24
d) 4 days	\$36	\$28
e) 5 days	\$42	\$32
f) 6 days	\$47	\$36
g) 7 days	\$52	\$40
h) 8 days	\$56	\$43
i) 9 days	\$60	\$46
j) 10 days	\$62	\$48
k) 11 - 14 days	\$70	\$54

l) 15 - 21 days	\$90	\$70
m) 22 - 27 days	\$108	\$90
n) 28 - 31 days	\$112	\$93
o) Subsequent on (Weekly basis)	\$25 per week	\$20 per week
(Worldwide)		
a) 1 day	\$35	\$27
b) 2 days	\$42	\$30
c) 3 days	\$46	\$33
d) 4 days	\$51	\$38
e) 5 days	\$61	\$45
f) 6 days	\$69	\$52
g) 7 days	\$74	\$57
h) 8 days	\$76	\$61
i) 9 days	\$78	\$65
j) 10 days	\$82	\$68
k) 11 - 14 days	\$89	\$77
l) 15 - 21 days	\$107	\$97
m) 22 - 27 days	\$137	\$127
n) 28 - 31 days	\$140	\$130
o) Subsequent on (Weekly basis)	\$30 per week	\$24 per week
<u>Additional Benefits</u>		
Compassionate Visit (Pays for 1 relative to repatriate your remains)	\$7,000	\$5,000
Child Care	\$5,000	\$3,000