

FREQUENTLY ASKED QUESTIONS

1. 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

2. When should I buy travel insurance, and when does my coverage start?

The best time to buy travel insurance is right after you confirm your tour, trip or flight bookings! ALL coverage starts on departure from Singapore, EXCEPT for the following: Accidental Death & Permanent Disablement (Section 16) coverage starts 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 19) and/or Travel Postponement (Section 20) coverage starts 60 days before the departure date or the policy issuance date, whichever is later. Travel cancellation due to Insolvency (Section 22) coverage starts from the policy issuance date, but always provided that the policy was purchased at least 3 days prior to the departure date.

3. What are some examples of a "Major Travel Event"?

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

4. What are some of the general exclusions?

Any loss, injury or damage arising from:

- Any Pre-existing Medical Conditions (Except for Sections 9 and 10)
- You participating in Extreme Sports or Sporting Activities
- When You are not fit to travel OR travelling against the advice of a Medical Practitioner

5. Does Travel Guard cover Terrorism?

Yes, Travel Guard covers losses arising directly from an Act of Terrorism during the Trip, subject to the respective limits of the Selected Plan under each Section and the terms and exclusions of the Policy.

6. Does Travel Guard cover my cruise?

Yes, Travel Guard provides you cover whether you are travelling by cruise, plane, train or automobile.

7. Can I cancel my Per Trip Policy and get a refund?

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

Please refer to the Policy Wording for the full terms, conditions and exclusions of your Travel Guard plan.

WHERE CAN YOU BUY AIG TRAVEL GUARD?



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**Your Preferred
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**Your Preferred
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AXS Stations

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**NEW AND
ENHANCED BENEFITS!**

Travel Guard®



Reader's Digest
Trusted Brands Gold Award™
Travel Insurance Singapore 2016



Reader's Digest
Trusted Brands Gold Award™
Travel Insurance Singapore 2015

THE LAST THING WE WANT YOU TO DO IS TO WORRY ABOUT YOUR VACATION!








Choose Travel Guard® – Singapore’s Best Travel Protection

Travel Guard is Singapore’s no.1 travel insurance product that allows you to enjoy your well-deserved holidays worry free.

Year after year, we are honoured to be recognised as Singapore’s best travel insurer by independent consumer award bodies. We have received the **Reader’s Digest Trusted Brands Gold Award** and have been voted by **Weekender** readers as the Top Travel Insurance Company in Singapore for the second year running.

Overview of New and Enhanced Benefits

<p>ENHANCED</p>  <p>Overseas Medical Expenses coverage of up to S\$2,500,000 (Section 1)</p>	<p>ENHANCED</p>  <p>Car Rental Excess Charges and Return (Section 36)</p>	<p>ENHANCED</p>  <p>Travel Inconvenience Benefits</p>	<p>ENHANCED</p>  <p>Covers Loss/Delay of Baggage (Sections 25 & 27)</p>
<p>NEW!</p>  <p>Pre-Existing Medical Conditions cover for Repatriation (Sections 9 & 10)</p>	<p>NEW!</p>  <p>Travel Assistance Services Benefits (Section 40)</p>	 <p>24-hour Medical Assistance</p>	 <p>Covers in the event of Terrorism</p>
 <p>For All Ages</p>	 <p>Covers in the event of Natural Disasters</p>	 <p>Unlimited Emergency Medical Evacuation (Section 8)</p>	 <p>Covers Leisure Amateur Sports</p>

Please note that Terms & Conditions apply for all the benefits listed above, as set out in the Policy Wording.

CHOOSE THE BEST PLAN FOR YOUR TRAVEL NEEDS

Summary of Coverage

SECTION		Sum Insured (S\$)		
		CLASSIC	MOST POPULAR	HIGHLY RECOMMENDED
			★★	★★★
			★★★	★★★★
			★★★★	★★★★★
MEDICAL AND TRAVEL BENEFITS				
1	<p>ENHANCED</p> <p>Medical Expenses Incurred Overseas for Sickness or Injury</p> <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 	<p>200,000</p> <p>50,000</p> <p>200,000</p>	<p>1,000,000</p> <p>75,000</p> <p>200,000</p>	<p>2,500,000</p> <p>200,000</p> <p>300,000</p>
2	Post-Trip Medical Expenses Incurred in Singapore			
2A	<p>(1) For Injury sustained while Overseas</p> <p>(2) For Sickness sustained while Overseas and where emergency medical evacuation has been arranged by ATAP (AIG Travel Asia Pacific) to return You to Singapore</p> <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 	<p>10,000</p> <p>1,000</p> <p>10,000</p>	<p>25,000</p> <p>2,500</p> <p>10,000</p>	<p>50,000</p> <p>5,000</p> <p>10,000</p>
2B	For Sickness sustained 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 	<p>2,000</p> <p>1,000</p> <p>1,000</p>	<p>5,000</p> <p>2,500</p> <p>2,500</p>	<p>10,000</p> <p>5,000</p> <p>5,000</p>
3	<p>NEW!</p> <p>Mobility Aid Reimbursement</p>	N/A	1,000	2,000
4	Medical Expenses – Women’s Benefits	2,000	5,000	8,000
5	Treatment by Physician	N/A	500	750
6	Overseas Hospital Income	10,000	30,000	50,000
7	Hospital Income in Singapore	500	1,000	1,500
8	Emergency Medical Evacuation	500,000	UNLIMITED	UNLIMITED
	Repatriation	UNLIMITED	UNLIMITED	UNLIMITED
9	<p>NEW!</p> <p>Repatriation due to Pre-existing Medical Conditions</p> <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 	<p>150,000</p> <p>75,000</p> <p>100,000</p>	<p>150,000</p> <p>75,000</p> <p>100,000</p>	<p>150,000</p> <p>75,000</p> <p>100,000</p>

SECTION		Sum Insured (\$\$)		
		BASIC	MOST POPULAR	HIGHLY RECOMMENDED
		CLASSIC	SUPERIOR	PREMIER
	Direct Repatriation	UNLIMITED	UNLIMITED	UNLIMITED
10	NEW! Direct Repatriation due to Pre-existing Medical Conditions			
	• Insured Person (under age 70 years)	150,000	150,000	150,000
	• Insured Person (age 70 years or older)	75,000	75,000	75,000
	• Insured Child in a Family Plan	100,000	100,000	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	100	250	300
15	Automatic Extension of Policy Period	YES	YES	YES
PERSONAL ACCIDENT BENEFITS				
16	Accidental Death & Permanent Disablement			
	• Insured Person (under age 70 years)	100,000	200,000	300,000
	• Insured Person (age 70 years or older)	50,000	100,000	150,000
	• Insured Child in a Family Plan	50,000	100,000	100,000
17	ENHANCED Common Carrier Double Cover			
	• Insured Person (under age 70 years)	N/A	400,000	600,000
	• Insured Person (age 70 years or older)	N/A	200,000	300,000
	• Insured Child in a Family Plan	N/A	200,000	200,000
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	NEW! Replacement of Traveller	N/A	500	1,000
22	Travel Cancellation due to Insolvency	1,000	3,000	5,000
23	Travel Curtailment	5,000	10,000	15,000
24	ENHANCED Fraudulent Credit Card Usage	1,000	2,000	3,000
25	ENHANCED Loss or Damage to personal Baggage including Laptop Computer	3,000	5,000	10,000

SECTION		Sum Insured (\$\$)		
		BASIC	MOST POPULAR	HIGHLY RECOMMENDED
		CLASSIC	SUPERIOR	PREMIER
26	Jewellery Coverage	100	500	1,000
27	ENHANCED Baggage Delay			
	• Individual – \$200 for every 6 hours • Family – \$500 for every 6 hours	1,000 2,500	1,200 3,000	1,600 4,000
28	Travel Documents and Personal Money	1,000	5,000	8,000
29	ENHANCED Travel Delay			
	• Individual – \$100 for every 6 hours • Family – \$250 for every 6 hours	1,000 2,500	2,000 5,000	3,000 7,500
30	Kidnap and Hostage	3,000	5,000	10,000
31	NEW! Hijack of Common Carrier	3,000	5,000	10,000
32	Personal Liability Abroad	1,000,000	1,000,000	1,000,000
SUPPLEMENTARY BENEFITS				
33	ENHANCED Golf Advantage			
	• Damage or Loss of Golfing Equipment	N/A	1,000	1,500
	• Hole-in-One	N/A	250	250
	• Loss of use of Green Fees	N/A	250	250
34	NEW! Loss of Sporting Equipment	N/A	1,000	2,000
35	Home Guard	N/A	5,000	5,000
36	ENHANCED Car Rental Excess Charges and Return	N/A	1,000	1,500
37	Pet Care	N/A	500	750
38	NEW! Disruption Benefits	100	500	750
39	Cover in the event of Terrorism	N/A	YES	YES
40	NEW! Travel Assistance Services	YES	YES	YES

Please refer to the Policy Wording for the full terms, conditions and exclusions of your Travel Guard plan.

✓ CHOOSE THE RIGHT PLAN FOR YOU!

TRAVEL FREQUENCY

How often do you travel?

- Individual Per Trip Plan
 Annual Multi-Trip Plan

CHOICE OF PLAN

Who are you travelling with?

- Individual Family

CHOICE OF COVER

How much Cover do you need?

- Classic Superior Premier

ZONE OF TRAVEL

Where are you going?

- Zone 1 Zone 2 Zone 3

PREMIUMS (\$\$)

INDIVIDUAL PER TRIP PLANS

INDIVIDUAL PER TRIP PLANS	ZONE 1			ZONE 2			ZONE 3		
	Classic	Superior	Premier	Classic	Superior	Premier	Classic	Superior	Premier
1 – 3 Days	26	36	50	35	48	68	46	68	94
4 – 6 Days	34	45	64	44	56	84	65	85	117
7 – 10 Days	40	59	85	55	78	112	80	99	136
11 – 14 Days	55	77	113	70	95	138	106	127	175
15 – 22 Days	75	99	146	87	117	172	130	157	231
23 – 31 Days	98	120	178	106	146	214	165	191	265
Each additional week	20	25	37	28	34	48	29	40	51

FAMILY PER TRIP PLANS – Unlock more value with our Family Plans!

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.

A **CHILD** is defined as an unmarried person less than 18 years of age; OR below 23 years of age if enrolled for full-time study in an institution of higher learning during the Policy period. For a Family Per Trip Plan, the Child must be legally related to either of the 2 insured adults and unemployed.

FAMILY PER TRIP PLANS	ZONE 1			ZONE 2			ZONE 3		
	Classic	Superior	Premier	Classic	Superior	Premier	Classic	Superior	Premier
1 – 3 Days	65	90	125	87	119	170	114	170	236
4 – 6 Days	85	111	159	110	140	210	162	210	292
7 – 10 Days	101	148	212	138	195	281	199	246	339
11 – 14 Days	138	193	284	175	238	345	265	316	437
15 – 22 Days	188	246	366	217	292	429	326	392	578
23 – 31 Days	244	299	445	265	366	535	413	477	663
Each additional week	51	64	93	69	85	120	72	101	127

ANNUAL MULTI TRIP PLANS – Delivering more value for money protection for frequent travellers

ANNUAL MULTI-TRIP PLANS are available for Individuals and Families. You will be covered for an unlimited number of Overseas Trips made within the Policy Year; provided that each Trip does not exceed 90 consecutive days. The **FAMILY ANNUAL MULTI-TRIP PLAN** is for 2 adults who are legally married with any number of children legally related to one or both of the adults.

ANNUAL MULTI-TRIP PLANS	ZONE 1 and 2		ZONE 3	
	Superior	Premier	Superior	Premier
For Individuals	339	477	445	668
For Families	N/A	889	N/A	1,059

ZONE OF TRAVEL

ZONE 1	Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines and Vietnam only
ZONE 2	Inclusive of all countries in Zone 1 , China, Hong Kong, Macau, Mongolia, Taiwan, Thailand, Bangladesh, India, Maldives, Pakistan, Sri Lanka, Bahrain, Kuwait, Oman, Qatar, United Arab Emirates, Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Ecuador, El Salvador, Guatemala, Guyana, Honduras, Mexico, Nicaragua, Panama, Paraguay, Peru, Suriname, Uruguay and Venezuela
ZONE 3	Worldwide*

*We will not cover any travel in, to, or through Cuba, Iran, Syria, Sudan, North Korea, or the Crimea region.

OUR CRISIS RESPONSE CAPABILITIES

Crisis Response Case Study – Nepal Earthquake

On 25 April 2015, a 7.9 magnitude earthquake struck Nepal affecting AIG insureds, including students, leisure and business travellers.



AIG Travel and AIG Global Security swiftly deployed a crisis management team to the region. The team established a central location to meet clients, assess their medical needs and coordinate flights out of the country. The crisis response team also took the following actions:

- Deployed an AIG Travel medical doctor to various client locations.
- Coordinated rescue efforts.
- Conducted food and supply drops in remote locations.
- Established a medical evaluation centre and staging area for evacuation in Kathmandu.
- Chartered a 737 airliner for large scale evacuation out of Nepal to New Delhi, India.

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.

The AIG 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.

WHEN THE UNEXPECTED HAPPENS, TRAVEL GUARD IS THERE FOR YOU

We are proud of our track record in protecting our customers in their time of need.

Customers' Testimonials

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

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

Mrs S J Tan

(Insured who suffered from a fractured and dislocated ankle in Phuket, Thailand)

An insured discovered his luggage handle was broken when he collected it from the baggage claim area. Having reported the damage to the airline and obtained a letter for compensation claim, he filed a claim with us. We covered the full cost of replacing the luggage handle under the Travel Guard travel policy that he purchased.

"Claim process was fast and the staff very helpful!"

Insured

An insured collected her luggage at the airport baggage claim area after touching down in the airport and discovered the zip and combination lock were damaged. She immediately reported the damages to the airline and filed a claim. Under the Travel Guard travel policy that she purchased, the cost of repairing her luggage zip and combination lock was fully covered by us.

"Claims are handled without delay and calls enquires are satisfactorily attended to."

Yong PC

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



American International Group, Inc. (AIG) is a leading global insurance organization. Founded in 1919, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement products, mortgage insurance and other financial services to customers in more than 100 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

Additional information about AIG can be found at www.aig.com | YouTube: www.youtube.com/aig | Twitter: @AIGinsurance | LinkedIn: <http://www.linkedin.com/company/aig>. These references with additional information about AIG have been provided as a convenience, and the information contained on such websites is not incorporated by reference into this brochure.

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About NATAS

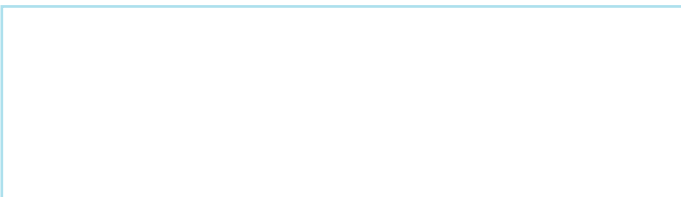
The National Association of Travel Agents Singapore (NATAS) was founded in May 1979 and its vision is to be a world-class association leading and shaping the travel industry. As a national body, NATAS aims to represent all travel agents licensed by the Singapore Tourism Board (STB).

As an industry-led 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
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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.

AIG TRAVEL ASSISTANCE CENTRES

No matter where you are and what the hour of the day it is, AIG Travel Guard is ready to help you in your time of need.

Operating 24 hours a day, 7 days a week, 365 days a year in 8 locations across the globe, AIG's Travel Assistance Centres are ready to take care of your travel needs. Our proven capabilities in travel assistance, medical and security emergencies ensure that you will always be in the best hands.



All Travel Guard plans come with Travel Assistance Services! (Section 40)

Get FREE Assistance Services* when you purchase a Travel Guard plan! Just call +65 6733 2552 and speak with a friendly Travel Guard representative.

 Embassy Referral	 Interpreter Referral	 Legal Firm Referral	 Lost Luggage Assistance
 Lost Passport Assistance	 Medical Services Provider Referral	 Pre-Trip Inoculation Information Services	 Pre-Trip Visa Information
 Pre-Trip Weather Forecast Information Services		 Telephone Medical Advice	

*Please note that Terms & Conditions apply for these assistance services as set out in the Policy Wording.