

# 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



### Extensive medical coverage

Enjoy utmost care with our extensive medical coverage which includes Emergency Dental Treatment<sup>1</sup>, Traditional Chinese Medical (TCM) treatments and Chiropractor treatments so you can seek professional help without worrying about hefty medical bills.

### Greater assurance with extended coverage for COVID-19 **NEW**

With no additional premium needed, get up to S\$150,000 coverage<sup>2</sup> for medical and hospitalisation coverage in the event of medical emergencies, due to COVID-19 related conditions during your trip.



### Comprehensive protection worldwide

Travel with peace of mind with our 24-hour international emergency assistance services including up to S\$1 million coverage for emergency medical evacuation.



### Protect against unexpected travel cancellation and inconveniences

Nothing should interrupt your travel plans as we cover up to S\$15,000 against trip cancellations. Also covered are loss of baggage, non-recoverable accommodation expenses, insolvency of travel agents and trip disruption due to unforeseen events.



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

Indulge in action-packed adventures knowing you are covered at no additional premium for adventurous leisure sports<sup>1</sup> such as mountaineering, snowboarding and skydiving. Other benefits include golfer's cover and rental vehicle excess.

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

<sup>2</sup> Applicable for Elite and Classic single trip 2-way plans and annual multi-trip plans. Each trip must not be longer than 90 days.

## Table of Benefits

Coverage		Maximum Limit of Benefits (S\$)		
		Elite	Classic	Basic
Personal Accident Benefits				
1	Accidental Death and Permanent Disability			
	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
2	Public Transport Double Indemnity			
	Adult under 70 years	S\$1,000,000	S\$500,000	Not covered
	Adult age 70 years or above	S\$300,000	S\$200,000	
	Child	S\$200,000	S\$150,000	
	Maximum Limit for Family Cover	S\$2,300,000	S\$1,250,000	
Medical Expenses				
3	Medical Expenses While Overseas			
	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
4	Medical Expenses While in Singapore			
	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
5	Traditional Chinese Medical (TCM) Treatment	S\$600	S\$500	S\$350
6	Emergency Dental Treatment	S\$5,000	S\$2,000	Not covered
7	Medical Treatment Overseas - Pregnancy Related Sickness	S\$5,000	S\$2,000	Not covered
Hospitalisation Benefits				
8	Hospital Cash			
A	Hospital Stay Overseas	S\$200 per day	S\$200 per day	S\$200 per day
	For Each Full Day in Hospital as an inpatient	Max S\$40,000	Max S\$30,000	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	S\$100 per day	S\$100 per day	Not covered
	For Each Full Day in Hospital as an Inpatient	Max S\$1,000	Max S\$1,000	
	Maximum Limit for Family Cover	S\$100 per day Max S\$2,000	S\$100 per day Max S\$2,000	Not covered
Overseas Assistance Benefits				
9	Emergency Medical Evacuation	S\$1,000,000	S\$1,000,000	S\$100,000
10	Repatriation	S\$100,000	S\$50,000	S\$10,000
	Maximum Limit for Family Cover	S\$250,000	S\$100,000	S\$20,000
11	Compassionate Expenses	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
Travel Inconvenience Benefits				
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
Personal Effects and Supplementary Benefits				
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	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 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
	For 6 Hours of Delay Upon Arrival in Singapore	Max S\$200	Max S\$200	Max S\$200
	Maximum Limit for Family Cover	Max S\$200	Max S\$200	Max S\$200
28	<b>Kidnap and Hostage</b>	S\$250 every 6 hours Max S\$5,000	S\$250 every 6 hours Max S\$5,000	Not covered
	Maximum Limit for Family Cover	S\$250 every 6 hours Max S\$12,500	S\$250 every 6 hours Max S\$12,500	
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	S\$500	S\$500	S\$500
	Unused Green Fees Due to Injury or Illness	S\$250	S\$250	S\$250
	Hole-in-one	S\$250	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

COVID-19 Coverage Extension		Sub-Limits of Main Benefit (S\$)		
		Elite	Classic	Basic
Extension is applicable for single trip 2-way plans up to 90 days and annual plan policyholders.				
3	<b>Medical Expenses While Overseas</b>			Not covered
	Adult under 70 years	S\$150,000	S\$25,000	
	Adult age 70 years or above	S\$50,000	S\$7,500	
	Child	S\$150,000	S\$25,000	
	Maximum Limit for Family Cover	S\$400,000	S\$65,000	
9	<b>Emergency Medical Evacuation</b>	S\$150,000	S\$25,000	
10	<b>Repatriation</b>	S\$5,000	S\$5,000	
15	<b>Trip Cancellation</b>	S\$5,000	S\$3,000	
16	<b>Trip Postponement</b>	S\$2,000	S\$1,000	
17	<b>Trip Disruption</b>	S\$5,000	S\$3,000	

# Safer Trips, Greater Adventures

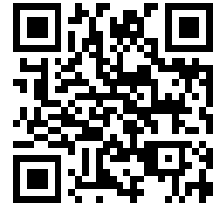
Start a conversation with your Great Eastern Financial Representative today to find out how you can travel with peace of mind.

## To contact us:

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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 15 October 2021