

Travel Guard®

Part of  ZURICH® Cover-More



Explore the world safely

Protection that travels with you

Travel Guard® coverages have been tailored to meet the needs of most travelers. We've seen what can happen while traveling, and we've built our coverages around that. Travel more confidently with a Travel Guard travel insurance plan.

Why Travel Guard®



Reliable and responsive claims

We pay up to S\$30,000 in travel claims every working day. File online or call our claims hotline – our experts are ready to assist you.



Highest overseas medical coverage

Our Premier plan covers you for up to S\$2,500,000 in overseas medical expenses - the highest in the market.



24/7 in-house global assistance

We operate globally across 14 service centres, with a team that is proficient in over 40 languages, providing comprehensive support for travel or medical emergencies abroad.

Choose the best plan for your travel needs

Summary of Coverage

			Basic	Most Popular	Highly Recommended
SECTION	COVERAGE		CLASSIC	SUPERIOR	PREMIER
SUM INSURED (\$\$)					
MEDICAL AND TRAVEL BENEFITS					
1	Medical Expenses Incurred Overseas	• Insured Persons Aged Under 70 Years	200,000	1,000,000	2,500,000
		• Insured Persons Aged 70 Years or Older	50,000	75,000	200,000
		• Children in a Family Plan	200,000	200,000	300,000
2	Post Trip Medical Expenses Incurred in Singapore				
2a	For Injury Sustained Overseas and for Sickness Sustained Overseas Where We Evacuated You	• Insured Persons Aged Under 70 Years	10,000	25,000	50,000
		• Insured Persons Aged 70 Years or Older	1,000	2,500	5,000
		• Children in a Family Plan	10,000	10,000	10,000
2b	For Sickness Sustained Overseas Without Evacuation	• Insured Persons Aged Under 70 Years	2,000	5,000	10,000
		• Insured Persons Aged 70 Years or Older	1,000	2,500	5,000
		• Children in a Family Plan	1,000	2,500	5,000
3	Mobility Aid Reimbursement		N/A	1,000	2,000
4	Pregnancy Benefits		2,000	5,000	8,000
5	Treatment by Physician		N/A	500	750
6	Overseas Hospital Income	Maximum Amount Payable	10,000	30,000	50,000
		Amount Per Day	200	200	200
7	Hospital Income in Singapore	Maximum Amount Payable	500	1,000	1,500
		Amount Per Day	100	100	100
8	Emergency Medical Evacuation		500,000	Unlimited	Unlimited
9	Repatriation		Unlimited	Unlimited	Unlimited
	Repatriation due to Pre-existing Medical Conditions	• Insured Persons Aged Under 70 Years	150,000	150,000	150,000
		• Insured Persons Aged 70 Years or Older	75,000	75,000	75,000
		• Children in a Family Plan	100,000	100,000	100,000
10	Direct Repatriation		Unlimited	Unlimited	Unlimited
	Direct Repatriation due to Pre-existing Medical Conditions	• Insured Persons Aged Under 70 Years	150,000	150,000	150,000
		• Insured Persons Aged 70 Years or Older	75,000	75,000	75,000
		• Children in a Family Plan	100,000	100,000	100,000
11	Hospital Visitation		5,000	10,000	15,000
12	Compassionate Visit		3,000	5,000	10,000
13	Child Protector		3,000	5,000	10,000
14	Emergency Telephone Charges		100	250	300
15	Automatic Extension of Policy Period		Included	Included	Included
PERSONAL ACCIDENT BENEFIT					
16	Accidental Death and Permanent Disablement	• Insured Persons Aged Under 70 Years	100,000	200,000	300,000
		• Insured Persons Aged 70 Years or Older	50,000	100,000	150,000
		• Children in a Family Plan	50,000	100,000	100,000
17	Common Carrier / Natural Disaster Double Cover	• Insured Persons Aged Under 70 Years	N/A	400,000	600,000
		• Insured Persons Aged 70 Years or Older	N/A	200,000	300,000
		• Children in a Family Plan	N/A	200,000	200,000
18	Child Education Grant	Maximum Amount Payable	N/A	20,000	20,000
		Amount Per Day	N/A	5,000	5,000

			Basic	Most Popular	Highly Recommended
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SUM INSURED (\$\$)					
TRAVEL INCONVENIENCE BENEFITS					
19	Travel Cancellation		5,000	10,000	15,000
20	Travel Postponement		500	1,000	2,000
21	Replacement of Traveller		N/A	500	1,000
22	Travel Cancellation Due to Insolvency		1,000	3,000	5,000
23	Travel Curtailment and Travel Interruption				
23a	Travel Curtailment		5,000	10,000	15,000
23b	Travel Interruption		3,500	7,000	10,000
24	Fraudulent Credit Card Usage		1,000	2,000	3,000
25	Personal Baggage including Laptop Computer	Maximum Amount Payable	3,000	5,000	10,000
		Limit Per Article	500	500	500
		Limit per Laptop Computer (Per Policy)	1,000	1,000	1,000
26	Jewellery Coverage		100	500	1,000
27	Baggage Delay	• Individual – Amount Per Occurrence \$200 for every 6 hours to Maximum Amount Payable	1,000	1,200	1,600
		• Family – Amount Per Occurrence \$500 for every 6 hours to Maximum Amount Payable	2,500	3,000	4,000
28	Travel Documents and Personal Money	Maximum Amount Payable	1,000	5,000	8,000
		Limit for Loss of Cash, Travellers' Cheques or Banknotes	100	200	300
29	Travel Delay (Including Flight Diversion)	• Individual – Amount Per Occurrence \$100 for every 6 hours to Maximum Amount Payable	1,000	2,000	3,000
		• Family – Amount Per Occurrence \$250 for every 6 hours to Maximum Amount Payable	2,500	5,000	7,500
30	Flight Overbooking		N/A	200	200
31	Kidnap and Hostage	S\$250 for every 24 hours to Maximum Amount Payable	3,000	5,000	10,000
32	Hijack of Common Carrier	S\$250 for every 24 hours to Maximum Amount Payable	3,000	5,000	10,000
33	Personal Liability Abroad		1,000,000	1,000,000	1,000,000
SUPPLEMENTARY BENEFITS					
34	Golf Advantage	Maximum Amount Payable	N/A	1,000	1,500
34a	Damage or Loss of Golfing Equipment	Limit Per Article for Golfing Equipment	N/A	500	500
34b	Hole-in-One		N/A	250	250
34c	Green Fees		N/A	250	250
35	Loss of Sporting Equipment	Maximum Amount Payable	N/A	1,000	2,000
		Limit Per Article of Sporting Equipment	N/A	500	500
36	Home Guard		N/A	5,000	5,000
37	Car Rental Excess Charges and Return		N/A		
37a	Car Rental Excess Charges		N/A	1,000	1,500
37b	Return of Rental Vehicle		N/A	1,000	1,500
38	Pet Care		N/A	500	750
39	Disruption Benefits		100	500	750
40	Cover in the event of Terrorism		N/A	Included	Included
41	Assistance Services		Included	Included	Included

*Note: The Summary of Coverage above sets out the maximum amounts We will pay each Insured Person for each Trip under the applicable plan. Sub-limits and cover restrictions may apply. Please refer to the Policy Wording for the full terms, conditions and exclusions of your Travel Guard plan.

Our Global Service Centres

Service excellence is at the heart of what we do. Providing customers with a positive experience at all stages of the customer journey and delivering a successful and valuable insurance program is what drives us. We pride ourselves in consistent, compassionate and effective assistance and support when customers really need us, before, during and after their travels. As part of Zurich Cover-More, Travel Guard has access to Service Centers around the globe.



 **14** Wholly owned service-centres

 **100%** Active, certified medical staff

 **24/7/365** Travel assistance coordinators

Overseas Emergency Assistance Hotline

Call **+65 6054 3499** from anywhere in the world (overseas collect call) for:

- 24-hour Medical & Emergency Assistance
- 24-hour Travel Information



Travel Claims Hotline

Call **+65 6054 3500** to get answers, updates and help in settling your claim.

The policy is underwritten by Zurich Insurance Company Ltd (Singapore Branch) at 50 Raffles Place, #32-01 Singapore Land Tower, 048623 Singapore. Company Registration Number T08FC7171K, a licensed insurer authorized by the Monetary Authority of Singapore (MAS). Travel assistance and claim services are administered by Travel Guard Asia Pacific Pte Ltd (TGAP).

The policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of the coverage, where applicable, please visit Zurich Insurance Company Ltd (Singapore Branch), or visit Zurich Insurance Company, GIA or SDIC websites (www.zurich.com.sg, www.gia.org.sg or www.sdic.org.sg).

Producer Stamp:

This Brochure is not a contract of insurance and is intended for general circulation only. The specific terms, exclusions and conditions applicable to this insurance are set out in the policy wording.

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