



TRAVEL PROTECTOR

Embark on Your Overseas
Adventures in the New Normal



Travel Protector

Whether you are going on a mountain trek or exploring theme parks with your loved ones, Allied World's Travel Protector lets you resume your globetrotting plans in the new normal with our comprehensive coverage that includes COVID-19 benefits.



For Your Solo Travels

Embark on your bucket list adventures with peace of mind

- Be covered up to S\$500,000 for overseas medical expenses, including those from a COVID-19 diagnosis
- Be paid up to S\$5,000 for loss of travel documents and cash due to theft or robbery
- Be supported while you enjoy activities such as recreational scuba diving, trekking, bungee jumping, and skiing



For Your Family Holiday

Travel overseas with the assurance of having protection for your loved ones

- Be reimbursed for overseas hospitalisation, even for seniors up to 80 years old and children
- Be protected against trip inconveniences for up to S\$15,000, including cancellation and delays
- Cover for all your children under the Family Plan

Get in touch with your Allied World representative to find out more about our enhanced Travel Protector today!

SUMMARY OF BENEFITS

	Plan 1	Plan 2	Plan 3
PERSONAL ACCIDENT BENEFITS			
1. Personal Accident			
- Insured Person (under age 75 years)	150,000	250,000	500,000
- Insured Person (from age 75 years to age 80 years)	37,500	62,500	125,000
- Insured Child	75,000	125,000	250,000
2. Personal Accident On Public Conveyance			
- Insured Person (under age 75 years)	300,000	500,000	1,000,000
- Insured Person (from age 75 years to age 80 years)	75,000	125,000	250,000
- Insured Child	150,000	250,000	500,000
3. Child Education Benefit			
Pays for each dependent child as a result of Insured's Death and Permanent Disablement	5,000	5,000	5,000
MEDICAL AND TRAVEL BENEFITS			
4. Overseas Medical Expenses			
- Insured Person (under age 75 years)	200,000	500,000	500,000
- Insured Person (from age 75 years to age 80 years)	50,000	125,000	125,000
- Insured Child	100,000	250,000	250,000
5. Post Journey Medical Expenses			
- Insured Person (under age 75 years)	10,000	30,000	50,000
- Insured Person (from age 75 years to age 80 years)	2,500	7,500	12,500
- Insured Child	5,000	15,000	25,000
6. Traditional Chinese Medicine and Physician			
Covers treatment by traditional Chinese Medical Practitioner	100	300	500
7. Hospitalisation Allowance			
Pays \$250/24 hours for your hospitalisation overseas	10,000	30,000	50,000
8. Post Journey Hospitalisation Allowance			
Pays \$100/24 hours for your hospitalisation in Singapore	500	1,000	1,000
9. Emergency Medical Evacuation			
Covers Medical Evacuation expenses	Unlimited	Unlimited	Unlimited
10. Repatriation			
Covers expenses incurred in returning the Insured's mortal remains to Singapore or Home Country	Unlimited	Unlimited	Unlimited
11. Emergency Travel Expenses			
Pays for the visit of any relative or friend if you are hospitalised for more than 5 days	3,000	5,000	10,000
12. Compassionate Visit			
Pays for sending any relative or friend to assist in the repatriation arrangement of the Insured's remains overseas	3,000	5,000	10,000
13. Child Protector			
Pays for sending any relative or friend to accompany the Insured's children following the Insured's hospitalisation	3,000	5,000	10,000
14. Emergency Telephone Charges			
Reimburses for telephone charges incurred during medical emergency	100	100	250

SUMMARY OF BENEFITS

	Plan 1	Plan 2	Plan 3
Medical and Travel Benefits (Con't)			
15. Automatic Extension Of Coverage Automatic extension up to 30 days due to the Insured's hospitalisation and/or quarantine overseas. Automatic extension up to 14 days if any scheduled Public Transport in which you are travelling in is being unavoidably delayed	Yes	Yes	Yes
16. Credit Card Indemnity Pays outstanding balance of credit card for expense incurred during the trip in the event of death or permanent disablement during the trip	5,000	5,000	5,000
17. Rehabilitation Counselling Reimburses necessary expenses as a result of death or permanent total disablement sustained whilst overseas	2,500	2,500	2,500
Travel Inconvenience Benefits			
18. Travel Cancellation Covers loss of travel and accommodation expenses prior to the departure from Singapore	5,000	10,000	15,000
19. Travel Postponement And Rearrangement Covers additional administrative charges prior to the departure from Singapore	500	1,000	2,000
20. Travel Curtailment Covers loss of travel and accommodation expenses after the commencement of the trip	5,000	10,000	15,000
21. Travel Delay Pays \$100 for the first 6 consecutive hours and \$20 for each and every subsequent full hour thereafter	1,000	1,000	1,000
22. Flight Diversion Pays \$100 for the first 6 consecutive hours and \$20 for each and every subsequent full hour thereafter	1,000	1,000	1,000
23. Travel Misconnection Pays for misconnection of conveyance whilst overseas for at least full 6 consecutive hours	200	200	500
24. Overbooked Flight, Voyage Or Train Pays \$100 in the event the insured fails to board the scheduled conveyance whilst overseas due to an overbooking	100	100	100
25. Baggage Covers loss or damage sustained overseas to baggage, clothing, personal effects	3,000	5,000	5,000
26. Jewellery Coverage Covers the loss of jewellery whilst overseas due to robbery, burglary or theft	250	500	750
27. Delayed Baggage Pays \$250 for the first 6 consecutive hours and \$20 for each and every subsequent full hour thereafter	1,000	1,000	1,000

SUMMARY OF BENEFITS

	Plan 1	Plan 2	Plan 3
Travel Inconvenience Benefits (Con't)			
28. Money and Credit Cards Covers: - Loss of money due to reported robbery or theft or burglary (max \$300 for loss of money) - Unauthorised charges on stolen credit card	1,000	1,000	1,000
29. Travel Document Pays for travel and accommodation expenses incurred for obtaining replacement of essential travel documents whilst overseas	3,000	5,000	5,000
30. Hijack, Kidnap And Detention Pays \$250 for each full 24 hours of unlawful seizure	3,000	5,000	10,000
31. Personal Liability Covers against liability to third parties or damage to property caused by negligence	500,000	1,000,000	1,000,000
Bonus Benefits			
32. Golf Benefit - Hole in one - Loss of use on green fees, hire fees of equipment or tuition fees for coaching	50 50	150 150	250 250
33. Home Protection Pays for damage to household contents due to fire or theft	3,000	5,000	5,000
34. Rental Vehicle Excess Pays for insurance excess of rental vehicle whilst overseas	250	500	750
35. Pet Care Pays \$50 for each full 6 consecutive hours of delay while returning to Singapore resulting in extension of length of stay for Insured's pet in a kennel/cattery/or pet hotel	100	250	500
36. Loss of Use of Entertainment Ticket Pays for unused portion of entertainment ticket	100	250	500
37. Quarantine Allowance Outside of Singapore (\$50 each day)	No	300	500
38. Quarantine Allowance Within Singapore (\$50 each day)	No	300	500
39. Travel Cancellation Due to insolvency of licensed travel agent	1,000	3,000	5,000

SUMMARY OF BENEFITS

	Plan 1	Plan 2	Plan 3
COVID-19 Benefits*			
40. Trip Cancellation due to COVID-19 Covers loss of travel and accommodation expenses prior to the departure from Singapore	1,000	2,000	6,000
41. Trip Postponement Or Rearrangement due to COVID-19 Covers loss of travel and accommodation expenses prior to the departure from Singapore	1,000	2,000	3,000
42. Trip Curtailment due to COVID-19 Covers loss of travel and accommodation expenses after the commencement of the trip	2,000	4,000	6,000
43. Trip Disruption due to COVID-19 Covers additional travel and accommodation expenses after the commencement of the trip	2,000	4,000	6,000
44. Overseas Medical Expenses due to COVID-19 Covers overseas COVID-19 related medical expenses	100,000	150,000	250,000
45. Emergency Medical Evacuation Or Repatriation due to COVID-19 Covers medical evacuation or repatriation expenses	100,000	300,000	500,000
46. Overseas Hospitalisation Allowance due to COVID-19 Pays \$250/24 hours for your hospitalisation overseas	1,000	1,500	2,000
47. Overseas Quarantine Allowance due to COVID-19 Pays \$150/24 hours for your quarantine overseas	700	1,000	1,500
48. Local Hospitalisation In Singapore due to COVID-19 Pays \$100/24 hours for your hospitalisation in Singapore	1,000	1,500	2,000

EXCLUSIONS

Certain situations and activities are not covered under the policy. These include:

- Pre-existing medical conditions
- Insured persons over 80 years of age
- Hiking and trekking in remote areas
- Underwater apparatus activities, except recreational scuba diving
- Professional sport and sport racing other than on foot
- Manual labour or work in entertainment

This brochure is not a contract of insurance. The specific terms, conditions and exclusions applicable to the insurance are set out in the policy wording. For a full list of our policy exclusions, please refer to the policy wording here:

<https://assets.alliedworld.cloud/awac.com/marketing/asiapacretail/sg/TravelProtectorPolicyWording.pdf>.

About Allied World

Allied World Assurance Company Holdings, Ltd, through its subsidiaries, is a global provider of insurance and reinsurance solutions. We operate under the brand Allied World and have supported clients, cedents and trading partners with thoughtful service and meaningful coverages since 2001. We are a subsidiary of Fairfax Financial Holdings Limited, and we benefit from a worldwide network of affiliated entities that allow us to think and respond in non-traditional ways. Our capital base is strong, our solutions anticipate rather than react to changing trends, and our teams are focused on establishing long-term relationships that are mutually beneficial.

Learn more about how we can help you manage your risk by visiting:

Website: www.awac.com | LinkedIn: <https://www.linkedin.com/company/allied-world>



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