

ABOUT MSIG INSURANCE

MSIG Insurance (Singapore) Pte. Ltd. ("MSIG Singapore"), a member of the MS&AD Insurance Group, is Singapore's leading general insurer. With a local presence of over 100 years, MSIG Singapore offers an extensive range of insurance solutions for commercial and personal risk protection, enabling the security and safety of individuals and businesses. Wholly owned by MSIG Holdings (Asia) Pte. Ltd., MSIG Singapore holds an A+/Stable financial rating by Standard & Poor's.

MS&AD Insurance Group was formed in April 2010 from the business integration of the Mitsui Sumitomo Insurance Group Holdings, Inc., Aioi Insurance Co. Ltd., and Nissay Dowa General Insurance Co., Ltd. Today MS&AD is one of the largest general insurance groups in the world with presence in over 40 countries and regions, 17 of which are in Asia and Oceania. Based in Japan, MS&AD is active in five business domains, namely domestic (Japanese) non-life insurance, domestic (Japanese) life insurance, overseas business, financial services business and risk-related business.

Please refer to msig.com.sg for current information and ratings.

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MSIG

Insurance
that sees
the heart
in everything

A Member of **MS&AD** INSURANCE GROUP

Enjoy the freedom to create beautiful memories for all your travels with TravelEasy.

We've made your travel protection even more complete with extended benefits and higher limits for you and your loved ones.



KEY BENEFITS

Check out what's new to let you vacation with great memories every time you head out for your holidays.

- New adventurous activities covered include dog sledding, tobogganing, sledging and ice skating
- Insolvency of licensed travel operator includes STB licensed agencies, which further includes NATAS registered operators
- Increase limits for terrorism (excludes biological weapons, chemical agents or nuclear devices) cover
- Increased limits for various benefits for Child cover and many other benefits - refer to benefit table for details

TravelEasy for more happy memories and greater peace of mind. Enjoy savings of up to 15% with our group cover discount for groups of 2 and more persons.



Call 6827 7602

(Monday to Friday, 8.45 am - 5.30 pm)
or call your usual insurance advisor



service@sg.msig-asia.com

Premium Rates

Premium for Adult & children is at 75% of Family premium.
(rounded down to nearest fifty cents)

Area A

Brunei, Cambodia, Indonesia, Laos, East and West Malaysia, Myanmar, Philippines, Thailand and Vietnam

Single trip	Standard		Elite		Premier	
	Individual	Family	Individual	Family	Individual	Family
First 3 days	\$32	\$80	\$44	\$104	\$62	\$145
Daily rate	\$5	\$11	\$6.50	\$14	\$9	\$18
Annual plan	\$225	\$450	\$310	\$585	\$435	\$720

Area B

Australia, China (Excluding Inner Mongolia and Tibet), Hong Kong, India, Japan, Korea, Macau, New Zealand, Sri Lanka, Taiwan and including countries in Area A

Single trip	Standard		Elite		Premier	
	Individual	Family	Individual	Family	Individual	Family
First 3 days	\$38	\$95	\$52	\$132	\$80	\$188
Daily rate	\$6.50	\$13	\$8.50	\$17.50	\$10.50	\$22
Annual plan	\$270	\$500	\$350	\$640	\$480	\$800

Area C

Worldwide including countries in Areas A and B

Single trip	Standard		Elite		Premier	
	Individual	Family	Individual	Family	Individual	Family
First 3 days	\$55	\$140	\$72	\$170	\$100	\$230
Daily rate	\$9.50	\$17	\$11	\$22	\$15	\$27.50
Annual plan	\$385	\$650	\$485	\$800	\$650	\$1,000

Group cover

Covers 2 to 20 insured persons travelling together as a group on the same journey and covered on the same single trip plan, provided the applicant is travelling with the group. Children are covered on child benefits only. Group cover for 6 persons or more is available to the Standard and Elite plans, single trip plans only. Group discount applies to groups of 2 persons or more - refer table below.

No. of persons	Group discount
2 to 10 insured persons	10%
11 to 20 insured persons	15%

Overall compensation limit

The total limit for all persons travelling in one aircraft or surface transport vehicle or vessel is limited to \$15,000,000. If the total claim for all persons exceeds \$15,000,000, we will pay each person a percentage of the benefit due for that person.

The total limit for Terrorism cover for all persons is \$5,000,000 per event regardless of the mode of transport. If the total claim exceeds \$5,000,000, we will pay each person a percentage of the benefit due for that person.

Notes:

1. Adult (Individual) means a person aged 18 years and above at the commencement of any trip.
2. Child means a person who is aged above one month and below 18 years or below 23 years of age if studying full time in a recognised institution of higher learning at the commencement of any trip.
3. Adult & children means an adult travelling together with his or her biological or legally adopted children on the same journey for single trip travel.
4. Family:
 - (a) Under single trip plan means:
 - (i) Insured and his/her spouse or
 - (ii) Insured and his/her spouse and their biological or legally adopted children travelling together on the same journey.
 - (b) Under annual plan means:
 - (i) Insured and his/her spouse or
 - (ii) Insured and his/her spouse and their biological or legally adopted children.

Insured persons covered under annual plan for Adult & children/Family covers need not travel together but any child under the age of 12 years must be accompanied by a parent or adult guardian during the trip. The total number of insured persons covered under Adult & children/Family cover shall not exceed 7.

5. Child under the age of 12 years not travelling under the Adult & children/Family cover must be accompanied by a parent or adult guardian during the trip.
6. Adult aged 70 years and above are eligible for single trip cover for all plans. They are not eligible for annual policies. However, if an annual policy was effected before aged 70, renewal is granted up to 80 years for the Standard plan only.
7. Cover must be effected before departure from Singapore. All trips must start and end in Singapore. The maximum length of cover is 182 consecutive days for single trip and, 90 consecutive days per trip for unlimited number of trips under annual plan.
8. Pre-existing medical conditions requiring treatment or consultation during the 12 months prior to the trip commencement are not covered.
9. Travel must commence no later than 182 days from the date of application for single trip plans.
10. All insured persons must be residing in Singapore.

Benefits Summary		Standard Plan		Elite Plan		Premier Plan	
		Individual cover	Adult & children/ Family cover (in total)*	Individual cover	Adult & children/ Family cover (in total)*	Individual cover	Adult & children/ Family cover (in total)*
		Limit of Benefits					
Personal accident cover							
1	Accidental death and permanent total disability						
	Adult below 70 years	\$150,000	\$400,000	\$200,000	\$550,000	\$500,000	\$1,200,000
	Adult 70 years & above	\$50,000		\$75,000		\$100,000	
	Child	\$50,000		\$75,000		\$100,000	
2	Public transport double cover Death arising from public transportation** accident						
	Adult below 70 years	Not covered	\$400,000	\$1,100,000	\$1,000,000	\$2,400,000	
	Adult 70 years & above		Not covered		Not covered		Not covered
	Child		\$150,000		\$200,000		
3	Funeral expenses due to an accident Covers funeral expenses for death due to accident overseas						
	Adult	\$3,000	\$6,000	\$5,000	\$10,000	\$8,000	\$16,000
	Child	\$750		\$1,250		\$2,000	
4	Child education grant Lump sum payment for each child upon accidental death of a covered parent	Not covered		\$5,000 each child, Up to \$20,000		\$8,000 each child, Up to \$32,000	
5	Family assistance benefit Lump sum payment upon accidental death of a covered parent	Not covered		\$3,000	\$6,000	\$5,000	\$10,000
Medical & related benefits cover							
6	Overseas medical expenses						
	Adult below 70 years	\$250,000	\$800,000	\$500,000	\$1,400,000	\$1,000,000	\$2,600,000
	Adult 70 years & above	\$50,000		\$75,000		\$100,000	
	Child	\$150,000		\$200,000		\$300,000	
7	Emergency dental expenses						
	Adult	\$5,000	\$10,000	\$10,000	\$20,000	\$15,000	\$30,000
	Child	\$1,250		\$2,500		\$3,750	
8	Medical expenses in Singapore Treatment within 72 hours of return to Singapore						
	Adult below 70 years	\$25,000	\$70,000	\$50,000	\$140,000	\$75,000	\$210,000
	Adult 70 years & above	\$5,000		\$7,500		\$10,000	
	Child	\$10,000		\$20,000		\$30,000	
9	Mobility aid reimbursement						
	Adult	\$1,000	\$2,000	\$3,000	\$6,000	\$5,000	\$10,000
	Child	\$250		\$750		\$1,250	
10	Traditional Chinese medicine expenses Treatment by TCM practitioner						
	Adult	\$200	\$600	\$400	\$1,300	\$600	\$1,800
	Child	\$100		\$250		\$300	
11	Maternity medical expenses overseas Covers for incidental expenses incurred overseas for pregnancy related illnesses						
	Adult	Not covered		\$2,000		\$3,000	
12	Overseas hospitalisation daily benefit Each day of hospitalisation abroad						
	Adult	\$200 per day Max \$20,000	\$50,000	\$250 per day Max \$37,500	\$100,000	\$300 per day Max \$60,000	\$150,000
	Child	\$100 per day Max \$5,000		\$125 per day Max \$12,500		\$150 per day Max \$15,000	

Currency: Singapore dollars

* The limits under adult & children/family cover are subject to individual cover limits for each insured person.

** Public transportation excludes taxis, a rented vehicle, vehicle on hire, ride-hailing services, tour coach or any mode of transportation chartered or arranged for the tour.

Benefits Summary		Standard Plan		Elite Plan		Premier Plan	
		Individual cover	Adult & children/ Family cover (in total)*	Individual cover	Adult & children/ Family cover (in total)*	Individual cover	Adult & children/ Family cover (in total)*
		Limit of Benefits					
Medical & related benefits cover							
13	Overseas ICU hospitalisation daily benefit Each day of hospitalisation abroad in the Intensive Care Unit (ICU)	Adult	Not covered	\$350 per day Max \$3,500	\$10,000	\$400 per day Max \$4,000	\$12,000
	Child	\$150 per day Max \$1,500		\$200 per day Max \$2,000			
14	Hospitalisation daily benefit in Singapore Each day of hospital confinement in Singapore	Adult	\$1,300	\$100 per day Max \$1,000	\$2,500	\$100 per day Max \$2,000	\$5,000
	Child	\$50 per day Max \$150		\$50 per day Max \$250		\$50 per day Max \$500	
15	Medical and travel assistance services	Available		Available		Available	
16	Emergency medical evacuation and repatriation (a) Emergency medical evacuation (b) Sending you home after a medical emergency evacuation (c) Sending home your mortal remains	\$1,000,000		\$1,000,000		\$1,000,000	
17	Compassionate and hospital visit Immediate family member to travel to and accompany an insured person during his/her hospitalisation or death of an insured person outside of Singapore	\$5,000	\$12,500	\$10,000	\$25,000	\$15,000	\$37,500
18	Child guard A relative to travel to and accompany minor children back to Singapore	\$5,000	\$12,500	\$10,000	\$25,000	\$15,000	\$37,500
19	Emergency telephone charges Reimburses emergency telephone charges incurred overseas	\$100	\$250	\$200	\$500	\$300	\$750
Travel inconvenience cover							
20	Insolvency of licensed travel operator Pays for pre-paid travel fare and deposits in the event of bankruptcy or insolvency of a STB (Singapore Tourism Board) licensed travel agency in Singapore	\$2,000	\$4,000	\$4,000	\$8,000	\$6,000	\$12,000
21	Travel cancellation 1. Death, injury or illness of insured person, family member or travel companion; or 2. Riot, strike, industrial action or natural disaster at the overseas destination, closure of airport, epidemic or pandemic before the start of the journey	\$5,000	\$12,500	\$10,000	\$25,000	\$15,000	\$37,500
22	Travel postponement 1. Death, injury or illness of insured person, family member or travel companion; or 2. Riot, strike, industrial action or natural disaster at the overseas destination, closure of airport, epidemic or pandemic before the start of the journey	\$750	\$1,875	\$1,500	\$3,750	\$2,000	\$5,000
23	Replacement of traveller Pays charges for change of traveller due to insured person not being able to travel for the trip	\$500	\$1,250	\$750	\$1,875	\$1,000	\$2,500
24	Replacement of employee Travelling expenses for substitute employee to complete the official business trip	\$5,000		\$10,000		\$15,000	

Currency: Singapore dollars

Benefits Summary		Standard Plan		Elite Plan		Premier Plan	
		Individual cover	Adult & children/ Family cover (in total)*	Individual cover	Adult & children/ Family cover (in total)*	Individual cover	Adult & children/ Family cover (in total)*
		Limit of Benefits					
Travel inconvenience cover							
25	Delayed departure Pays benefit for every 6 hours of delay or expenses for alternative travel arrangement	\$100 Max \$500	\$1,000	\$100 Max \$1,000	\$2,000	\$100 Max \$1,500	\$3,000
26	Flight diversion Pays benefit for every 6 hours of delay due to natural disaster, poor weather condition, emergency medical treatment for a fellow passenger or mechanical breakdown of the aircraft	\$100 Max \$500	\$1,000	\$100 Max \$1,000	\$2,000	\$100 Max \$1,500	\$3,000
27	Overbooked flight Overbooked flight with no onward travel transportation available for every 6 hours of delay after travel agent or airline flight confirmation	\$100 Max \$200	\$400	\$150 Max \$300	\$600	\$200 Max \$400	\$800
28	Missed travel connection Missed travel connection with no onward travel transportation available for every 6 hours of delay after an insured person's late arrival	\$100 Max \$200	\$400	\$150 Max \$300	\$600	\$200 Max \$400	\$800
29	Shortening the trip 1. Death, injury or illness of insured person, family member or travel companion; or 2. Riot, strike, industrial action or natural disaster at the overseas destination, closure of airport, epidemic or pandemic during the journey	\$5,000	\$12,500	\$10,000	\$25,000	\$15,000	\$37,500
30	Travel disruption 1. Death, injury or illness of insured person, family member or travel companion; or 2. Riot, strike, industrial action or natural disaster at the overseas destination, closure of airport, epidemic or pandemic during the journey	\$1,000	\$2,500	\$2,000	\$5,000	\$3,000	\$7,500
31	Automatic extension of cover Public Transport delay or bodily injury/illness	Yes		Yes		Yes	
32	Delayed baggage A lump sum payment for every 6 hours of baggage delay	\$150 Max \$600	\$1,200	\$200 Max \$1,000	\$2,000	\$250 Max \$1,500	\$3,000
33	Baggage Personal baggage and personal effects. Limit: \$500 per article, pair or set of items and \$1,000 for one unit laptop computer	\$3,000	\$6,000	\$5,000	\$10,000	\$7,500	\$15,000
34	Wedding clothing and accessories Bridal and ceremonial attire, wedding rings, jewellery and wedding accessories	Not covered			\$2,500	\$3,500	
35	Loss of travel documents Cost of replacing loss of travel documents and business records and samples	\$2,000	\$4,000	\$3,000	\$6,000	\$5,000	\$10,000
36	Personal money Loss of cash and travellers cheques due to robbery, burglary or theft outside Singapore	\$100		\$300		\$500	
37	Fraudulent use of credit card Financial loss following fraudulent use of credit cards lost during the overseas travel	Not covered			\$2,000	\$3,000	
38	Credit card outstanding balance Covers the outstanding balance of the insured person's credit card incurred up to the date of the accident	Not covered			\$2,000	\$3,000	

Benefits Summary		Standard Plan		Elite Plan		Premier Plan	
		Individual cover	Adult & children/ Family cover (in total)*	Individual cover	Adult & children/ Family cover (in total)*	Individual cover	Adult & children/ Family cover (in total)*
		Limit of Benefits					
Personal liability cover							
39	Personal liability Legal liability for overseas accidents resulting in bodily injuries or damage to property of third parties	Adult	\$500,000	\$500,000	\$1,000,000	\$1,000,000	\$1,000,000
		Child	\$250,000		\$500,000	\$500,000	\$1,000,000
40	Legal expenses for wrongful arrest or detention Legal costs incurred for wrongful arrest or detention by any government or local authority overseas	Adult	Not covered		\$5,000	\$5,000	\$10,000
		Child			\$5,000		\$10,000
Lifestyle cover							
41	Adventurous activities cover Bungee jumping, sky diving, paragliding, hot air ballooning, jet skiing, white-water rafting, diving, tobogganing, dog-sledding, ice skating and other activities listed in the policy	Not covered		Yes		Yes	
42	Golfer's cover Damage or loss of golf equipment (except while in use)	Not covered		\$1,000		\$1,500	
	Unused green fees due to injury or illness			\$500		\$750	
	Hole-in-one			\$500		\$750	
43	Unused entertainment ticket Covers cost of pre-paid unused entertainment ticket to theme parks, performances, concerts and sports events due to death, injury or illness	Not covered		\$300	\$600	\$500	\$1,000
44	Rental vehicle excess Reimburses the excess or deductible paid for accidental loss of or damage to a rental vehicle under the car rental agreement	Not covered		\$1,000		\$1,500	
45	Returning a rental vehicle Cost of returning rental vehicle due to accidental injury or illness of an insured person	Not covered		\$500		\$750	
46	Home contents Loss of or damage to contents in the home of an insured person in Singapore due to fire or burglary	Not covered		\$10,000		\$15,000	
47	Domestic pets care Continued stay of pet at the pet hotel due to injury or illness of the insured person overseas or delay of public transport	Not covered		\$50 per day Max \$500		\$75 per day Max \$750	
Safety cover							
48	Terrorism cover Acts of terrorism (excluding biological, chemical and nuclear devices) outside Singapore	Adult below 70 years					
		Adult 70 years & above	\$200,000	\$800,000	\$300,000	\$1,200,000	\$500,000
		Child					\$2,000,000
49	Passive war Applies to Section 1 only - Accidental death and permanent total disability	Adult below 70 years	\$150,000		\$200,000		\$500,000
		Adult 70 years & above	\$50,000	\$400,000	\$75,000	\$550,000	\$100,000
		Child	\$50,000		\$75,000		\$100,000
50	Hijack of public transport Hijack of every 6 hours of the public transport the insured person is travelling on	\$100 Max \$2,000	\$5,000	\$200 Max \$4,000	\$10,000	\$300 Max \$6,000	\$15,000
51	Kidnap and hostage Kidnap or holding hostage of an insured person for every 6 hours	\$100 Max \$2,000	\$5,000	\$200 Max \$4,000	\$10,000	\$300 Max \$6,000	\$15,000

Currency: Singapore dollars

Frequently Asked Questions

1. When does the cover commence and end for each trip?

Cover starts from the time you leave your home or workplace in Singapore to begin the trip abroad and ends 3 hours after your return to Singapore or on the expiry of your travel insurance, whichever is sooner.

2. Can foreigners purchase travel insurance?

Foreigners holding an employment pass or work permit and living in Singapore can apply so long as it is for a round trip commencing and returning to Singapore within the period of insurance.

3. Can a person aged 70 years and above buy single trip or annual plan?

(a) Single trip - Yes, all plans.

(b) Annual plan - No. However, if purchase of any annual plan is made before the age of 70, renewal is granted for the Standard plan only, up to age 80.

4. Are there any country excluded from cover?

All countries are covered unless expressly excluded.

5. Can I extend the period of cover if I decide to extend my trip whilst overseas?

Extension of period of cover is permitted midway during travel and applied during the period of insurance provided there are no known circumstances or events likely to lead to a claim, subject to a minimum premium of \$10. You can call MSIG Assist 24-hour hotline to request for the period extension.

6. If I decide not to proceed with my trip, can I recover the premium paid for my TravelEasy policy?

You will be entitled to a refund of premium provided there is no claim under the policy and travel has not commenced. The refund premium allowed shall be the balance after taking into account the minimum retained premium of \$50. If your policy premium is \$50 and below, there is no refund.

7. If I did not seek medical treatment for an injury or illness during my overseas travel, can I recover medical expenses incurred in Singapore after my return to Singapore?

Yes, provided it is not a pre-existing medical condition and the injury or illness occurred during the overseas travel. Medical treatment must be sought within 72 hours after your return to Singapore and incurred within 30 days from the date you return to Singapore.

8. What do you mean by public transport under the public transport double cover?

Public transport means any licensed and scheduled land, sea or air transport which has fixed and established routes and which any member of the public can join at a recognised stop and pay a fare. This excludes taxis, private hire vehicles such as buses or coaches that are chartered or arranged as part of a tour even if the services are regularly scheduled.

9. Can I get TravelEasy for my child who is joining an exchange program or a school trip?

Yes, if your child is below 12 years old, there must be an accompanying parent or adult guardian who is a school teacher, volunteer or representative of the event organizer.

10. Are there any differences between family cover and group cover?

The difference between family cover and group cover are:

Family cover

Covers the insured, his/her legal spouse and any number of their legal children travelling as a family of up to 7 persons. Under a family annual policy, the insured persons need not travel together on a trip. A child under the age of 12 years however must be accompanied by a parent or adult guardian for any journey. Benefits and coverage limits for adult and child vary; please refer to the benefit table for details.

Group cover

Covers 2 to 20 individuals travelling on the same journey and on the same plan for single trip only. Group discount applies to groups of 2 persons or more and applies to single trip plans of the Standard and Elite plans only.

11. Does TravelEasy cover if the travel agency goes bankrupt?

We will cover all irrecoverable costs up to the plan limit if your STB licensed agency (including NATAS registered travel agency) becomes insolvent. Provided that the insurance is bought at least 3 days before the departure date and the insolvency is not already known to the public when you make the trip booking and the insurance purchase, whichever date occurs later.

12. Does the group discount apply if there is a promotional discount offered? If so, how does it work?

Yes. The group discount is applied on the net premium after the promotional discount. This is how the discount tiers work:

Total premium	\$450	(\$30 X 15 persons)
Promotion discount e.g. 20%	\$ 90	
Net premium	\$360	
Group discount - 15%	\$54	
Net total premium	\$306	

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation. For more information on the scheme, please visit www.gia.org.sg or www.sdic.org.sg

This document is not a contract of insurance. Full details of the terms, conditions and exclusions of this insurance are provided in the policy and will be sent to you upon acceptance of your application by MSIG Insurance (Singapore) Pte. Ltd.

Information correct as at 30 September 2018.