

# TRAVELSMART PREMIER

Safer Trips, Greater Adventures



# #Lifeproof your adventures with TravelSmart Premier

Embark on that trip worry-free. Yes now you can – whether it's a much-deserved holiday, that overdue adventure tour, a quick weekend getaway or essential work travel.

Now you can be fully immersed in your travel experiences, knowing that TravelSmart Premier is providing you the protection against unexpected events – from flight delays to sporting accidents.

## Protecting what matters - enhanced with COVID-19 coverage

Enjoy comprehensive protection including coverage for COVID-19, overseas medical and hospitalisation expenses, emergency medical assistance and travel inconveniences such as trip cancellations or disruptions when diagnosed with COVID-19.

## Key Benefits



### Extended coverage for travel inconveniences due to COVID-19

Whether you, your relative or travel companion on the same trip is diagnosed with COVID-19, you can be assured that your coverage is extended to support cancellations and postponements. Get complete peace of mind with an automatic extension of coverage up to 30 days, without extra premium, if you are hospitalised or quarantined overseas due to COVID-19.



### Comprehensive worldwide protection with extensive medical coverage

Travel with ease as you are supported with our 24-hour international emergency assistance services including up to S\$1 million emergency medical evacuation coverage.

Our plan also extends to cover medical expenses that includes Emergency Dental Treatment<sup>1</sup>, Traditional Chinese Medical (TCM) and Chiropractor treatments.



### Protect against unexpected travel cancellation and inconveniences

Up to S\$15,000 coverage against flight cancellations and includes coverage for other travel inconveniences, like loss of baggage, non-recoverable accommodation expenses and trip disruptions due to unforeseen events.



### Complimentary benefits at no extra premium<sup>1</sup>

Indulge in action-packed adventures like mountaineering, snowboarding and skydiving, knowing you are covered at no additional premium.

<sup>1</sup> Not applicable for Basic Plan

## Table of Benefits

Coverage	Maximum Limit of Benefits (S\$)		
	Elite	Classic	Basic
<b>Personal Accident Benefits</b>			
<b>1 Accidental Death and Permanent Disability</b>			
Adult under 70 years	S\$500,000	S\$250,000	S\$100,000
Adult age 70 years or above	S\$150,000	S\$100,000	S\$50,000
Child	S\$100,000	S\$75,000	S\$30,000
Maximum Limit for Family Cover	S\$1,200,000	S\$650,000	S\$250,000
<b>2 Public Transport Double Indemnity</b>			
Adult under 70 years	S\$1,000,000	S\$500,000	
Adult age 70 years or above	S\$300,000	S\$200,000	Not covered
Child	S\$200,000	S\$150,000	
Maximum Limit for Family Cover	S\$2,300,000	S\$1,250,000	
<b>Medical Expenses</b>			
<b>3 Medical Expenses While Overseas</b>			
Adult under 70 years	S\$500,000	S\$300,000	S\$100,000
Adult age 70 years or above	S\$150,000	S\$100,000	S\$30,000
Child	S\$300,000	S\$200,000	S\$60,000
Maximum Limit for Family Cover	S\$2,000,000	S\$1,000,000	S\$300,000
<b>4 Medical Expenses While in Singapore</b>			
Adult under 70 years	S\$25,000	S\$15,000	S\$5,000
Adult age 70 years or above	S\$7,500	S\$5,000	S\$1,500
Child	S\$15,000	S\$10,000	S\$3,000
Maximum Limit for Family Cover	S\$100,000	S\$50,000	S\$20,000
<b>5 Traditional Chinese Medical (TCM) Treatment</b>	S\$600	S\$500	S\$350
<b>6 Emergency Dental Treatment</b>	S\$5,000	S\$2,000	Not covered
<b>7 Medical Treatment Overseas - Pregnancy Related Sickness</b>	S\$5,000	S\$2,000	Not covered
<b>Hospitalisation Benefits</b>			
<b>8 Hospital Cash</b>			
A Hospital Stay Overseas For Each Full Day in Hospital as an inpatient	S\$200 per day Max S\$40,000	S\$200 per day Max S\$30,000	S\$200 per day Max S\$5,000
Maximum Limit for Family Cover	S\$200 per day Max S\$80,000	S\$200 per day Max S\$60,000	S\$200 per day Max S\$10,000
B Hospital Stay in Singapore Immediately After Returning from Overseas For Each Full Day in Hospital as an Inpatient	S\$100 per day Max S\$1,000	S\$100 per day Max S\$1,000	Not covered
Maximum Limit for Family Cover	S\$100 per day Max S\$2,000	S\$100 per day Max S\$2,000	Not covered
<b>Overseas Assistance Benefits</b>			
<b>9 Emergency Medical Evacuation</b>	S\$1,000,000	S\$1,000,000	S\$100,000
<b>10 Repatriation</b>	S\$100,000	S\$50,000	S\$10,000
Maximum Limit for Family Cover	S\$250,000	S\$100,000	S\$20,000
<b>11 Compassionate Expenses</b>	S\$3,500	S\$2,000	Not covered
Maximum Limit for Family Cover	S\$10,000	S\$5,000	



Coverage	Maximum Limit of Benefits (S\$)		
	Elite	Classic	Basic
<b>Travel Inconvenience Benefits</b>			
12 <b>Hospital Visit or Compassionate Visit</b>	S\$10,000	S\$6,000	S\$1,500
Maximum Limit for Family Cover	S\$25,000	S\$15,000	S\$4,000
13 <b>Child Companion</b>	S\$10,000	S\$6,000	S\$1,500
Maximum Limit for Family Cover	S\$25,000	S\$15,000	S\$4,000
14 <b>Emergency Phone Charges</b>	S\$200	S\$150	S\$100
15 <b>Trip Cancellation</b>	S\$15,000	S\$10,000	S\$2,000
Maximum Limit for Family Cover	S\$50,000	S\$25,000	S\$5,000
16 <b>Trip Postponement</b>	S\$2,000	S\$1,000	S\$500
Maximum Limit for Family Cover	S\$5,000	S\$2,500	S\$1,250
17 <b>Trip Disruption</b>	S\$15,000	S\$10,000	S\$2,000
Maximum Limit for Family Cover	S\$50,000	S\$25,000	S\$5,000
18 <b>Overbooked Flight</b>	S\$300	S\$250	Not covered
Maximum Limit for Family Cover	S\$1,000	S\$600	
19 <b>Missed Travel Connection</b>	S\$300	S\$250	Not covered
Maximum Limit for Family Cover	S\$1,000	S\$600	
20 <b>Flight Diversion</b>	S\$100 every 6 hours Max S\$800	S\$100 every 6 hours Max S\$500	S\$50 every 6 hours Max S\$250
21 <b>Travel Delay</b>			
A For Every 6 Hours of Delay While Overseas	S\$100 every 6 hours Max S\$1,200	S\$100 every 6 hours Max S\$1,200	S\$50 every 6 hours Max S\$1,000
B For Every 6 Hours of Delay While in Singapore	S\$100 every 6 hours Max S\$500	S\$100 every 6 hours Max S\$500	S\$50 every 6 hours Max S\$500
22 <b>Delay Due to Hijack</b>	S\$500 every 6 hours Max S\$5,000	S\$500 every 6 hours Max S\$5,000	S\$200 every 6 hours Max S\$2,500
23 <b>Personal Liability</b>	S\$1,000,000	S\$1,000,000	S\$500,000
<b>Personal Effects and Supplementary Benefits</b>			
24 <b>Baggage Loss</b>	S\$5,000	S\$5,000	S\$2,500
Maximum Limit for Family Cover	S\$10,000	S\$7,500	S\$5,000
25 <b>Personal Money and Travel Documents</b>			
Replacement of Travel Documents	S\$5,000	S\$5,000	S\$2,500
Maximum Limit for Family Cover	S\$10,000	S\$7,500	S\$5,000
Loss of Money	S\$500	S\$250	S\$100
Maximum Limit for Family Cover	S\$1,000	S\$500	S\$200
26 <b>Jewellery Cover</b>	S\$500	S\$100	Not covered
Maximum Limit for Family Cover	S\$1,000	S\$200	

Coverage	Maximum Limit of Benefits (S\$)		
	Elite	Classic	Basic
27 <b>Baggage Delay</b>  For Every 6 Hours of Delay While Overseas  Maximum Limit for Family Cover  For 6 Hours of Delay Upon Arrival in Singapore Maximum Limit for Family Cover	S\$200 every 6 hours Max S\$1,200  S\$200 every 6 hours Max S\$2,500  Max S\$200 Max S\$200	S\$200 every 6 hours Max S\$1,000  S\$200 every 6 hours Max S\$2,000  Max S\$200 Max S\$200	S\$200 every 6 hours Max S\$200  S\$200 every 6 hours Max S\$400  Max S\$200 Max S\$200
28 <b>Kidnap and Hostage</b>  Maximum Limit for Family Cover	S\$250 every 6 hours Max S\$5,000  S\$250 every 6 hours Max S\$12,500	S\$250 every 6 hours Max S\$5,000  S\$250 every 6 hours Max S\$12,500	Not covered
29 <b>Home Contents</b>	S\$10,000	S\$7,500	Not covered
30 <b>Child Education Grant</b>	S\$5,000 per child Max S\$20,000	S\$2,000 per child Max S\$8,000	Not covered
31 <b>Fraudulent Use of A Card</b>	S\$1,000	S\$1,000	Not covered
32 <b>Domestic Cat and Dog</b>	S\$250	S\$100	Not covered
33 <b>Rental Vehicle Excess</b>	S\$800	S\$750	Not covered
34 <b>Golfer's Cover</b> Damage to or Loss of Golf Equipment Unused Green Fees Due to Injury or Illness Hole-in-one	S\$500 S\$250 S\$250	S\$500 S\$250 S\$250	S\$500 S\$250 S\$250
35 <b>Automatic Extension of Cover</b>	Up to 30 days	Up to 30 days	Not covered
36 <b>Terrorism Extension</b> (Applies to Section 1, 2, 3, 4, 5, 6, 7, 9, 15, 16 and 17 only)	S\$100,000	S\$100,000	S\$100,000
37 <b>Adventurous Leisure Activities</b>	Covered	Covered	Not covered
<b>COVID-19 Coverage Extension</b>	<b>Sub-Limits of Main Benefit (S\$)</b>		
	<b>Elite</b>	<b>Classic</b>	<b>Basic</b>
<b>Extension is applicable up to 90 days each trip for single trip 2-way plans and annual plans.</b>			
38a <b>Medical Expenses While Overseas</b> Adult under 70 years Adult age 70 years or above Child Maximum Limit for Family Cover	S\$150,000 S\$50,000 S\$150,000 S\$400,000	S\$50,000 S\$15,000 S\$50,000 S\$150,000	Not covered
38b <b>Emergency Medical Evacuation</b>	S\$150,000	S\$50,000	
38c <b>Repatriation</b>	S\$5,000	S\$5,000	
38d <b>Trip Cancellation</b>	S\$5,000	S\$3,000	
38e <b>Trip Postponement</b>	S\$2,000	S\$1,000	
38f <b>Trip Disruption</b>	S\$5,000	S\$3,000	
38g <b>Overseas Quarantine Allowance</b> <sup>New</sup>	S\$100/day (Up to 14 days)	S\$50/day (Up to 14 days)	
38h <b>Overseas Hospitalisation Allowance</b> <sup>New</sup>	S\$100/day (Up to 14 days)	S\$50/day (Up to 14 days)	
38i <b>Automatic Extension of Cover</b> <sup>New</sup>	Up to 30 days	Up to 30 days	

# Safer Trips, Greater Adventures

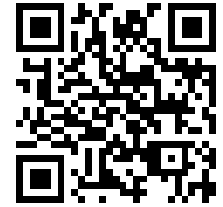
Start a conversation with your Great Eastern Financial Representative today to find out how you can travel with peace of mind.

## To contact us:

☎ **+65 6248 2888**

🖱 **greateasterngeneral.com**

✉ **gicare-sg@greateasterngeneral.com**



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## Notes and Disclaimers

1. The above is for general information only. It is not a contract of Insurance. Please refer to the policy documents for the precise terms and conditions of the insurance plan.
2. This policy is subject to the Premium Before Cover Warranty Clause, which requires the premium to be paid and received on or before the inception date of the Policy.
3. 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](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).
4. TravelSmart Premier is underwritten by Great Eastern General Insurance Limited, a wholly-owned subsidiary of Great Eastern Holdings Limited and a member of the OCBC Group.

Information correct as at 22 June 2022

Great Eastern General Insurance Limited (Reg. No. 1920 00003W)  
1 Pickering Street, #01-01 Great Eastern Centre, Singapore 048659