

MARSH TRAVELSECURE



Marsh TravelSecure is a comprehensive travel insurance plan covering travel inconveniences such as baggage loss, flight delays, trip cancellation, medical expenses and more.



**Baggage
Loss**



**Flight
Delays**



**Trip
Cancellation**



**24-hr Free Worldwide
Emergency Assistance**

Great Features Include:

- Benefit coverage extended for adult up to 85 years old
- Protection for a wide range of activities such as scuba diving, trekking, bungee jumping, hang gliding, tandem parachuting and skiing
- High Personal Accident coverage of up to S\$1,000,000 in benefit on public conveyance
- Cover up to S\$550,000 in Overseas Medical Expenses, including Post Journey Medical Expenses
- Coverage for travel cancellation due to insolvency of licensed travel agency
- Includes all types of travel including day trips to Malaysia or Indonesia
- Full terrorism coverage (including Nuclear, Chemical & Biological means)
- Unlimited emergency medical evacuation and repatriation coverage
- FREE automatic extension of coverage due to travel delay
- 24-hour FREE worldwide emergency assistance
- Passive War Coverage

MARSH TRAVELSECURE PREMIUM TABLE

ASEAN		Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand and Vietnam				
Length of trip (days)	Plan 1 (SGD)		Plan 2 (SGD)		Plan 3 (SGD)	
	Individual	Family	Individual	Family	Individual	Family
1-3	27	58	35	80	48	103
4-6	35	77	45	102	61	139
7-10	44	97	59	127	80	175
11-14	56	122	74	169	101	230
15-18	68	148	90	204	122	280
19-22	81	165	103	245	141	320
23-27	90	187	114	271	155	355
28-31	102	202	124	292	168	401
Each additional week	21	40	25	54	34	73
Annual Plan	NA	NA	NA	NA	NA	NA

ASIA PACIFIC		ASEAN countries and Australia, Bangladesh, Bhutan, China, Hong Kong, India, Japan, South Korea, Macau, Maldives, Mongolia, Nepal, New Zealand, Pakistan, Sri Lanka, Taiwan and Tibet				
Length of trip (days)	Plan 1 (SGD)		Plan 2 (SGD)		Plan 3 (SGD)	
	Individual	Family	Individual	Family	Individual	Family
1-3	34	78	45	97	62	134
4-6	43	104	58	125	79	172
7-10	54	130	72	157	99	215
11-14	69	164	91	198	125	271
15-18	83	181	110	239	151	329
19-22	95	206	126	274	173	376
23-27	105	229	139	303	191	416
28-31	114	247	151	328	207	450
Each additional week	25	49	31	66	41	87
Annual Plan	284	507	301	537	434	810

WORLDWIDE		ASEAN and Asia Pacific countries and the rest of the world				
Length of trip (days)	Plan 1 (SGD)		Plan 2 (SGD)		Plan 3 (SGD)	
	Individual	Family	Individual	Family	Individual	Family
1-3	45	100	61	140	84	184
4-6	64	141	78	170	108	236
7-10	81	176	93	213	128	279
11-14	102	222	117	269	162	354
15-18	123	270	135	310	186	406
19-22	141	308	154	354	212	464
23-27	156	341	170	392	234	513
28-31	169	368	184	423	254	554
Each additional week	31	67	37	89	51	111
Annual Plan	385	687	408	729	564	1,009

Important Notes

- The insurance is for a return trip departing from and returning to Singapore within the declared period of insurance.
- Maximum duration of each trip under a single trip policy shall not exceed 182 days.
- The annual plan will cover you for unlimited number of trips (each trip shall not exceed 90 days) you make within the period of insurance.

This brochure is not an insurance contract; please refer to the Policy for details on the Terms and Conditions.

SUMMARY OF BENEFITS	MAXIMUM BENEFITS (SGD)		
	Plan 1	Plan 2	Plan 3
PERSONAL ACCIDENT BENEFITS			
1. Personal Accident			
Accidental Death & Permanent Disablement (Include Accidental Burn and Fracture)			
- Insured Person (under age of 75 years)	150,000	250,000	500,000
- Insured Person (from age 75 years to age 85 years)	37,500	62,500	125,000
- Insured Child	75,000	125,000	250,000
2. Personal Accident On Public Conveyance			
Accidental Death & Permanent Disablement			
- Insured Person (under age of 75 years)	300,000	500,000	1,000,000
- Insured Person (from age 75 years to age 85 years)	75,000	125,000	250,000
- Insured Child	150,000	250,000	500,000
3. Child Education Benefit			
Pays for each dependent child as a result of Insured's Death and Permanent Total Disablement	5,000	5,000	5,000
MEDICAL AND TRAVEL BENEFITS			
4. Overseas Medical Expenses			
- Insured Person (under age 75 years)	200,000	500,000	500,000
- Insured Person (from age 75 years to age 85 years)	50,000	125,000	125,000
- Insured Child	100,000	250,000	250,000
5. Post Journey Medical Expenses			
- Insured Person (under age 75 years)	15,000	30,000	50,000
- Insured Person (from age 75 years to age 85 years)	2,500	7,500	12,500
- Insured Child	5,000	15,000	25,000
6. Traditional Chinese Medicine			
Covers treatment by traditional Chinese medical practitioner	100	300	500
7. Hospitalisation Allowance			
Pays \$250/24 hours for your hospitalisation overseas	10,000	30,000	50,000
8. Post Journey Hospitalisation Allowance			
Pays \$100/24 hours for your hospitalisation	500	1,000	1,000
9. Emergency Medical Evacuation			
Covers medical evacuation expenses necessary in moving the Insured to the nearest hospital where medical care is available	Unlimited	Unlimited	Unlimited
10. Repatriation			
Covers expenses incurred in returning the Insured's mortal remains to Singapore or Home Country	Unlimited	Unlimited	Unlimited
11. Emergency Travel Expenses			
Pays for the visit of any relative or friend if you are hospitalised for more than 5 days	3,000	5,000	10,000
12. Compassionate Visit			
Pays for sending any relative or friend to assist in the repatriation arrangement of the Insured's remains overseas	3,000	5,000	10,000
13. Child Protector			
Pays for sending any relative or friend to accompany the Insured's children following the Insured's hospitalisation	3,000	5,000	10,000
14. Emergency Telephone			
Reimburses for telephone charges incurred for engaging the services of our emergency medical assistance provider	100	100	250
15. Automatic Extension Of Coverage			
Automatic extension up to 30 days due to the Insured's hospitalisation and/or quarantine overseas. Automatic extension up to 14 days if any scheduled public transport in which you are travelling in is being unavoidably delayed	Yes	Yes	Yes
16. Credit Card Indemnity			
Pays credit card expenses incurred during the trip in the event of death or permanent total disablement sustained whilst overseas	5,000	5,000	5,000
17. Rehabilitation Counselling			
Reimburses necessary expenses as a result of death or permanent total disablement sustained whilst overseas	2,500	2,500	2,500

SUMMARY OF BENEFITS	MAXIMUM BENEFITS (SGD)		
	Plan 1	Plan 2	Plan 3
TRAVEL INCONVENIENCE BENEFITS			
18. Travel Cancellation			
Covers loss of travel and accommodation expenses prior to the departure from Singapore	5,000	10,000	15,000
19. Travel Postponement And Rearrangement			
Covers additional administrative charges prior to the departure from Singapore	500	1,000	2,000
20. Travel Curtailment			
Covers loss of travel and accommodation expenses after the commencement of the trip	5,000	10,000	15,000
21. Travel Delay			
Pays \$100 for the first 6 consecutive hours and \$20 for subsequent each and every full hour thereafter	1,000	1,000	1,000
22. Flight Diversion			
Pays \$100 for the first 6 consecutive hours and \$20 for subsequent each and every full hour thereafter	1,000	1,000	1,000
23. Travel Misconnection			
Pays for misconnection of conveyance whilst overseas for at least full 6 consecutive hours	200	200	500
24. Overbooked Flight, Voyage Or Train			
Pays \$100 in the event the Insured fails to board the scheduled conveyance whilst overseas due to an overbooking	100	100	100
25. Baggage			
Covers loss or damage sustained overseas to baggage, clothing, personal effects	3,000	5,000	5,000
26. Jewellery Coverage			
Covers the loss of jewellery whilst overseas due to reported robbery and theft or burglary	250	500	750
27. Delayed Baggage			
Pays \$250 for the first 6 consecutive hours and \$20 for subsequent each and every full hour thereafter	1,000	1,000	1,000
28. Money and Credit Cards			
Covers - Loss of money due to reported robbery and theft or burglary (max \$300 for loss of money) - Unauthorised charges on stolen credit cards	1,000	1,000	1,000
29. Travel Document			
Pays for travel and accommodation expenses incurred for obtaining replacement of essential travel documents whilst overseas	3,000	5,000	5,000
30. Hijack, Kidnap And Detention			
Pays \$250 for each full 24 hours of unlawful seizure	3,000	5,000	10,000
31. Personal Liability			
Covers against liability to third parties or damage to property caused by negligence	500,000	1,000,000	1,000,000
OTHER BENEFITS			
32. Golf Benefit			
- Hole-in-One	50	150	250
- Loss Of Use for green fees, hire fees of equipment or coaching fees	50	150	250
33. Home Protection			
Pays for damage to household contents due to fire or theft	3,000	5,000	5,000
34. Rental Vehicle Excess			
Pays for insurance excess of a rental vehicle whilst overseas	250	500	750
35. Pet Care			
Pays \$50 for each full 6 consecutive hours delayed of returning to Singapore resulting in extension of length of stay for Insured's pet in a kennel/cattery or pet hotel	100	250	500
36. Loss of Use of Entertainment Ticket			
Pays for unused portion of entertainment ticket	100	250	300
37. Quarantine Allowance (Outside of Singapore)			
Pays \$50 each day, when placed under quarantine by the government or relevant health authority	No	300	500
38. Quarantine Allowance (In Singapore)			
Pays \$50 each day, when placed under quarantine by the Ministry of Health	No	300	500
39. Travel Cancellation			
Travel cancellation due to insolvency of licensed travel agent	1,000	3,000	5,000

SUMMARY OF BENEFITS	MAXIMUM BENEFITS (SGD)		
	Plan 1	Plan 2	Plan 3
OTHER BENEFITS			
40. Replacement Traveller NEW!			
Covers the administrative expenses for a replacement traveller before a trip	5,000	5,000	5,000
41. Bail Bond Facility NEW!			
Provides assistance in arranging bail bond	15,000	15,000	15,000
42. Mobility Aid NEW!			
Covers the cost of mobility equipment and home renovations	5,000	5,000	5,000
43. Political & Natural Disaster Evacuation NEW!			
Covers evacuation due to natural disasters or political events	15,000	15,000	15,000
44. Accidental Death NEW!			
Accidental Death and Permanent Disablement due to Passive War	10,000	15,000	20,000

Major Exclusions

- Pre-existing medical or physical conditions
- Age above 85 years
- War, hostilities, rebellion and other incidents of a similar nature
- A loss resulting from HIV, Aids, childbirth, pregnancy, self-injury, suicide
- Participation in competitive or professional sports
- Flying other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft
- Travel while on employment of manual nature

ABOUT MARSH

A global leader in insurance broking and innovative risk management solutions, Marsh's 30,000 colleagues advise individual and commercial clients of all sizes in over 130 countries. Marsh is a wholly owned subsidiary of Marsh & McLennan Companies (NYSE: MMC), the leading global professional services firm in the areas of risk, strategy and people. With annual revenue over US\$13 billion and more than 60,000 colleagues worldwide, MMC helps clients navigate an increasingly dynamic and complex environment through four market-leading firms. In addition to Marsh, MMC is the parent company of Guy Carpenter, which develops advanced risk, reinsurance and capital strategies that help clients grow profitably and pursue emerging opportunities; Mercer, which delivers advice and technology-driven solutions that help organizations meet the health, wealth and career needs of a changing workforce; and Oliver Wyman, a critical strategic, economic and brand advisor to private sector and governmental clients.

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ABOUT ALLIED WORLD

Allied World is an international business founded on personal relationships.

Today, we have over 1,400 employees in 20 offices around the world, and we continue to build innovative solutions for individuals, small businesses and large corporations.

We'll take the time to talk, listen and develop long-term relationships. The better we understand your needs, the better we can serve you. We're nimble and responsible, yet large enough to be experienced and financially secure.

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