

Insure & Travel

Table of Benefits (with effect from 1 September 2017)

| Benefits | Maximum Limit Per Insured Person | |
|--|---|--|
| | Essential Plan (S\$) | Preferred Plan (S\$) |
| 1. Loss of Deposit or Trip Cancellation Sub-limit for Trip Postponement | 10,000 1,000 | 15,000 1,500 |
| 2. Loss of Deposit or Charges paid due to bankruptcy or insolvency of Travel Agent | 5,000 | 7,500 |
| 3. Accidental Death and Permanent Total Disablement (a) Each Insured Person below Age 70 years old (b) Each Insured Person Age 70 years old and above (c) Each Child as defined (d) Aggregate limit for Family Plan | 250,000 120,000 25,000 750,000 | 300,000 Not covered 50,000 1,000,000 |
| 4. Accidental Death whilst on Scheduled Public Conveyance (a) Each Insured Person below Age 70 years old (b) Each Insured Person Age 70 years old and above (c) Each Child as defined (d) Aggregate limit for Family Plan | 500,000 Not covered 50,000 1,500,000 | 600,000 Not covered 100,000 2,000,000 |
| 5. Repatriation Expenses for Mortal Remains | Unlimited | Unlimited |
| 6. Child's Education Fund Sub-limit for each Child | Not covered Not covered | 20,000 5,000 |
| 7. Medical, Dental and Other Expenses Incurred Overseas (a) Each Insured Person below Age 70 years old (b) Each Insured Person Age 70 years old and above (Combined limit with Emergency Medical Evacuation & Repatriation benefit) (c) Each Child as defined (d) Aggregate limit for Family Plan | 300,000 150,000 150,000 1,000,000 | 500,000 Not covered 200,000 1,500,000 |
| 8. Emergency Medical Evacuation and Repatriation (a) Each Insured Person below Age 70 years old (b) Each Insured Person Age 70 years old and above (Combined limit with Medical, Dental and Other Expenses Incurred Overseas Benefit) (c) Each Child as defined | Unlimited 150,000 Unlimited | Unlimited Not covered Unlimited |
| 9. Follow-Up Medical Expenses Incurred Upon Return to Singapore (a) Each Insured Person below Age 70 years old (b) Each Insured Person Age 70 years old and above (c) Each Child as defined (d) Aggregate limit for Family Plan | 20,000 15,000 15,000 75,000 | 25,000 Not covered 17,500 100,000 |

Table of Benefits

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|--|----------------------------------|----------------------|
| | Essential Plan (S\$) | Preferred Plan (S\$) |
| 10. Traditional Chinese Medical and/or Chiropractic Treatment Expenses | 300 | 500 |
| 11. Mobile Phone Charges for Emergency Medical Assistance | 200 | 300 |
| 12. Hospital Confinement Allowance | 10,000 | 15,000 |
| (a) Hospital day stay in overseas Limit for each complete hospital day stay | 200 | 300 |
| (b) Hospital day stay in Singapore Limit for each complete hospital day stay | 100 | 200 |
| 13. Compassionate Visit by a Relative or Friend | 5,000 | 5,000 |
| 14. Child Caretaker | 5,000 | 5,000 |
| 15. (I) Travel Delay | 1,000 | 1,200 |
| (a) Limit for each full 6 consecutive hours whilst overseas | 100 | 100 |
| (b) Partial Trip cancellation | 500 | 500 |
| (c) Lump sum limit after 6 consecutive hours delay in Singapore | 100 | 100 |
| (II) Total Curtailment and return to Singapore | 5,000 | 5,000 |
| 16. Baggage Delay | 1,000 | 2,000 |
| (a) Limit for each full 6 consecutive hours while overseas | 200 | 250 |
| (b) Lump sum limit after 6 consecutive hours delay in Singapore | 200 | 200 |
| 17. Flight Deviation Limit for each full 6 consecutive hours | 1,000 100 | 1,500 100 |
| 18. Travel Misconnection | 100 | 200 |
| 19. Overbooked Scheduled Public Conveyance whilst overseas | 100 | 200 |
| 20. Trip Curtailment | 10,000 | 20,000 |
| 21. Un-utilised Entertainment Ticket | 200 | 500 |
| 22. Baggage and Personal Effects Limit per article or pair or set | 3,000 800 | 5,000 800 |

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|--|--|------------------------|
| | Essential Plan (S\$) | Preferred Plan (S\$) |
| 23 Personal Money and Travel Documents Sub-limit for Money | 5,000 300 | 5,000 500 |
| 24. Hijacking Limit for each full 6 consecutive hours | 5,000 100 | 7,500 200 |
| 25. Kidnapping Limit for each full 12 consecutive hours | 5,000 100 | 7,500 200 |
| 26 Credit Card Indemnity Sub-limit for phone charges to UOB Card Centre | 500 100 | 750 150 |
| 27 Credit Protector Liability (Exclusive for UOB Cardholders only) | 3,000 | 3,000 |
| 28 Personal Liability Aggregate limit Family Plan | 1,000,000 1,000,000 | 1,000,000 1,000,000 |
| 29 Rental Vehicle Excess | 500 | 750 |
| 30 Home Protection (limit per household) Sub-limit for burglary | 5,000 1,000 | 7,500 1,000 |
| 31 Act of Terrorism Excluding nuclear, chemical and biological terrorism | Cover all Sections up to the maximum benefit amount for each Section | |
| 32. Travel Assistance While Overseas | Referral Services provided by International SOS | |

Maximum Limit Per Insured Person unless otherwise stated.

Geographical Areas

Single Trip Plan

ASEAN Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand and Vietnam
 Asia Asia countries excluding Middle East countries, Central Asia countries and Russian Federation.
 Australia and New Zealand are included under Asia
 Worldwide Anywhere in the world

Annual Multi-Trip Plan

Asia Asia countries excluding Middle East countries, Central Asia countries and Russian Federation.
 Australia and New Zealand are included under Asia
 Worldwide Anywhere in the world

What you need to know before buying Insure & Travel

Eligibility for Cover:

- **You** must be a Singapore Citizen or Permanent Resident of Singapore or has a valid Employment Pass or Work Permit to work in Singapore or you have a Dependent Pass or Long Term Visit Pass.
- **You** must be domiciled in Singapore.
- The **Trip** must not be for the purpose of seeking medical treatment.
- **Family Plan** consists of you, your spouse with any number of your **Child**.
- Maximum enrolment **Age** for **Annual Multi-Trip** plan is 65-year old
- **Insured Person** above **Age** 70 years old is not eligible for Preferred Plan

Other Information

- **Age** means the age of the **Insured** or **Insured Person** on his/her next birthday on the start date of the Period of Insurance stated in the Certificate of Insurance and/or Policy.
- **Child** means a fully dependent child under the **Age** of eighteen (18) years or up to twenty- three (23) years who is studying full-time in a recognized institution of higher learning and is not married nor in any employment at the time of purchase of this Certificate of Insurance and/or Policy.
- Male who is serving National Service or waiting for enlistment is not construed as a **Child**.
- **Annual Multi-Trip** Individual Plan is not available for **Insured Person** who is below the **Age** of 21 years old.
- For the **Annual Multi-Trip Family Plan**, the **Child** must be accompanied by at least one of the **Insured** adults for any **Trip** during the Period of Insurance.

Commencement of Coverage

- All trips must start and end in Singapore.
- Travel Insurance must be purchased before commencement of trip from Singapore.

Maximum Duration of Trip(s)

- Single Trip: Up to 185 days.
- Annual Multi-Trip: Multi-trips, subject to maximum 90 days per **Trip**.

Premium Discount for Child

50% premium discount for all **Single Trip** Individual Plan provided the **Child** is travelling with an adult insured under the same Travel Plan with UOI for the same geographical area throughout the **Trip**.

Calculation of Premium

If the same **Trip** involves travel to a few countries and to different zones, the premium to be charged shall be based on the furthest zone.

Refund and Cancellation Policy

In the event the **Insured** wish to cancel the policy after successful payment, it will be subject to an administrative charge of S\$25 for each **Insured Person** for Individual Plan and S\$25 for each **Family Plan**.

For **Annual Multi-Trip** Plan, it will be subject to the short term rate as stated in the policy wordings.

Any refund of insurance premium will be made to the same card that was used to pay for the insurance premium at the time of purchase.

Important Notice and Disclaimers

The above is provided for general information only and is not a contract of insurance. Full details of the terms, conditions and exclusions of this insurance are provided in the policy contract and will be sent to you upon acceptance of your application by UOI. You may wish to seek advice from a qualified adviser before making a commitment to purchase the product. In the event that you choose not to seek advice from a qualified adviser, you should consider carefully whether this product is suitable for you. UOB Ltd does not hold itself out to be an insurer, insurance broker or insurance agent. The insurance products and services stated herein are provided by UOI.

This 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 coverage, where applicable, please contact your insurer or visit the GIA / LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

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UOB Travel Planners Pte Ltd Co. Reg. No. 197400040W
United Overseas Insurance Limited Co. Reg. No. 197100152R

Insure & Travel – Premium Tables

| ASEAN | Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand and Vietnam | | | |
|------------------------------|---|----------------------|----------------------|----------------------|
| Trip Duration (Single Trip) | Individual Plan | | Family Plan | |
| | Essential Plan (S\$) | Preferred Plan (S\$) | Essential Plan (S\$) | Preferred Plan (S\$) |
| 1 - 3 days | 28 | 38 | 64 | 87 |
| 4 - 7 days | 32 | 42 | 76 | 94 |
| 8 - 11 days | 48 | 60 | 115 | 136 |
| 12 - 15 days | 62 | 75 | 137 | 169 |
| 16 - 19 days | 76 | 88 | 168 | 198 |
| 20 - 23 days | 87 | 102 | 192 | 230 |
| 24 - 27 days | 98 | 115 | 220 | 259 |
| 28 - 31 days | 112 | 128 | 250 | 290 |
| Each additional week or part | 18 | 30 | 45 | 68 |
| Annual Multi-Trip | Not Available | Not Available | Not Available | Not Available |

| ASIA | Asia countries excluding Middle East countries, Central Asia countries and Russian Federation. Australia and New Zealand are included under Asia | | | |
|------------------------------|--|----------------------|----------------------|----------------------|
| Trip Duration (Single Trip) | Individual Plan | | Family Plan | |
| | Essential Plan (S\$) | Preferred Plan (S\$) | Essential Plan (S\$) | Preferred Plan (S\$) |
| 1 - 3 days | 38 | 49 | 85 | 110 |
| 4 - 7 days | 45 | 57 | 100 | 130 |
| 8 - 11 days | 64 | 78 | 142 | 178 |
| 12 - 15 days | 75 | 90 | 168 | 202 |
| 16 - 19 days | 88 | 106 | 197 | 240 |
| 20 - 23 days | 100 | 118 | 223 | 270 |
| 24 - 27 days | 110 | 130 | 250 | 298 |
| 28 - 31 days | 125 | 145 | 276 | 331 |
| Each additional week or part | 25 | 35 | 56 | 72 |
| Annual Multi-Trip | 280 | Not Available | 505 | Not Available |

| Worldwide | Anywhere in the World | | | |
|------------------------------|-----------------------|----------------------|----------------------|----------------------|
| Trip Duration (Single Trip) | Individual Plan | | Family Plan | |
| | Essential Plan (S\$) | Preferred Plan (S\$) | Essential Plan (S\$) | Preferred Plan (S\$) |
| 1 - 3 days | 55 | 68 | 123 | 150 |
| 4 - 7 days | 68 | 80 | 150 | 178 |
| 8 - 11 days | 80 | 92 | 178 | 206 |
| 12 - 15 days | 100 | 116 | 220 | 256 |
| 16 - 19 days | 118 | 130 | 260 | 287 |
| 20 - 23 days | 132 | 145 | 292 | 326 |
| 24 - 27 days | 144 | 158 | 320 | 350 |
| 28 - 31 days | 160 | 175 | 352 | 378 |
| Each additional week or part | 30 | 40 | 67 | 80 |
| Annual Multi-Trip | 380 | Not Available | 665 | Not Available |