



Now with COVID-19 coverage!

AIG Travel is a member company of American International Group, Inc., and Travel Guard is the marketing name for its portfolio of travel insurance and travel-related services, including 24/7 travel assistance, emergency medical and security services. AIG Travel offers the industry's most complete array of 24/7 worldwide and multilingual travel assistance services through an international network of full-service contact centres. Globally, AIG Travel covers 20+ million travellers each year.

Why Travel Guard®



COVID-19 Cover

AIG covers up to S\$300,000 in medical overseas, overseas quarantine allowance of up to 14 days and travel inconvenience benefits as a result of COVID-19 diagnosis.



Reliable and responsive claims

We pay S\$30,000 in travel claims every working day. File online or call our claims hotline – our experts are ready to assist you.



Highest overseas medical coverage

Our Premier plan covers you for up to S\$2,500,000 in overseas medical expenses - the highest in the market.



24/7 in-house global assistance

AIG is one of the leading travel insurers in Singapore with its own global assistance service centre. With eight locations worldwide, help is always at hand.

CHOOSE THE BEST PLAN FOR YOUR TRAVEL NEEDS

Summary of Coverage

SECTION		COVERAGE	SUM INSURED (\$\$)		
			BASIC CLASSIC	MOST POPULAR SUPERIOR	HIGHLY RECOMMENDED PREMIER
COVID-19 COVERAGE					
Medical Expenses Incurred Overseas & Emergency Medical Evacuation and Repatriation		<ul style="list-style-type: none"> Insured Person (under age 70 years) Insured Person (age 70 years or older) Insured Child in a Family Plan 	100,000 50,000 50,000	250,000 100,000 100,000	300,000 150,000 150,000
Travel Cancellation			2,500	5,000	7,500
Travel Postponement			500	1,000	1,500
Travel Curtailment			2,500	5,000	7,500
Out-of-country COVID-19 Diagnosis Quarantine Allowance			100 per Day, up to 14 Days	100 per Day, up to 14 Days	100 per Day, up to 14 Days
MEDICAL AND TRAVEL BENEFITS					
1	Medical Expenses Incurred Overseas	<ul style="list-style-type: none"> Insured Person (under age 70 years) Insured Person (age 70 years or older) Insured Child in a Family Plan 	200,000 50,000 200,000	1,000,000 75,000 200,000	2,500,000 200,000 300,000
2	Post-Trip Medical Expenses Incurred in Singapore				
2A	(1) For Injury sustained while Overseas (2) For Sickness sustained while Overseas and where emergency medical evacuation has been arranged by ATAP to return You to Singapore	<ul style="list-style-type: none"> Insured Person (under age 70 years) Insured Person (age 70 years or older) Insured Child in a Family Plan 	10,000 1,000 10,000	25,000 2,500 10,000	50,000 5,000 10,000
2B	For Sickness suffered while Overseas and medical treatment or follow-up medical treatment upon return to Singapore	<ul style="list-style-type: none"> Insured Person (under age 70 years) Insured Person (age 70 years or older) Insured Child in a Family Plan 	2,000 1,000 1,000	5,000 2,500 2,500	10,000 5,000 5,000
3	Mobility Aid Reimbursement		N/A	1,000	2,000
4	Pregnancy Expenses		2,000	5,000	8,000
5	Treatment by Physician	Overall section limit Limit per treatment if treatment is not first sought overseas	N/A N/A	500 50	750 50
6	Overseas Hospital Income	\$200 for every 24 hours	10,000	30,000	50,000
7	Hospital Income in Singapore	\$100 for every 24 hours	500	1,000	1,500
8	Emergency Medical Evacuation		500,000	UNLIMITED	UNLIMITED
9	Repatriation		UNLIMITED	UNLIMITED	UNLIMITED
	Repatriation due to Pre-existing Medical Condition	<ul style="list-style-type: none"> Insured Person (under age 70 years) Insured Person (age 70 years or older) Insured Child in a Family Plan 	150,000 75,000 100,000	150,000 75,000 100,000	150,000 75,000 100,000
10	Direct Repatriation		UNLIMITED	UNLIMITED	UNLIMITED
	Direct Repatriation due to Pre-existing Medical Condition	<ul style="list-style-type: none"> Insured Person (under age 70 years) Insured Person (age 70 years or older) Insured Child in a Family Plan 	150,000 75,000 100,000	150,000 75,000 100,000	150,000 75,000 100,000
11	Hospital Visitation		5,000	10,000	15,000
12	Compassionate Visit		3,000	5,000	10,000
13	Child Protector		3,000	5,000	10,000
14	Emergency Telephone Charges	Overall section limit Limit for prepaid phone card	100 10	250 10	300 10
15	Automatic Extension of Policy Period		YES	Yes	YES
PERSONAL ACCIDENT BENEFITS					
16	Accidental Death & Permanent Disablement	<ul style="list-style-type: none"> Insured Person (under age 70 years) Insured Person (age 70 years or older) Insured Child in a Family Plan 	100,000 50,000 50,000	200,000 100,000 100,000	300,000 150,000 100,000
17	Common Carrier/ Natural Disaster Double Cover	<ul style="list-style-type: none"> Insured Person (under age 70 years) Insured Person (age 70 years or older) Insured Child in a Family Plan 	N/A N/A N/A	400,000 200,000 200,000	600,000 300,000 200,000

SECTION	COVERAGE		BASIC	MOST POPULAR	HIGHLY RECOMMENDED
			CLASSIC	SUPERIOR	PREMIER
			SUM INSURED (\$\$)		
18	Child Education Grant	S\$5,000 per child, maximum 4 children	N/A	20,000	20,000
TRAVEL INCONVENIENCE BENEFITS					
19	Travel Cancellation		5,000	10,000	15,000
20	Travel Postponement		500	1,000	2,000
21	Replacement of Traveller		N/A	500	1,000
22	Travel Cancellation Due to Insolvency		1,000	3,000	5,000
23	Travel Curtailment and Travel Interruption - 23a. Travel Curtailment - 23b. Travel Interruption		5,000	10,000	15,000
			5,000	10,000	15,000
24	Fraudulent Credit Card Usage		1,000	2,000	3,000
25	Personal Baggage including Laptop Computer	Overall section limit	3,000	5,000	10,000
		Limit per article	500	500	500
		Limit per Laptop Computer for every policy	1,000	1,000	1,000
26	Jewellery Coverage		100	500	1,000
27	Baggage Delay	• Individual – S\$200 for every 6 hours	1,000	1,200	1,600
		• Family – S\$500 for every 6 hours	2,500	3,000	4,000
28	Travel Documents and Personal Money	Overall section limit	1,000	5,000	8,000
		Limit for loss of cash, travellers' cheques or banknote	100	200	300
29	Travel Delay (Including Flight Diversion)	• Individual – S\$100 for every 6 hours	1,000	2,000	3,000
		• Family – S\$250 for every 6 hours	2,500	5,000	7,500
30	Kidnap and Hostage	S\$250 for every 24 hours	3,000	5,000	10,000
31	Hijack of Common Carrier	S\$250 for every 24 hours	3,000	5,000	10,000
32	Personal Liability Abroad		1,000,000	1,000,000	1,000,000
SUPPLEMENTARY BENEFITS					
33	Golf Advantage	a) Damage or Loss of Golfing Equipment			
		Overall limit	N/A	1,000	1,500
		Limit per article for Golfing Equipment	N/A	500	500
		b) Hole-in-One	N/A	250	250
34	Loss of Sporting Equipment	c) Loss of use of Green Fees	N/A	250	250
		Overall section limit	N/A	1,000	2,000
		Limit per article for Sporting Equipment	N/A	500	500
35	Home Guard		N/A	5,000	5,000
36	Car Rental Excess Charges and Return		N/A	1,000	1,500
37	Pet Care	S\$50 for every 6 hours	N/A	500	750
38	Disruption Benefits		100	500	750
39	Cover in the event of Terrorism		N/A	YES	YES
40	Assistance Services		YES	YES	YES

*Note: The Summary of Coverage above sets out the maximum amounts We will pay each Insured Person for each Trip under the applicable plan. Sub-limits and cover restrictions may apply. Please refer to the Policy Wording for the full terms, conditions and exclusions of your Travel Guard plan.

CASE STUDY



A 27-year-old Singaporean headed to Taiwan for a holiday, he purchased **Travel Guard** before his departure.

While enjoying a bicycle ride on the streets of Taipei, he was hit by a car and suffered a sharp pain in his right shoulder. He sought medical attention at a local hospital, where he was advised that his collarbone was badly fractured for which surgery was necessary.

He was unhappy with the diagnosis and declined hospital admission and he then contacted **AIG Travel global service centre** for advice.

Upon AIG Travel's advice, he was admitted to another hospital for a second examination and the doctor confirmed that the surgery was necessary.



The insured expressed that he would prefer to have the surgery in his home country so AIG Travel immediately arranged a direct flight to Singapore, leaving the following day, and upgraded his seat to business class to keep him as comfortable as possible.

A non-medical escort was also arranged to take care of his needs throughout the journey.

Door-to-door wheelchair, transfer and porter service at both ends of his journey were also arranged.

After safe arrival at the hospital, the non-medical escort gave a thorough handover to the receiving medical team.

At the insured's request, the non-medical escort also accompanied him throughout his assessment with the orthopaedic surgeon and the admission procedure.



The total bill for Commercial Repatriation with Non-Medical Escort amounted to **S\$5,775**.

AIG TRAVEL GLOBAL SERVICE CENTRES

No matter where you are and the hour of the day, AIG Travel is ready to help you in your time of need. Operating 24 hours a day, 7 days a week, in 8 locations across the globe, AIG Travel Global Service Centre representatives are ready to take care of your travel needs. Our expertise means you are in safe hands, wherever you are.

AIG Travel's Global Assistance Network

8 Centres, 24/7 Emergency Assistance



- STEVENS POINT
Wisconsin
- HOUSTON
Texas
- MEXICO CITY
Mexico
- SHOREHAM
United Kingdom
- SOFIA
Bulgaria
- KUALA LUMPUR
Malaysia
- OKINAWA
Japan
- GUANGZHOU
China

 **8** Wholly owned service centres

 **100%** Active, certified medical staff

 **24/7/365** Travel assistance coordinators



Overseas Emergency Assistance Hotline

Call **+65 6733 2552** from anywhere in the world (overseas collect call) for:

- 24-hour Medical & Emergency Assistance
- 24-hour Travel Information

24-hour Travel Claims Hotline

Call **+65 6224 3698** to get answers, updates and help in settling your claim.

AIG's Travel Guard Emergency Assistance Hotline is serviced by AIG Travel Asia Pacific Pte Ltd (ATAP). ATAP is AIG's wholly owned Travel Assistance Company comprising a worldwide team of medical professionals and insurance specialists providing advice and emergency assistance 24/7.

Online Claims Submission



Policy Wording



Download AIG Mobile App



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 AIG Asia Pacific Insurance Pte. Ltd. or visit the AIG, GIA or SDIC websites (www.aig.sg or www.gia.org.sg or www.sdic.org.sg).

Producer Stamp:

This insurance is underwritten by AIG Asia Pacific Insurance Pte. Ltd.
This Brochure is not a contract of insurance and is intended for general circulation only.
The precise terms, conditions and exclusions of this plan are specified in the Policy.

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