

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 |

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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