

American International Group, Inc. (AIG) is a leading international insurance organization serving customers in more than 130 countries and jurisdictions. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc.

#### About NATAS

The National Association of Travel Agents Singapore (NATAS) was founded in May 1979 and its vision is to be a world-class association leading and shaping the travel industry. As a national body, NATAS aims to represent all travel agents licensed by the Singapore Tourism Board (STB).

As an industry-lead body, the Association leads travel excellence by setting and regulating standards of professionalism and ethical conduct of its members. It is the voice of the industry and spearheads education and training. NATAS also aims to promote and foster goodwill, cooperation and understanding in the travel industry.



For more information, please visit [www.natas.travel](http://www.natas.travel)  
120 Lower Delta Road #03-16 Cendex Centre Singapore 169208

This product 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 web-sites ([www.AIG.com.sg](http://www.AIG.com.sg) or [www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

#### Producer Stamp



Bring on tomorrow

AIG Asia Pacific Insurance Pte. Ltd.

AIG Building

78 Shenton Way

#07-16

Singapore 079120

Tel : 65 6419 3000

Web: [www.AIG.com.sg](http://www.AIG.com.sg)

Co. Reg. No. 201009404M

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.

Copyright in this Brochure is reserved. No part of this Brochure may be reproduced in whole or part without the express consent of AIG Asia Pacific Insurance Pte. Ltd.

AHTR515-11/12



ENHANCED BENEFITS

Approved & supported by



TRAVEL GUARD



Mrs Tan fell off the steps during her hotel stay in Phuket, Thailand. She sustained a closed trimalleolar fracture and dislocated her left ankle. Fortunately, she purchased Travel Guard Superior Plan.

Travel Guard Assistance acted swiftly by getting its in-house medical team to assess and monitor Mrs Tan's medical condition, arranging the Guarantee of Payment to the hospital in Phuket and provided timely updates to her family. Her return flight was also upgraded to business class so that she could elevate her injured lower limb.

*“We are writing to express our thanks and appreciation to your Travel Guard team who helped us get through a difficult and scary time after my fall in Phuket. The operation brought much emotional distress to my husband and me, especially in a foreign country.*

*We are grateful for your team who worked closely with your provider in getting the Guarantee of Payment to the hospital so I could have my operation with a peace of mind. They constantly followed up with my condition and were prompt in providing assistance to our enquiries.*

*Special thanks for the support during our ordeal. We are greatly impressed with the service!*

*Mr & Mrs S J Tan*

For Travel Guard, it was another satisfied customer. For the couple, it was a trip that was saved.

Names have been changed to protect the privacy of the insured.

## Travel with Ease of Mind

Travel Guard lets you travel the world with ease of mind. We will take care of your travel needs while you explore the world in complete freedom. Be it for a short business trip or an extended family holiday, we provide you with 24-hour worldwide comprehensive protection with our wide range of benefits and services.

## Special Features



24-Hr Medical Assistance



^Unlimited Emergency Medical Evacuation (Section 7)



Covers All Ages



^Overseas Medical Expenses coverage up to S\$2,000,000 (Section 1)



Pays from the First Dollar



^Covers Loss/ Delay of Baggage (Section 23, 25)



^Covers in the event of Natural Disasters



^Fraudulent Credit Card Usage (Section 22)



^Disruption Benefits- Unused Entertainment Tickets/ Frequent Flyer Points (Section 37)



^Reimburses Emergency Telephone Charges incurred Overseas (Section 13)



Covers Leisure Amateur Sports



^Covers Replacement Cost of Lost Travel Documents (Section 26)

^Terms & conditions apply.

## Summary of Coverage

## Max. Benefits (\$\$)

SECTION	PREMIER	SUPERIOR	CLASSIC
<b>MEDICAL AND TRAVEL BENEFITS</b>			
<b>1. Medical Expenses Incurred Overseas for Sickness or Injury</b> <span style="color: red; font-weight: bold;">ENHANCED</span> <ul style="list-style-type: none"> <li>Insured Person (under age 70 years)</li> <li>Insured Person (age 70 years or older)</li> <li>Insured Child in a Family Per Trip Plan</li> </ul>	2,000,000 200,000 300,000	500,000 75,000 200,000	200,000 50,000 200,000
<b>2. Post Trip Medical Expenses Incurred in Singapore</b> <span style="color: red; font-weight: bold;">ENHANCED</span>			
<b>2A (1) For Injury sustained while Overseas</b> <b>(2) For Sickness sustained while Overseas and where emergency medical evacuation has been arranged by Travel Guard</b> <ul style="list-style-type: none"> <li>Insured Person (under age 70 years)</li> <li>Insured Person (age 70 years or older)</li> <li>Insured Child in a Family Per Trip Plan</li> </ul>	50,000 5,000 10,000	25,000 2,500 10,000	10,000 1,000 10,000
<b>2B For Sickness sustained while Overseas</b> <ul style="list-style-type: none"> <li>Insured Person (under age 70 years)</li> <li>Insured Person (age 70 years or older)</li> <li>Insured Child in a Family Per Trip Plan</li> </ul>	10,000 5,000 5,000	5,000 2,500 2,500	2,000 1,000 1,000
<b>3. Medical Expenses Incurred Overseas - Women's Benefit</b> Reimburses medical expenses incurred Overseas due to pregnancy-related sickness.	8,000	5,000	2,000
<b>4. Treatment by Physician</b>	500	300	100
<b>5. Overseas Hospital Income</b> Pays \$200 for each continuous 24-hour period You are hospitalized during the trip due to injury or sickness sustained whilst Overseas.	50,000	30,000	10,000
<b>6. Hospital Income in Singapore</b> Pays \$100 for each continuous 24-hour period You are hospitalized in Singapore due to injury or sickness sustained whilst Overseas.	1,000	1,000	500
<b>7. Emergency Medical Evacuation</b> Covers Travel Guard Emergency Medical Evacuation expenses.	Unlimited	Unlimited	500,000
<i>Emergency medical evacuation can be costly. To be evacuated from New Zealand to Singapore can cost as much as USD\$200,000!</i>			
<b>8. Repatriation</b> Covers Travel Guard expenses incurred for the return of Your mortal remains to Singapore in the event You suffer death during the Trip.	Unlimited	Unlimited	Unlimited
<b>9. Direct Repatriation</b>	Unlimited	Unlimited	Unlimited
<b>10. Hospital Visitation</b>	15,000	10,000	5,000

SECTION	PREMIER	SUPERIOR	CLASSIC
<b>11. Compassionate Visit</b>	10,000	5,000	3,000
<b>12. Child Protector</b>	10,000	5,000	3,000
<b>13. Emergency Telephone Charges</b> <span style="color: red; font-weight: bold;">ENHANCED</span> Reimburses You for telephone charges incurred for engaging the services of Travel Guard during a medical assistance/emergency or to report to issuer for stolen or lost Payment Card(s).	300	250	100
<b>14. Automatic Extension of Policy Period</b> Automatically extends the Policy for up to 30 days from the date of expiry without additional charges if You are hospitalized or quarantined Overseas.	Yes	Yes	Yes
<b>PERSONAL ACCIDENT BENEFITS</b>			
<b>15. Accidental Death &amp; Permanent Disablement</b> <ul style="list-style-type: none"> <li>Insured Person (under age 70 years)</li> <li>Insured Person (age 70 years or older)</li> <li>Insured Child in a Family Per Trip Plan</li> </ul>	500,000 200,000 100,000	200,000 100,000 100,000	150,000 50,000 50,000
<b>16. Common Carrier Double Cover</b> <ul style="list-style-type: none"> <li>Insured Person (under age 70 years)</li> <li>Insured Person (age 70 years or older)</li> <li>Insured Child in a Family Per Trip Plan</li> </ul>	1,000,000 400,000 200,000	400,000 200,000 200,000	NA NA NA
<b>17. Child Education Grant</b>	5,000	5,000	NA
<b>TRAVEL INCONVENIENCE BENEFITS</b>			
<b>18. Travel Cancellation</b> Covers cancellation due to specified unexpected events occurring within 60 days before departure date.	15,000	10,000	5,000
<div style="border: 1px solid black; padding: 10px;"> <p><i>What are considered unexpected events?</i></p> <ul style="list-style-type: none"> <li>• Major Travel Events that prevent You from travelling to main destination</li> <li>• Death or Serious Injury/Sickness or compulsory quarantine of You or Your Relative or Travel Companion</li> <li>• Witness summons</li> </ul> </div>			
<b>19. Travel Postponement</b>	2,000	1,000	500
<b>20. Travel Cancellation due to insolvency</b> Covers loss of irrecoverable travel deposit or travel fares paid in advance in the event of insolvency of a NATAS registered travel agent from which You purchased the Trip.	5,000	3,000	1,000
<b>21. Travel Curtailment</b> Covers additional travel or accommodation expenses incurred or forfeited due to disruption of the Trip arising from specified events.	15,000	10,000	5,000
<b>22. Fraudulent Credit Card Usage</b>	1,000	1,000	1,000

SECTION	PREMIER	SUPERIOR	CLASSIC
<b>23. Personal Baggage including Laptop Computer</b> <small>ENHANCED</small> Covers loss or damage sustained Overseas to personal baggage.	8,000	5,000	3,000
<b>24. Jewellery Coverage</b> <small>ENHANCED</small>	1,000	500	100
<b>25. Baggage Delay</b> Pays \$200 for every full 6 consecutive hours of delay whilst Overseas. Pays \$5200 max whilst in Singapore.	1,000	1,000	1,000
<i>Every year, 25 million bags are mishandled. 11 mishandled bags for every 1,000 passengers.</i>			
<b>26. Travel Documents</b> Pays for cost of obtaining replacement passports, travel tickets and visa as well as additional hotel and travel expenses incurred to replace such lost travel documents due to robbery, burglary, theft or Natural Disasters. Loss of money due to theft is also covered (max. S\$300).	5,000	5,000	3,000
<b>27. Travel Delay</b> Pays S\$100 for every full 6 consecutive hours of delay whilst Overseas. Pays S\$100 max whilst in Singapore.	1,000	1,000	1,000
<b>28. Flight Diversion</b> Pays S\$100 for every full 6 consecutive hours of delay.	1,000	1,000	1,000
<b>29. Flight Overbooking</b>	100	100	NA
<b>30. Travel Misconnection</b>	500	200	200
<b>31. Kidnap &amp; Hostage</b>	10,000	5,000	3,000
<b>32. Personal Liability Abroad</b>	1,000,000	1,000,000	1,000,000
SUPPLEMENTARY BENEFITS			
<b>33. Golf Advantage</b> • Damage or Loss of Golfing Equipment • Hole-in-One • Loss of use of Green Fees	750 250 250	500 250 250	500 NA NA
<b>34. Home Guard</b>	5,000	5,000	NA
<b>35. Car Rental Excess Charges and Return</b> <small>ENHANCED</small> Pays for excess or deductible which You become legally liable to pay due to loss or damage caused by an Accident to the rental vehicle during a Trip.	1,000	750	250
<b>36. Pet Care</b>	500	250	NA

SECTION	PREMIER	SUPERIOR	CLASSIC
<b>37. Disruption Benefits</b> Pays for unused portion of Entertainment Ticket or unused Frequent Flyer points used for redemption of benefits in the event that you are prevented from using the ticket or benefits due to specified events.	300	200	100
<i>I had to miss my trip to Disneyland due to an ankle fracture. But thanks to Travel Guard, I was reimbursed for my unused Disneyland admission ticket!</i>			
<b>38. Cover in the event of Terrorism</b>	Yes	Yes	Yes

Note: Please refer to Policy for specific terms, conditions and exclusions. All amounts shown in Singapore dollars.



Scan here for Policy Wordings

Travel Guard is available at the following:



Your Preferred Agents



www.AIG.com.sg



AIG iPhone Application



## Premiums (S\$)

\*All claims will be paid in Singapore.

Length of trip	Plan type	ZONE 1			ZONE 2			ZONE 3		
		Premier	Superior	Classic	Premier	Superior	Classic	Premier	Superior	Classic
1 – 3 days	Individual	47	34	26	64	45	33	89	64	43
	Family	118	85	65	160	112	82	223	160	108
4 – 6 days	Individual	60	42	31	78	55	40	110	80	61
	Family	150	105	78	195	138	100	275	198	153
7 – 10 days	Individual	80	56	38	106	75	51	128	93	75
	Family	200	140	95	265	188	128	320	232	188
11 – 14 days	Individual	107	73	51	130	91	64	165	120	100
	Family	268	182	128	325	228	160	412	298	250
15 – 22 days	Individual	138	93	69	162	110	82	218	148	123
	Family	345	232	172	405	275	205	545	370	308
23 – 31 days	Individual	168	113	92	202	138	100	250	180	156
	Family	420	282	230	505	345	250	625	450	390
Each additional week	Individual	35	24	19	45	32	26	48	38	27
	Family	88	60	48	113	80	65	120	95	68
Annual Multi-Trip Plan	Individual				450	320		630	420	

<b>ZONE 1</b>	Malaysia, Indonesia, Vietnam, Myanmar*, Cambodia, Philippines, Brunei, Laos
<b>ZONE 2</b>	Zone 1, China, Hong Kong, Taiwan, Thailand, Macau, Maldives, Bangladesh, India, Mongolia, Pakistan, Sri Lanka, Bahrain, Kuwait, Qatar, Oman, the United Arab Emirates, Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Ecuador, El Salvador, Guatemala, Guyana, Honduras, Mexico, Nicaragua, Panama, Paraguay, Peru, Suriname, Uruguay, Venezuela
<b>ZONE 3</b>	Zone 1, Zone 2, Australia, Japan, Korea, New Zealand, Nepal, Tibet and the rest of the world (excluding Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan and Syria)

## Frequently Asked Questions

### FAQ 1: What is a Family Per Trip Plan?

A Family Per Trip Plan is for 1 or 2 adults travelling with any number of children. The 2 adults need not be related but each child must be legally related to either of the adults. The family must depart and return to Singapore together.

### FAQ 2: What is an Annual Multi-Trip Plan?

Annual Multi-Trip Plan is for frequent travellers. It provides coverage for unlimited number of Overseas Trip made within the Policy year, provided that each Trip does not exceed 90 consecutive days.

### FAQ 3: Who is defined as a “Child”?

A Child is an unmarried person not older than 18 years of age or under 23 years of age if enrolled for full-time study in a recognized institution of learning or higher learning during the Policy period.

### FAQ 4: What is the maximum period of coverage for an overseas trip?

- For Per Trip Policy: 182 consecutive days
- For Annual Multi-Trip Policy: 90 consecutive days for each overseas trip

### FAQ 5: When does the coverage commence?

All coverage commences on departure from Singapore, except for the following:

Accidental Death & Permanent Disablement (Section 15) coverage commences 3 hours before You leave Your permanent place of residence or office for a direct journey to the place of embarkation in Singapore.

Travel Cancellation (Section 18), Travel Postponement (Section 19) and Travel Cancellation due to insolvency (Section 20) coverage commences 60 days before the departure date or on the Policy insurance date, provided that it was purchased 3 days before the departure date (date of departure inclusive), whichever is later.

### FAQ 6: What are some examples of “Major Travel Event”?

Natural disaster; epidemic or pandemic as declared by the World Health Organization; civil unrest resulting in cancellation of scheduled Common Carrier services; any event leading to airspace or multiple airport closure.

### FAQ 7: Can I cancel my Per Trip Policy and get a refund of the premium?

No refund of premium is allowed once the Policy is issued.

### FAQ 8: What are some of the general exclusions?

Any loss, injury or damage arising from:

- AIDS; mental and nervous disorders; suicide or self-inflicted injury
- Pregnancy or childbirth (except Section 3 and Section 7)
- Any Pre-existing Medical Condition
- You participating in Extreme Sports or Sporting Activities
- When You are not fit to travel or travelling against the advice of a Medical Practitioner

### FAQ 9: Are there any country exclusion?

We will not cover any travel in, to, or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria.

## Hotline While You Are Overseas

We are just a phone-call away. Call Travel Guard hotline at +65 6733 2552 for:

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

Note: Please refer to Policy for specific terms, conditions and exclusions.

# Application Form



\*U0205010\*

## INSURED DETAILS

Name: \_\_\_\_\_

NRIC/Passport No.: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_ Postal Code: \_\_\_\_\_

Tel: \_\_\_\_\_ (H) \_\_\_\_\_ (O) \_\_\_\_\_ (HP)

Email: \_\_\_\_\_

## INSURED 2 (Applicable for Family Per Trip Plan only)

Name: \_\_\_\_\_

NRIC/Passport No.: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Number of Accompanying Children: \_\_\_\_\_ (For Family Per Trip Plan, Child or Children shall mean an unmarried person or persons not older than 18 years or 23 years if such person(s) is studying full-time or enrolled to study full-time in a recognized institution of learning or higher learning during the Policy period. Each child must be legally related to either of the insured adult(s). There is no limit to the number of accompanying children.)

## CHOICE OF PLAN

Individual  Family (Per Trip Plan only)

## CHOICE OF BENEFIT

Premier  Superior  Classic

## ZONE OF TRAVEL

Zone 1  Zone 2  Zone 3

## PER TRIP PLAN

(Maximum of up to 182 consecutive days per trip)

Destination(s): \_\_\_\_\_

Length of Trip: \_\_\_\_\_ (both days inclusive)

Date of Departure  
DD MM YY

Date of Return  
DD MM YY

## ANNUAL MULTI-TRIP PLAN

(Maximum of up to 90 consecutive days per trip)

Effective Date  
DD MM YY

Expiry Date  
DD MM YY

## MODE OF PAYMENT

  Visa  AMEX  DINERS

Cardholder's Name: \_\_\_\_\_

Card Account No: \_\_\_\_\_ Card Expiry Date: \_\_\_\_\_  
MM YY

NB: Policy will be issued upon receipt of approval from the respective credit card company. Where a third party's credit card is used, I/We declare that the cardholder has authorized and consented to such use in a Letter of Authorisation.

Total Premium Payable  
(No GST required)

S\$ \_\_\_\_\_

### WARRANTY AND DECLARATION:

The Insured Person(s) hereby warrant and declare for themselves and on behalf of all members of the travelling party as follows:

- (I) I/We hereby declare that I/We have received, read and understood, or have been advised of and understand, the contents of the brochure and any information material relating to this insurance product.
- (II) I/We understand and agree that no insurance is in force until an Application is accepted by the Company, payment received in full and a Policy is issued.
- (III) I/We are aware of and agree to abide by the Policy's terms, conditions and exclusions.
- (IV) I/We are not travelling contrary to the advice of a Qualified Medical Practitioner or for the purpose of obtaining medical treatment.
- (V) I/We are currently in good health, free from all physical impairment and deformity.
- (VI) I/We agree and authorise any medical source (including hospitals and clinics), insurance officer or any other organisation to release to the Company at any time any information concerning the Insured Person(s) if required.
- (VII) I hereby declare that I am ordinarily resident in Singapore as defined by "Insurance Act (Chapter 142) (First Schedule)".

### IMPORTANT NOTICE:

1. Statement pursuant to the Insurance Act or any amendments thereof: You are to disclose in this Form, fully and faithfully, all the facts that you know or ought to know, otherwise, the policy issued may be void and you may receive nothing from the policy.
2. Neither the brochure nor the Application Form is a contract of insurance. However, your warranties, declarations and disclosures therein and herein shall form the basis of the policy. The specific terms, conditions and exclusions applicable to the insurance are set out in the policy.
3. This product 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 web-sites ([www.AIG.com.sg](http://www.AIG.com.sg) or [www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).
4. Pre-existing medical conditions are not covered by the policy.

I/We agree that any information collected or held by AIG (whether contained in the Application or otherwise obtained) may be used and disclosed by AIG to its associated individuals/companies or any independent third parties (within or outside Singapore) for any matters relating to this application, any policy issued and to provide advice or information concerning products and services which AIG believes may be of interest to me/us and to communicate with me/us for any purpose.

\_\_\_\_\_  
Signature of Insured Person  
or his/her Authorised Representative

\_\_\_\_\_  
Date

\_\_\_\_\_  
Producer Name

\_\_\_\_\_  
Producer Code