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!



To contact us:

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Important Notes:

- 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.
- 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).
- 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

Great Eastern

Great Eastern General Insurance Limited (Reg No. 1920 00003W) (A wholly-owned subsidiary of Great Eastern Holdings Limited) 1 Pickering Street, #01-01 Great Eastern Centre, Singapore 048659

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Indulge in every adventure for a truly fulfilling holiday!



- Coverage for accidental death and disablement of up to \$\$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
- \$\$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

Your benefits at a glance:

		Ma	Maximum Limit of Benefits			
No	Coverage	Elite	Classic	Basic		
Pers	sonal Accident Benefits					
1	Accidental Death and Permanent Total Disablement					
	Each Adult Insured Person age below 70 years ENHANCED	S\$500,000	S\$250,000	S\$100,000		
	Each Adult Insured Person age 70 years and above	S\$150,000	S\$100,000	S\$50,000		
	Each Child Insured Person	S\$100,000	S\$75,000	S\$30,000		
	Maximum Aggregate Limit for Family Cover ENHANCED	S\$1,200,000	S\$650,000	S\$250,000		
2	Public Transport Double Indemnity		- .			
	Each Adult Insured Person age below 70 years ENHANCED	S\$1,000,000	S\$500,000	Not Covered		
	Each Adult Insured Person age 70 years and above	S\$300,000	S\$200,000	Not Covered		
	Each Child Insured Person Maximum Aggregate Limit for Family Cover [ENHANCED]	S\$200,000 S\$2,300,000	S\$150,000 S\$1,250,000	Not Covered Not Covered		
Med	lical Reimbursement	3\$2,300,000	3\$1,230,000	Not Covered		
3	Medical Expenses Incurred Overseas					
O	Each Adult Insured Person age below 70 years	S\$500,000	\$\$300,000	S\$100,000		
	Each Adult Insured Person age 70 years and above	S\$150,000	S\$100,000	S\$30,000		
	Each Child Insured Person	\$\$300,000	S\$200,000	\$\$60,000		
	Maximum Aggregate Limit for Family Cover	S\$2,000,000	S\$1,000,000	S\$300,000		
4	Medical Expenses Incurred In Singapore	- 4				
	Each Adult Insured Person age below 70 years	S\$25,000	S\$15,000	S\$5,000		
	Each Adult Insured Person age 70 years and above	S\$7,500	S\$5,000	S\$1,500		
	Each Child Insured Person	S\$15,000	S\$10,000	S\$3,000		
_	Maximum Aggregate Limit for Family Cover	S\$100,000	S\$50,000	S\$20,000		
5	Traditional Chinese Medical Treatment (TCM)	S\$600	S\$500	S\$350		
6	Each Insured Person in respect of TCM visit Emergency Dental Treatment ENHANCED	Οψουο	ΟψΟΟΟ	Οψ000		
6	Each Insured Person (Follow-up Dental Treatment up to 30 days upon return to Singapore)	S\$5,000	S\$2,000	Not Covered		
7	Medical Treatment Overseas - Pregnancy-Related Sickness					
,	Each Female Insured Person	S\$5,000	S\$2,000	Not Covered		
	Maximum Aggregate Limit For Sections 3 To 7					
	Each Adult Insured Person age below 70 years	S\$500,000	S\$300,000	S\$100,000		
	Each Adult Insured Person age 70 years and above	S\$150,000	S\$100,000	S\$30,000		
	Each Child Insured Person	S\$300,000	S\$200,000	S\$60,000		
	Maximum Aggregate Limit for Family Cover	S\$2,000,000	S\$1,000,000	S\$300,000		
Hos	pitalisation Benefits					
8	Hospital Cash					
Α	Hospital Confinement Overseas	S\$200 per day	S\$200 per day	S\$200 per day		
	Each Insured Person in respect of each full day of Hospital Confinement	Max. S\$40,000	Max. S\$30,000	Max. S\$5,000		
	Maximum Aggregate Limit for Family Cover	S\$200 per day	S\$200 per day Max. S\$60,000	S\$200 per day		
_		Max. S\$80,000		Max. S\$10,000		
В	Hospital Confinement in Singapore upon immediate return from Overseas	S\$100 per day Max. S\$1,000	S\$100 per day Max. S\$1,000	Not Covered		
	Each Insured Person in respect of each full day of Hospital Confinement					
	Maximum Aggregate Limit for Family Cover	S\$100 per day Max. S\$2,000	S\$100 per day Max. S\$2,000	Not Covered		
Ove	rseas Assistance Benefits	Μαλ. Οψ2,000	Μαλ. 3φ2,000			
9	Emergency Medical Evacuation:					
5	Covers all Appointed Assistance Company emergency	S\$1,000,000	S\$1,000,000	S\$100,000		
	medical evacuation expenses					
10	Repatriation Of Mortal Remains:					
	Covers all Appointed Assistance Company expenses incurred in	S\$100,000	S\$50,000	S\$10,000		
	returing the remains of the Insured Person, who suffered loss of life	3\$100,000	3\$30,000	3\$10,000		
	during the Trip back to Singapore					
	Maximum Aggregate Limit for Family Cover	S\$250,000	S\$100,000	S\$20,000		
11	Funeral Expenses					
	Pay the reasonable expenses incurred for the funeral If the Insured	S\$3,500	S\$2,000	Not Covered		
	Person suffers Injury during the Journey which within ninety (90) days of its happening is the sole cause of his/her death	,	2,2,000			
	11 0	S\$10,000	S\$5,000	Not Covered		
	Maximum Aggregate Limit for Family Cover	οφτυ,υυυ	343,000	Not Covered		

¹ Not applicable to Basic plan.

Your benefits at a glance: 02 I►

Trivel Inconvenience Cover 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 whist S\$10,000 S\$6,000 S\$1,500 S\$4,000 S\$1,500 S\$4,000 S\$1,500 S\$2,000 S\$1,500 S\$4,000 S\$1,500 S\$1,500 S\$2,000 S\$1,500 S\$1,500 S\$2,000 S\$1,500 S\$1,500 S\$2,000 S\$1,500 S\$1,500 S\$2,000 S\$2	Ma	0	Maximum Limit of Benefits			
Hospital Visitation/Compassionate Visit Peys 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 Maximum Aggregate Limit for Family Cover S\$25,000 S\$15,000 S\$4,000	NO	The state of the s		Classic	Basic	
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 Maximum Aggregate Limit for Family Cover 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's children home following the Hospitalisation of the Insured Person whilst Overseas Maximum Aggregate Limit for Family Cover 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 The Policy of the Policy The Policy aggregate Limit for Family Cover Trip Cancellation Maximum Aggregate Limit for Family Cover S\$2,000 S\$1,000,000 S\$1,000,000 S\$2,000 S\$2,000 S\$5,000 S\$2,000 S\$5,000 S\$2,000 S\$5,000 S\$2,000 S\$5,000 S\$2,000 S	Trav					
Child Companion Post provided Post provided Post post provided Post post post provided Post post post provided Post post post post post plant provided Post post plant provided Post post plant provided	12	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	
Pays travelling and hotel accommodation expenses incurred by one Relative/friend to accompany the Insured Persons children home following the Hospitalisation of the Insured Person whilst Overseas Maximum Aggregate Limit for Family Cover S\$25,000 S\$15,000 S\$4,000 S\$4,000 S\$4,000 S\$4,000 S\$4,000 S\$15,000 S\$4,000 S\$15,000 S\$4,000 S\$15,000 S\$15,000 S\$4,000 S\$100 S		Maximum Aggregate Limit for Family Cover	S\$25,000	S\$15,000	S\$4,000	
Emergency Telephone Charges Pays actual mobile prione 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 Maximum aggregate limit for Sections 9 to 14 S\$1,000,000 S\$1,000,000 S\$1,000,000 S\$1,000,000 S\$2,000 Maximum Aggregate Limit for Family Cover S\$5,000 S\$2,000 S\$2,	13	Pays travelling and hotel accommodation expenses incurred by one Relative/friend to accompany the Insured Person's children home following the Hospitalisation of the	S\$10,000	S\$6,000	S\$1,500	
Pay's 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 Maximum aggregate limit for Sections 9 to 14 S\$1,000,000 S\$1,000,000 S\$1,000,000 S\$1,000,000 S\$1,000,000 S\$1,000,000 S\$2,000 S\$2,000 S\$2,000 S\$50,000 S\$2,000 S\$50,000 S\$2,000 S\$1,000 S\$2,000 S\$1,000 S\$2,000 S\$1,000 S\$2,000 S\$1,000 S\$2,000		Maximum Aggregate Limit for Family Cover	S\$25,000	S\$15,000	S\$4,000	
Trip Cancellation Maximum Aggregate Limit for Family Cover S\$50,000 S\$10,000 S\$2,000 S\$1,000 S\$2,000 S\$1,000 S\$50,000 S\$50,000 S\$50,000 S\$50,000 S\$50,000 S\$50,000 S\$50,000 S\$1,000 S\$50,000 S\$1,000 S\$50,000 S\$1,000 S\$2,000 S\$1,000 S\$2,000 S\$1,000 S\$2,000 S\$1,000 S\$2,000 S\$1,000 S\$2,000 S\$1,000 S\$2,000 S\$2,000 Maximum Aggregate Limit for Family Cover S\$50,000 S\$50,000 S\$2,000 S\$50,000 S\$50,000 S\$2,000 S\$50,000 S\$50,00	14	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	S\$200	S\$150	S\$100	
Maximum Aggregate Limit for Family Cover Trip Postponement S\$2,000 S\$1,000 S\$5,000 S\$2,000 Maximum Aggregate Limit for Family Cover S\$5,000 S\$5,000 S\$2,000 S\$2,000 S\$5,000		Maximum aggregate limit for Sections 9 to 14	S\$1,000,000	S\$1,000,000	S\$100,000	
Trip Postponement Maximum Aggregate Limit for Family Cover S\$5,000 S\$2,000 S\$1,000 S\$2,000 S\$1,000 S\$2,000 S\$1,000 S\$2,000 S\$1,000 S\$2,000	15	Trip Cancellation		S\$10,000	S\$2,000	
Maximum Aggregate Limit for Family Cover Trip Disruption Maximum Aggregate Limit for Family Cover Maximum Aggregate Limit for Family Cover Maximum Aggregate Limit for Family Cover S\$5,000 S\$5,000 S\$2,000 S\$2,000 S\$2,000 S\$5,000 S\$5,000 S\$2,000 S\$5,000		Maximum Aggregate Limit for Family Cover				
Trip Disruption Maximum Aggregate Limit for Family Cover S\$50,000 S\$25,000 S\$25,000 S\$50,000 S\$600 Not Covered S\$1,000 S\$1,000 S\$2,000 S\$2,000	16	Trip Postponement	S\$2,000	S\$1,000	S\$500	
Maximum Aggregate Limit for Family Cover Overbooked Flight Each Insured Person Maximum Aggregate Limit for Family Cover S\$300 S\$250 Not Covered S\$1,000 S\$600 Not Covered S\$1,000 S\$10,000 S\$600 Not Covered S\$1,000 S\$600 Not Covered S\$1,000 S\$10,000 S\$50,000 S\$50,000 S\$50,000 S\$50,000 S\$50,000 S\$50,000 S\$500 S\$50,000 S\$50,000 S\$50,000		Maximum Aggregate Limit for Family Cover	S\$5,000	S\$2,500	S\$1,250	
Overbooked Flight Each Insured Person Maximum Aggregate Limit for Family Cover Travel Missed Connection 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 while Overseas Flight delay by at least six (6) consecutive hours while in Singapore Maximum aggregate limit for Sections 17 to 22 Each Insured Person Maximum Aggregate Limit for Family Cover S\$1,000 S\$600 Not Covered S\$1,000 S\$600 Not Covered S\$1,000 S\$600 Not Covered S\$100 every S\$100 every S\$100 every S\$100 every S\$50 every S\$50 every S\$100 every S\$	17	Trip Disruption	S\$15,000	S\$10,000	S\$2,000	
Each Insured Person Maximum Aggregate Limit for Family Cover Travel Delay Entances 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 Flight delay by at least six (6) consecutive hours while 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 Max. S\$500 Each Insured Person S\$1,000 S\$600 Not Covered S\$1,000 S\$500 every 6 hours Max. S\$500 Max. S\$500 every 6 hours 6 hours Max. S\$500 Max. S\$500 Max. S\$500 every 6 hours Max. S\$1,200 Max. S\$1,200 Max. S\$1,200 Max. S\$1,200 Max. S\$500 every 6 hours Max. S\$500 Max. S\$500 every 6 hours Max. S\$500 Max. S\$500 every 6 hours Max. S\$500 S\$200 S\$200 S\$200 S\$2000 S\$5000 S\$5000 S\$5000 S\$5000 S\$5000 S\$5000 S\$5000 S\$5000		Maximum Aggregate Limit for Family Cover	S\$50,000	S\$25,000	S\$5,000	
Travel Missed Connection Maximum Aggregate Limit for Family Cover Plight Diversion 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 Travel Delay Enhanced 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 B Flight delay by at least six (6) consecutive hours while in Singapore 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 while 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 B Maximum aggregate limit for Sections 17 to 22 Each Insured Person Maximum Aggregate Limit for Family Cover S\$500 every S\$500 every 6 hours Max. S\$5,000 Max. S\$5,000 S\$2,000 S\$2,000	18	Each Insured Person				
Maximum Aggregate Limit for Family Cover S\$1,000 S\$600 Not Covered		,		- • • • •		
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 Travel Delay ENHANCED 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 Journey and the Insured Person is delayed from arriving at his/her Journey and the Insured Person is delayed from arriving at his/her Journey and the Insured Person is delayed from arriving at his/her Journey and the Insured Person is delayed from arriving at his/her Journey and the Insured Person is delayed from arriving at his/her Journey and the Insured Person is delayed from arriving at his/her Journey and the Insured Person is delayed from arriving at his/her planned destination by at least six (6) consecutive hours Max. S\$500 every 6 hours 6 hours Max. S\$1,200 Max. S\$500 every 6 hours 9 hours 6 hours 9 h	19					
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 Travel Delay ENHANCED 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 B Flight delay by at least six (6) consecutive hours while in Singapore 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 B Maximum aggregate limit for Sections 17 to 22 Each Insured Person Maximum Aggregate Limit for Family Cover S\$50 every 6 hours Max. S\$100 every 6 hours Max. S\$100 every 6 hours Max. S\$500 Max. S\$500 every 6 hours S\$200 every 6 hours Max. S\$500 every 6 hours S\$500 every 6 hours Max. S\$500 every 8 hours Max. S\$5,000 S\$500 every 8 hours Max. S\$500 every 8 hours Max. S\$500 every 8 hours S\$500 every 8 hours Max. S\$500 every 8 hours S\$500 every 8 hours Max. S\$5,000	00	,	5\$1,000	\$\$600	Not Covered	
A 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 B Flight delay by at least six (6) consecutive hours while in Singapore 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 Max. S\$500 every 6 hours Max. S\$500 every 6 hours 9 hours 9 hours 6 hours 9 hour	20	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	6 hours	6 hours	6 hours	
A 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 B Flight delay by at least six (6) consecutive hours while in Singapore 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 Max. S\$500 every 6 hours Max. S\$500 every 6 hours 9 hours 9 hours 6 hours 9 hour	21	Travel Delay ENHANCED				
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 Max. S\$5,000 S\$500 every 6 hours 6 hours Max. S\$5,000 Max. S\$5,000 S\$2,000 S\$2,000 S\$2,000 S\$2,000	A	Person from continuing his/her Journey and the Insured Person is delayed from arriving	6 hours	6 hours	6 hours	
A 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 Max. S\$5,000 Maximum aggregate limit for Sections 17 to 22 Each Insured Person Maximum Aggregate Limit for Family Cover Max. S\$5,000 S\$500 every 6 hours Max. S\$5,000 S\$2,000 S\$2,000 S\$2,000	В	Flight delay by at least six (6) consecutive hours while in Singapore	Max. S\$500	Max. S\$500	Max. S\$500	
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 Max. S\$5,000 S\$10,000 S\$2,000	22	Delay Due To Hijack	00500	24505	Ortono	
Each Insured Person Maximum Aggregate Limit for Family Cover \$\$10,000 \$\$10,000 \$\$2,000 \$\$50,000 \$\$50,000 \$\$5,000	Α	continuing his/her Journey and the Insured Person is delayed from arriving at his/her	6 hours	6 hours	6 hours	
	В		S\$15,000	S\$10,000	S\$2,000	
23 Personal Liability S\$1,000,000 S\$1,000,000 S\$500,000		Maximum Aggregate Limit for Family Cover	S\$50,000	S\$25,000	S\$5,000	
	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: 03

No	Cayarana	Maximum Limit of Benefits Elite Classic Basic			
NO	Coverage		Classic	Basic	
Pers	onal 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	Personal Money And Travel Documents	Οψ10,000	Οψ1,000	οφο,σσο	
Α	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	
В	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	-4			
	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 Maximum aggregate limit for Sections 24 to 26	S\$1,000	S\$200	Not Covered	
	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	S\$200 every 6 hours	S\$200 every 6 hours	
В	Insured Person's checked-in baggage is delayed whilst in Singapore for at least six (6)	Max. S\$2,500 Max. S\$200	Max. S\$2,000 Max. S\$200	Max. S\$400 Max. S\$200	
	consecutive hours Maximum Aggregate Limit for Family Cover	Max. S\$200	Max. S\$200	Max. S\$200	
28	Kidnap And Hostage	S\$250 every	S\$250 every		
20	Pays for every six (6) hours if the Insured Person is kidnapped whilst travelling Overseas	6 hours Max. S\$5,000	6 hours Max. S\$5,000	Not Covered	
	Maximum Aggregate Limit for Family Cover	\$\$250 every 6 hours Max. \$\$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				
Α	Damage or loss of golf equipment	S\$500	S\$500	S\$500	
В	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 ENHANCED	Covered	Covered	Not Covered	
	Cover activities listed in the Policy	3370100	0010100	1101 00100	

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 Practioner'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						
.	Premium					
Duration Days	Area 1		Are	a 2		
24,5	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	Premium					
Duration	Area 1		Are	ea 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				
Premium				
Area 3				
Individual	Family			
S\$19	S\$46			
S\$26	S\$65			
S\$39	S\$98			
S\$55	S\$137			
S\$68	S\$168			
S\$81	S\$201			
S\$17	S\$43			
S\$19	S\$46			
S\$261	S\$520			
	Pren Are Individual \$\$19 \$\$26 \$\$39 \$\$55 \$\$68 \$\$81 \$\$17 \$\$19			

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

TravelSmart Premier Proposal Form

Statement pursuant to section 25(5) of the Insurance Act (Cap. 142) (or any subsequent amendment thereof), you are to disclose in this proposal form, fully and faithfully, all the facts which you know, or ought to know, which may affect the insurance cover you are applying for. Otherwise, you may recevie nothing from the policy.

Note: Please complete all Sections where applicable. This Policy is subject to the Payment Before Cover Warranty Clause which requires the premium to be paid and received on or before the inception date of the policy and endorsement.

Eligibility

- Singaporean/Singapore Permanent Resident; or foreigner with an Employment Pass/Work Permit/Dependent Pass/Long-Term Visit Pass/Student Pass.
- Main Insured Person must be at least 18 years of age at the commencement of this insurance cover.
- Child/Children a person who is unemployed and unmarried, aged above three (3) month old and below eighteen (18) years or below twenty-four (24) years of age if studying full-time in
 a recognized institution of higher learning at the commencement of this insurance cover. Child below 10 years old must be accompanied by an adult (Parent or Guardian) for the entire
 Trip. Child from 10 years to 17 years old can apply for Classic or Basic Plan, provided the Proposal is made in the parent or guardian's name.
- For Annual Multi-Trip Policy, Insured Person must not be more than 70 years old at the commencement of this insurance cover.

Family Plan

- Under Single Trip Policy, Family shall mean:
- (a) an Adult and/or his/her spouse and unlimited number of biological or legally adopted Children OR
 (b) one (1) or two (2) adults who are not related by marriage and a maximum of four (4) Children who must be at least Family related (i.e. biological or legally adopted Child or ward,
- (a) one (1) or two (2) adults who are not related by marriage and a maximum of four (4) Children who must be at least Family related (i.e. biological or legally adopted Child or ward, siblings, grandchild, niece, nephew or cousin) to any one of the Adults.
- All Insured Persons under the Single Trip Family Cover must depart from and return back to Singapore together at the same time as a Family.
- Under Annual Multi-Trip Policy, Family shall mean an adult and/or his/her spouse and unlimited number of biological or legally adopted Children.
- For an Annual Multi-Trip Policy, the Insured Persons under the Family Cover are not required to travel together on a Journey.
- Any Child Insured Person under the age of ten (10) years must be accompanied by a parent or Adult guardian for any Trip made during the Period of Insurance.
- The limits under Family Cover are subject to Individual Cover limits for each Insured Person.

Proposer's particulars	s (Please tick and fill in the de	etails)	Type of Cover (F				
Name/Entity Name:			Cover for:		al 🗌 Family [l
Mr Mrs Miss Mdm			Area:	□ 1	<u> </u>	3	
Gender: M F NRIC no./UEN: Nationality/Place of incorporation: Date of birth/incorporation: Occupation: Address:			Plan Selection: Annual Multi-Trip Policy (unlimited no. of Trips per insured period) Elite - up to 90 consecutive days per Trip Classic - up to 90 consecutive days per Trip Basic - up to 30 consecutive days per Trip Single Trip Elite - up to 182 consecutive days per Trip Classic - up to 182 consecutive days per Trip				red period)
Email: Contact no.:	Postal code:- (HP)		One-way Trip Elite - up to 4	30 consecutive of consecutive of 4 consecutive of 4 consecutive of 4 consecutive of 4 consecutive of the con	vs days		
Proposer travelling:	_		Destination: Period of insurand Commences on:	Ce (Both dates inclusive	e):		(dd/mm/yy)
•	iculars (If the person is differe	• •	Expires on:				(dd/mm/yy)
Nationality:	Relationship:		Payment mode Premium payable	•			
	Date of Birth:_		By Credit Car	rd (Visa/MasterCa	ard only)		
Insured Person:		_Gender:□M □F	above premium	to the following can at the cardholder has	d. Where a third	party cred	lit card is used,
	Relationship:						
	Date of Birth:_		Expiry Date:	(mm)	(yy)	CVV:	
			Name of card	dholder:			
Nationality:	Relationship:		NRIC no.:		Signatur	e:	
NRIC no.:	Date of Birth:_	(dd/mm/yy)		No.:			By Cash

Declaration

By submitting this Proposal Form, I/We, the Insured Person(s) hereby declare the following:

- I/we declare that the information given in this proposal is true and that no material fact (s), that is, fact(s) likely to influence the assessment and acceptance of this proposal have been withheld and to the best of my/our knowledge and belief the information given herein is true and complete.
- I/we understand and agree that no insurance shall take effect until this proposal has been fully accepted, full payment is received and a Policy is issued by Great Eastern General Insurance Limited ("GEG").
- I/we understand and agree that the declarations and disclosures herein shall form the basis of the Policy, and subject to the Policy terms, conditions and exclusions.
- 4. I/we declare that I am/we are in good health and I am/we are not traveling against the advice of a Medical Practitioner or for the purpose of obtaining medical treatment.
- 5. I/we do not anticipate any circumstances which are likely to lead to a claim under the Policy.
- 6. I/we understand and agree that pre-existing conditions are not covered by this Policy.
- I/we agree and authorize GEG to obtain and verify at its own discretion, any information about me/us in the event of claims.
- 8. I/we understand and agree that the Policy must be effected before departure and the Trip must depart from and end in Singapore (except one-way Trip).
- I/we declare that I am/we are ordinarily resident in Singapore as defined by "Insurance Act (Chapter 142) (First Schedule)."

Policy Application, Service and Administration

Where the proposer(s) is/are an individual or individuals, by providing the information set out above, the proposer(s) agree and consent to Great Eastern and its related corporations (collectively, the "Companies"), as well as their respective representatives, agents, the Companies' authorised service providers and relevant third parties (the Companies and all the other foregoing parties, collectively, "Great Eastern Persons"), collecting, using and/or disclosing the proposer(s)' personal data, for purposes reasonably required by the Companies to evaluate the proposer(s)' proposal and to provide the products or services which the proposer(s) is/are applying for (including any policy renewals and policy upgrades, substitutions or replacements) and such other purposes as described in Great Eastern's Privacy Statement (collectively, the "Purposes") which is accessible from Great Eastern Singapore's website, which the proposer(s) confirm the proposer(s) has/have read and understood.

Where the proposer is not an individual, the proposer hereby confirms and represents to Great Eastern and its related corporations (collectively, the "Companies"), as well as their respective representatives, agents, the Companies' authorised service providers and relevant third parties (the Companies and all the other foregoing parties, collectively, "Great Eastern Persons"), that the insured individuals of the Policy the proposer is applying for ("Insured Individuals") have agreed and consented to the disclosure of their personal data to the Great Eastern Persons, for purposes reasonably required by the Great Eastern Persons to evaluate the proposal and to provide the products or services which the proposer is applying for, and such other purposes as described in Great Eastern's Privacy Statement (collectively, the "Purposes") which is accessible from Great Eastern Singapore's website, and which the proposer confirms it has read and understood. In respect of the Insured Individuals who are subsequently enrolled into the Policy, the proposer further undertakes that it shall ensure and procure that each Insured Individual has provided such agreement and consent in relation to his/her personal data for the Purposes.

Marketing Consent

We* want to ensure that you fully enjoy our services and products as we update you on relevant news, promotions and advice. We will keep in touch with you through post, digital platforms (including social media), and email.

Please indicate below if you consent to us^* to also contact you for the above-mentioned purposes via the methods below:

Phone number-based messaging (e.g. SMS/MMS, WhatsApp, WeChat)
Voice Calls

Your privacy is of utmost importance to us and you can withdraw your consent via Great Eastern's website at any time.

* We/us refers to Great Eastern, our related corporations, respective representatives and agents. For more details, please refer to the Privacy and Security Policy on Great Eastern's website.

Signature of Insured Person Authorised Represen	n or his/her tative	Date
Agent Code:	Agent Name:	