ePROTECT travel



Pack away your worries with our comprehensive travel insurance.

The upgraded **ePROTECT** *travel* comes with added travel protection to give you greater peace of mind on your vacation. You can now focus on creating travel memories while we keep you safe and your journeys smooth. From medical expenses and accidents to travel inconveniences such as trip cancellation, loss of personal belongings and travel delay, we got you covered before, during and after your business, leisure or study trips.

Key benefits:

- 24-hour free worldwide emergency travel support provided by Allianz Global Assistance (at +65 6327 2215).
- Personal accident benefits, up to \$400,000.
- Medical and travel benefits, including reimbursement of medical expenses incurred overseas, up to \$1 million.
- Travel assistance benefits, including emergency medical evacuation, up to \$1 million.
- Travel inconvenience benefits including trip cancellation and loss of deposit, up to \$15,000; loss of personal effects, including laptop computer, up to \$5,000; travel delay, up to \$800; and baggage delay, up to \$200.

ePROTECT travel is family-friendly:

- Coverage for spouse and up to 8 children at affordable premiums.
- Coverage for children under 18, and up to 25 years, if the child is a full-time student in a recognised tertiary institution.
- For Annual Multi-Trip Family plan, insured persons are not required to travel together.





Table of Benefits

The amount of your benefits (SGD) is determined by the plan you have selected and which is stated in the Schedule						
Benefits		Basic	Economy	Business		
Personal Accident Benefits		Dasic	Economy	Dusilless		
Section 1	Personal Accident (Accidental Death and Permanent Disablement)					
	Adult aged below 70 years old	\$200,000	\$300,000	\$400,000		
	Adult aged 70 years old and above	\$30,000	\$50,000	\$75,000		
	Child	\$50,000	\$75,000	\$100,000		
Medical and	Travel Benefits					
Section 2	Medical Expenses Incurred Overseas	Φ	.	.		
	Adult aged below 70 years old	\$200,000	\$500,000	\$1,000,000		
	Adult aged 70 years old and above Child	\$30,000 \$75,000	\$50,000 \$100,000	\$75,000 \$150,000		
Section 3	Medical Expenses Incurred in Singapore	\$75,000	\$100,000	\$150,000		
	Adult aged below 70 years old	\$5,000	\$10,000	\$15,000		
	Adult aged 70 years old and above	\$1,000	\$3,000	\$5,000		
	Child	\$2,500	\$5,000	\$7,500		
Section 4	Overseas Hospital Income	\$10,000 (\$200 per 24 hrs)	\$15,000 (\$200 per 24 hrs)	\$20,000 (\$200 per 24 hrs)		
Section 5	Hospital Allowance in Singapore	\$500 (\$100 per 24 hrs)	\$800 (\$100 per 24 hrs)	\$1,000 (\$100 per 24 hrs)		
Section 6	Hospital Visitation	\$2,500	\$5,000	\$7,500		
Section 7	Compassionate Visit	\$2,500	\$5,000	\$7,500		
Section 8	Child(ren) Guardian	\$2,500	\$5,000	\$7,500		
Section 9	Emergency Telephone Charges	\$200	\$200	\$200		
Travel Assis	tance Benefits					
Section 10	Emergency Medical Evacuation	\$1,000,000				
Section 11	Emergency Medical Repatriation	\$1,000,000				
Section 12	Repatriation Of Mortal Remains to Singapore	\$1,000,000				
Travel Incon	venience Benefits					
Section 13	Trip Cancellation and Loss of Deposit	\$5,000	\$10,000	\$15,000		
Section 14	Bankruptcy of Travel Agent	\$1,000	\$3,000	\$5,000		
Section 15	Travel Curtailment (including Hijacking)	\$3,000	\$5,000	\$10,000		
Section 16	Personal Effects (including laptop computer)	\$2,000 (\$250 per article)	\$3,000 (\$250 per article)	\$5,000 (\$250 per article)		
Section 17	Baggage Delay	\$200 (\$100 per 6 hrs)				
Section 18	Loss of Travel Documents (including money)	Personal Money: \$150; Personal Documents: \$250	Personal Money: \$250; Personal Documents: \$500	Personal Money: \$350; Personal Documents: \$750		



Table of Benefits

Benefits		Basic	Economy	Business	
Travel Inconvenience Benefits (Continued)					
Section 19	Travel Delay	\$300 (\$100 per 6 hrs)	\$500 (\$100 per 6 hrs)	\$800 (\$100 per 6 hrs)	
Section 20	Flight Diversion	\$300 (\$100 per 6 hrs overseas)	\$500 (\$100 per 6 hrs overseas)	\$800 (\$100 per 6 hrs overseas)	
Section 21	Flight Overbooking	\$100			
Section 22	Travel Misconnection	\$200 (\$100 per 6 hrs)			
Section 23	Travel Postponement	\$500	\$1,000	\$1,500	
Liability Benefits					
Section 24	Personal Liability	\$500,000	\$750,000	\$1,000,000	
Special Benefits					
Section 25	Hijacking/Kidnapping and Hostage	\$1,000	\$3,000	\$5,000	
Section 26	Automatic Extension of Cover	up to 7 days			
Section 27	Act of Terrorism Cover				
	Adult aged below 70 years old	\$200,000	\$300,000	\$400,000	
	Adult aged 70 years old and above	\$30,000	\$50,000	\$75,000	
	Child	\$50,000	\$75,000	\$100,000	

Premiums

Please refer to our website to calculate the premiums.

At Etiqa, our passion is to humanise insurance. We place people above processes and policies, because your hopes and dreams are valuable to us. We will do everything possible to help you see them come true.

Important Notes:

This policy is underwritten by Etiqa Insurance Pte. Ltd., a member of Maybank Group.

This brochure is for reference only and not a contract of insurance. Full details of the policy terms and conditions can be found in the Policy Wording.

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 us or visit the General Insurance Association (GIA) or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

Individual personal data and privacy are important to Etiqa Insurance Pte. Ltd., especially yours. We would like to keep you informed of how Etiqa Insurance Pte. Ltd. manages your personal data as required under the Singapore Personal Data Protection Act (PDPA) (No. 26 of 2012) ("the Act"). As this is of utmost importance to you and Etiqa Insurance Pte. Ltd., we would like to urge you to read the Statement available at www.etiqa.com.sg under PDPA so that you will know and understand the purpose for collecting, using and disclosing your personal data by Etiqa Insurance Pte. Ltd..

 $For more information, kindly visit the \ Personal \ Data \ Protection \ Commission \ website \ at \ \underline{http://www.pdpc.gov.sg.}$

Information is correct as at 30 September 2016.



