

TRAVELSMART PREMIER

Great is going on a worry-free journey



On your travels, a complete cover is all you need for an amazing journey. Whether it is a short getaway or a long haul destination, rest assured that the only surprises you encounter will be pleasant ones.

With the 24-hour Emergency Assistance Services Hotline and medical coverage, TravelSmart Premier provides medical assistance with just a phone call.

The comprehensive medical coverage includes hospitalisation benefits, alternative treatment by Traditional Chinese Medicine and emergency dental treatment overseas.

If you're in for an adventure, don't fret over the extent of your insurance coverage. Go ahead and indulge in exciting sporting activities such as scuba diving for an eye-opening experience. If you are on a golfing vacation, simply golf with your best clubs as TravelSmart Premier covers loss or damage to the golf equipment. Wherever you go, go with all your heart and trust that your home contents will also be protected while you are away.

With TravelSmart Premier, all that matters to you in a vacation is completely worry-free!

With TravelSmart Premier, you'll travel with ease of mind

To contact us:

 **+65 6248 2888**

 **greateasterngeneral.com**

 **gicare-sg@greateasterngeneral.com**

Important Notes:

1. This brochure 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 or 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 9 September 2019

Indulge in every adventure for a truly fulfilling holiday!



- Coverage for accidental death and disablement of up to S\$500,000 ***Enhanced**
- Up to 2 times the coverage¹ when accidental death and disablement happens on a Public Transport
- Up to S\$500,000 for medical expenses and hospitalisation
- Comprehensive medical coverage extending to Traditional Chinese Medical Treatment and Emergency Dental Treatment¹ overseas
- 24-hour International Emergency Assistance Services, including up to S\$1 million for emergency evacuation
- Expenses cover in case of Overbooked Flight/Misconnection, Trip Cancellation, Trip Postponement, Trip Curtailment and Trip Interruption (even due to the insolvency of the travel agent); including unused entertainment tickets
- Travel Delay coverage including: Riot, Civil Commotion, Natural Disasters, Closure of Airport/Airspace and more! ***Enhanced**
- S\$200 payout for every full 6 consecutive hours of delay of baggage
- Up to S\$5,000 in case of loss of baggage or travel documents.
- Automatic travel extension of up to 30 days¹ due to specified circumstances
- Home Contents coverage¹ of up to S\$10,000 while you are on your travels
- Leisure Adventurous Activities¹ cover such as: Dog Sledding, Hang Gliding, Hot Air Balloon and Airplane rides for sightseeing, Zip-lining/Zip-riding and more! ***Enhanced**
- Monetary coverage for loss of jewellery¹, golfing equipment and credit card frauds¹
- Pregnancy-related medical benefits¹ whilst overseas

¹ Not applicable to Basic plan.

Your benefits at a glance:

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No	Coverage	Maximum Limit of Benefits			
		Elite	Classic	Basic	
Personal Accident Benefits					
1	Accidental Death and Permanent Total Disablement				
	Each Adult Insured Person age below 70 years	ENHANCED	\$500,000	\$250,000	\$100,000
	Each Adult Insured Person age 70 years and above		\$150,000	\$100,000	\$50,000
	Each Child Insured Person		\$100,000	\$75,000	\$30,000
	Maximum Aggregate Limit for Family Cover	ENHANCED	\$1,200,000	\$650,000	\$250,000
2	Public Transport Double Indemnity				
	Each Adult Insured Person age below 70 years	ENHANCED	\$1,000,000	\$500,000	Not Covered
	Each Adult Insured Person age 70 years and above		\$300,000	\$200,000	Not Covered
	Each Child Insured Person		\$200,000	\$150,000	Not Covered
	Maximum Aggregate Limit for Family Cover	ENHANCED	\$2,300,000	\$1,250,000	Not Covered
Medical Reimbursement					
3	Medical Expenses Incurred Overseas				
	Each Adult Insured Person age below 70 years		\$500,000	\$300,000	\$100,000
	Each Adult Insured Person age 70 years and above		\$150,000	\$100,000	\$30,000
	Each Child Insured Person		\$300,000	\$200,000	\$60,000
	Maximum Aggregate Limit for Family Cover		\$2,000,000	\$1,000,000	\$300,000
4	Medical Expenses Incurred In Singapore				
	Each Adult Insured Person age below 70 years		\$25,000	\$15,000	\$5,000
	Each Adult Insured Person age 70 years and above		\$7,500	\$5,000	\$1,500
	Each Child Insured Person		\$15,000	\$10,000	\$3,000
	Maximum Aggregate Limit for Family Cover		\$100,000	\$50,000	\$20,000
5	Traditional Chinese Medical Treatment (TCM)				
	Each Insured Person in respect of TCM visit		\$600	\$500	\$350
6	Emergency Dental Treatment	ENHANCED			
	Each Insured Person (Follow-up Dental Treatment up to 30 days upon return to Singapore)		\$5,000	\$2,000	Not Covered
7	Medical Treatment Overseas - Pregnancy-Related Sickness				
	Each Female Insured Person		\$5,000	\$2,000	Not Covered
	Maximum Aggregate Limit For Sections 3 To 7				
	Each Adult Insured Person age below 70 years		\$500,000	\$300,000	\$100,000
	Each Adult Insured Person age 70 years and above		\$150,000	\$100,000	\$30,000
	Each Child Insured Person		\$300,000	\$200,000	\$60,000
	Maximum Aggregate Limit for Family Cover		\$2,000,000	\$1,000,000	\$300,000
Hospitalisation Benefits					
8	Hospital Cash				
A	Hospital Confinement Overseas				
	Each Insured Person in respect of each full day of Hospital Confinement		\$200 per day Max. \$40,000	\$200 per day Max. \$30,000	\$200 per day Max. \$5,000
	Maximum Aggregate Limit for Family Cover		\$200 per day Max. \$80,000	\$200 per day Max. \$60,000	\$200 per day Max. \$10,000
B	Hospital Confinement in Singapore upon immediate return from Overseas				
	Each Insured Person in respect of each full day of Hospital Confinement		\$100 per day Max. \$1,000	\$100 per day Max. \$1,000	Not Covered
	Maximum Aggregate Limit for Family Cover		\$100 per day Max. \$2,000	\$100 per day Max. \$2,000	Not Covered
Overseas Assistance Benefits					
9	Emergency Medical Evacuation:				
	Covers all Appointed Assistance Company emergency medical evacuation expenses		\$1,000,000	\$1,000,000	\$100,000
10	Repatriation Of Mortal Remains:				
	Covers all Appointed Assistance Company expenses incurred in returing the remains of the Insured Person, who suffered loss of life during the Trip back to Singapore		\$100,000	\$50,000	\$10,000
	Maximum Aggregate Limit for Family Cover		\$250,000	\$100,000	\$20,000
11	Funeral Expenses				
	Pay the reasonable expenses incurred for the funeral If the Insured Person suffers Injury during the Journey which within ninety (90) days of its happening is the sole cause of his/her death		\$3,500	\$2,000	Not Covered
	Maximum Aggregate Limit for Family Cover		\$10,000	\$5,000	Not Covered

No	Coverage	Maximum Limit of Benefits		
		Elite	Classic	Basic
Travel Inconvenience Cover				
12	Hospital Visitation/Compassionate Visit Pays travelling and hotel accommodation expenses incurred by one Relative/friend if the Insured Person is Hospitalised for more than five (5) days or is deceased whilst Overseas	S\$10,000	S\$6,000	S\$1,500
	Maximum Aggregate Limit for Family Cover	S\$25,000	S\$15,000	S\$4,000
13	Child Companion Pays travelling and hotel accommodation expenses incurred by one Relative/friend to accompany the Insured Person's children home following the Hospitalisation of the Insured Person whilst Overseas	S\$10,000	S\$6,000	S\$1,500
	Maximum Aggregate Limit for Family Cover	S\$25,000	S\$15,000	S\$4,000
14	Emergency Telephone Charges Pays actual mobile phone charges incurred for engaging the services of our Appointed Assistance Company for which a claim has been admitted under Section 1, 2, 9 or 10 of the Policy	S\$200	S\$150	S\$100
	Maximum aggregate limit for Sections 9 to 14	S\$1,000,000	S\$1,000,000	S\$100,000
15	Trip Cancellation Maximum Aggregate Limit for Family Cover	S\$15,000 S\$50,000	S\$10,000 S\$25,000	S\$2,000 S\$5,000
	16	Trip Postponement Maximum Aggregate Limit for Family Cover	S\$2,000 S\$5,000	S\$1,000 S\$2,500
17		Trip Disruption Maximum Aggregate Limit for Family Cover	S\$15,000 S\$50,000	S\$10,000 S\$25,000
	18	Overbooked Flight Each Insured Person Maximum Aggregate Limit for Family Cover	S\$300 S\$1,000	S\$250 S\$600
19		Travel Missed Connection Maximum Aggregate Limit for Family Cover	S\$300 S\$1,000	S\$250 S\$600
	20	Flight Diversion Insured Person's flight is diverted due to named events which prevents the Insured Person from continuing his/her Journey and the Insured Person is delayed from arriving at his/her planned destination by at least six (6) consecutive hours	S\$100 every 6 hours Max. S\$800	S\$100 every 6 hours Max. S\$500
21		Travel Delay <div>ENHANCED</div> Insured Person's flight is delayed due to named events which prevents the Insured Person from continuing his/her Journey and the Insured Person is delayed from arriving at his/her planned destination by at least six (6) consecutive hours while Overseas	S\$100 every 6 hours Max. S\$1,200	S\$100 every 6 hours Max. S\$1,200
	B	Flight delay by at least six (6) consecutive hours while in Singapore	Max. S\$500	Max. S\$500
22	Delay Due To Hijack Insured Person's flight is delayed due to Hijack which prevents the Insured Person from continuing his/her Journey and the Insured Person is delayed from arriving at his/her planned destination by at least six (6) consecutive hours	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
	B	Maximum aggregate limit for Sections 17 to 22 Each Insured Person	S\$15,000	S\$10,000
		Maximum Aggregate Limit for Family Cover	S\$50,000	S\$25,000
23	Personal Liability	S\$1,000,000	S\$1,000,000	S\$500,000

Notes

1) With the exception of Sections 1, 2, 8, 20, 21, 22, 27, 28, 30 and 36, claims under all other Sections are payable on a reimbursement basis.

2) Where a claim under Section 1 and Section 2 results from the same occurrence, this Policy will only pay for the claim under either Section, but not both.

3) Where a claim under Section 15 or Section 16 results from the same occurrence, this Policy will only pay for the claim under either Section, but not both.

4) This Policy will only pay for a claim under any one of the Sections 17, 18, 19, 20, 21 or 22 if the claim results from the same occurrence.

5) Where a claim under Section 24 and Section 34 results from the same occurrence, this Policy will only pay for the claim under either Section, but not both.

6) Payment for claim under Section 27 shall be deducted from the amount payable under Section 24 if the baggage later proves to be permanently lost.

Your benefits at a glance:

No	Coverage	Maximum Limit of Benefits		
		Elite	Classic	Basic
Personal Effects And Supplementary Benefits				
24	Baggage Loss Covers loss or damage to baggage, clothing and personal effects. Maximum S\$500 for any one article or a pair or a set of articles; S\$1,000 for laptop computer, netbook and tablet; S\$500 in aggregate for handphones and spectacles	S\$5,000	S\$5,000	S\$2,500
	Maximum Aggregate Limit for Family Cover	S\$10,000	S\$7,500	S\$5,000
25 A	Personal Money And Travel Documents Pays the replacement costs for passports, travel tickets and other relevant travel documents	S\$5,000	S\$5,000	S\$2,500
	Maximum Aggregate Limit for Family Cover	S\$10,000	S\$7,500	S\$5,000
B	Cover loss of money due to robbery, burglary, theft or natural disasters	S\$500	S\$250	S\$100
	Maximum Aggregate Limit for Family Cover	S\$1,000	S\$500	S\$200
26	Jewellery Cover Pays for loss of Jewellery due to robbery, theft or burglary whilst travelling Overseas.	S\$500	S\$100	Not Covered
	Maximum Aggregate Limit for Family Cover	S\$1,000	S\$200	Not Covered
	Maximum aggregate limit for Sections 24 to 26 Each Insured Person	S\$5,000	S\$5,000	S\$2,500
	Maximum Aggregate Limit for Family Cover	S\$10,000	S\$7,500	S\$5,000
27 A	Baggage Delay Insured Person's checked-in baggage is delayed whilst Overseas for at least six (6) consecutive hours	S\$200 every 6 hours Max. S\$1,200	S\$200 every 6 hours Max. S\$1,000	S\$200 every 6 hours Max. S\$200
	Maximum Aggregate Limit for Family Cover	S\$200 every 6 hours Max. S\$2,500	S\$200 every 6 hours Max. S\$2,000	S\$200 every 6 hours Max. S\$400
B	Insured Person's checked-in baggage is delayed whilst in Singapore for at least six (6) consecutive hours	Max. S\$200	Max. S\$200	Max. S\$200
	Maximum Aggregate Limit for Family Cover	Max. S\$200	Max. S\$200	Max. S\$200
28	Kidnap And Hostage Pays for every six (6) hours if the Insured Person is kidnapped whilst travelling Overseas	S\$250 every 6 hours Max. S\$5,000	S\$250 every 6 hours Max. S\$5,000	Not Covered
	Maximum Aggregate Limit for Family Cover	S\$250 every 6 hours Max. S\$12,500	S\$250 every 6 hours Max. S\$12,500	Not Covered
29	Home Contents	S\$10,000	S\$7,500	Not Covered
30	Child Education Grant Pays up to the sum insured for each legitimate Child and to a maximum of 4 legitimate Children if an indemnity becomes payable upon Insured Person's Accidental death whilst Overseas	S\$5,000 Each Child Max. S\$20,000	S\$2,000 Each Child Max. S\$8,000	Not Covered
31	Fraudulent Credit Card Usage Pays the financial loss whilst Overseas due to unauthorized charges being made from the Insured Person's Payment Card	S\$1,000	S\$1,000	Not Covered
32	Domestic Pet Cat And Dog Cover Pays for Insured Person's pet dog or cat's continued stay at the pet hotel / kennel or cattery if Insured Person is unable to return to Singapore on the scheduled return date due to Injury or Illness or delay of the Public Transport	S\$250	S\$100	Not Covered
33	Rental Vehicle Excess	S\$800	S\$750	Not Covered
34	Golfer's Cover			
A	Damage or loss of golf equipment	S\$500	S\$500	S\$500
B	Unused green fees due to Insured Person's Injury or Illness	S\$250	S\$250	S\$250
C	Hole-In-One	S\$250	S\$250	S\$250
35	Automatic Extension Of Cover	Up to 30 days	Up to 30 days	Not Covered
36	Terrorism Extension: Applies to Section 1, 2, 3, 4, 5, 6, 7, 9, 15, 16 and 17 only if they occur as a result of terrorism (excluding use of biological, chemical agents or nuclear devices)	S\$100,000	S\$100,000	S\$100,000
37	Leisure Adventurous Activities Cover  Cover activities listed in the Policy	Covered	Covered	Not Covered

Exclusions include but not limited to: War and Nuclear Risk, Terrorism (except as provided in the Terrorism Extension), Suicide or Self-inflicted Injury, Pre-existing Medical Conditions, Misuse of Alcohol and Drugs, Venereal Disease, AIDS and AIDS-related Complexities, Military Training, Childbirth, Pregnancy or Miscarriage, Travelling against Medical Practitioner's advice. Any sport or sporting activities that present a high level of inherent danger (i.e. involves a high level of expertise, exceptional physical exertion, highly specialised gears or stunts) and Professional Sports and any prohibition or regulation by any government. For full list of exclusions, please refer to the policy.

See table below for affordable premium rates to suit your travel plans:

TravelSmart Premier - Elite				
Duration Days	Premium			
	Area 1		Area 2	
	Individual	Family	Individual	Family
1-4	S\$50	S\$130	S\$83	S\$166
5-7	S\$67	S\$175	S\$105	S\$230
8-12	S\$102	S\$251	S\$143	S\$325
13-18	S\$126	S\$313	S\$174	S\$428
19-23	S\$153	S\$383	S\$206	S\$481
24-28	S\$167	S\$443	S\$238	S\$574
Each Additional week	S\$33	S\$86	S\$47	S\$121
One-way Trip	S\$50	S\$130	S\$83	S\$166
Annual	S\$378	S\$756	S\$492	S\$983

TravelSmart Premier - Classic				
Duration Days	Premium			
	Area 1		Area 2	
	Individual	Family	Individual	Family
1-4	S\$42	S\$104	S\$69	S\$152
5-7	S\$58	S\$138	S\$89	S\$191
8-12	S\$83	S\$207	S\$119	S\$262
13-18	S\$104	S\$258	S\$152	S\$319
19-23	S\$126	S\$313	S\$172	S\$378
24-28	S\$146	S\$346	S\$205	S\$436
Each Additional week	S\$28	S\$69	S\$40	S\$87
One-way Trip	S\$42	S\$104	S\$69	S\$152
Annual	S\$315	S\$630	S\$410	S\$819

TravelSmart Premier - Basic				
Duration Days	Premium			
	Area 3			
	Individual		Family	
1-4	S\$19		S\$46	
5-7	S\$26		S\$65	
8-12	S\$39		S\$98	
13-18	S\$55		S\$137	
19-23	S\$68		S\$168	
24-28	S\$81		S\$201	
Each Additional week	S\$17		S\$43	
One-way Trip	S\$19		S\$46	
Annual	S\$261		S\$520	

Area Type	Countries
Area 1	Australia, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Korea, Laos, Macau, Malaysia, Myanmar, New Zealand, Philippines, Taiwan, Thailand and Vietnam
Area 2	Worldwide, including countries under Area 1
Area 3	Batam, Bintan, Malaysia and local cruise within Singapore Waters

