

# Travel Ready®

## Benefits Schedule

Benefits		One Way Journey	Return Journey
Personal Accident		Maximum Sum Insured (\$\$)	
1	<b>Accidental Death and Permanent Disablement</b> – For Insured Person (between 12 to 65 years old) – For Insured Person (between 66 to 85 years old) & Child (below 12 years old)	\$100,000 \$50,000	\$100,000 \$50,000
2	<b>Additional Accidental Death and Permanent Disablement for Lotusmiles Program Members</b> – For Insured Person (between 12 to 65 years old) – For Insured Person (between 66 to 85 years old)	N.A N.A	\$25,000 \$12,500
3	<b>Child Education Grant</b>	N.A	\$5,000
Medical Expenses (Overseas and In Singapore)			
4	<b>Overseas Medical Expenses and Accidental Dental Expenses</b> – For Insured Person (between 12 to 65 years old) – For Insured Person (between 66 to 85 years old) & Child (below 12 years old)	(due to Accidental Injury only) \$50,000 \$10,000	\$250,000 \$100,000
5	<b>Continuation of Medical Treatment After Return to Singapore (up to 31 consecutive days)</b> – For Insured Person (between 12 to 65 years old) – For Insured Person (between 66 to 85 years old) & Child (below 12 years old)	N.A N.A	\$10,000 \$5,000
6	<b>Overseas Traditional Chinese Medicine Expenses</b>	N.A	\$500
7	<b>Overseas Hospital Confinement</b> (\$200 per day)	N.A	\$6,000
8	<b>Hospital Confinement in Singapore</b> (\$200 per day)	N.A	\$3,000
9	<b>Overseas Quarantine Allowance</b> (\$50 per day)	N.A	\$300
10	<b>Quarantine Allowance in Singapore</b> (\$50 per day)	N.A	\$300
11	<b>Chubb Assistance – Emergency Medical Evacuation</b> – For Insured Person (between 12 to 65 years old) – For Insured Person (between 66 to 85 years old) & Child (below 12 years old)	N.A N.A	Unlimited \$100,000
12	<b>Chubb Assistance – Repatriation of Mortal Remains</b> – For Insured Person (between 12 to 65 years old) – For Insured Person (between 66 to 85 years old) & Child (below 12 years old)	\$100,000 \$20,000	Unlimited \$100,000
13	<b>Chubb Assistance – Direct Repatriation of Mortal Remains to Home Country</b> – For Insured Person (between 12 to 65 years old) – For Insured Person (between 66 to 85 years old) & Child (below 12 years old)	\$100,000 \$20,000	Unlimited \$100,000
14	<b>Hospital Visit Overseas</b>	N.A	\$5,000
15	<b>Compassionate Visit Overseas</b>	N.A	\$5,000
16	<b>Return of Minor Children</b>	N.A	\$5,000
17	<b>Emergency Mobile Phone Charges</b>	Actual cost	Actual cost

Benefits		One Way Journey	Return Journey
Travel Inconveniences		Maximum Sum Insured (S\$)	
18	<b>Journey Cancellation</b>	\$7,000	\$7,000
19	<b>Journey Postponement</b>	\$1,000	\$1,000
20	<b>Journey Curtailment</b>	N.A	\$10,000
21	<b>Credit Card Indemnity</b>	N.A	\$1,500
22	<b>Loss or Damage of Personal Property and Baggage</b> (max \$500 per article, per set or pair of articles; sub-limit of \$500 for Jewellery)	N.A	\$3,000
23	<b>Baggage Delay</b> (\$200 per every 6 consecutive hours)	N.A	\$1,000
24	<b>Loss Personal Money and Travel Documents</b> (max \$300 for Money)	N.A	\$1,000
25	<b>Travel Delay</b> (\$200 per every 6 consecutive hours)	N.A	\$800
26	<b>Flight Diversion</b> (\$100 per every 6 consecutive hours)	N.A	\$800
27	<b>Travel Misconnection</b> (\$150 per every 6 consecutive hours)	N.A	\$300
<b>Liability</b>			
28	<b>Personal Liability</b>	N.A	\$500,000
29	<b>Legal Expenses</b>	N.A	\$75,000
<b>Golf</b>			
30	<b>Hole-In-One</b>	N.A	\$500
31	<b>Golf Equipment</b>	N.A	\$750
32	<b>Unused Green Fees</b>	N.A	\$750
<b>Others</b>			
33	<b>Home Guard</b>	N.A	\$5,000
34	<b>Rental Vehicle Excess</b>	N.A	\$1,000
35	<b>Pet Care</b>	N.A	\$500
36	<b>Loss of Frequent Flyer Points</b>	\$500	\$500
	<b>24-Hour Worldwide Medical Emergency Assistance Hotline</b>	Included	Included
	<b>24-Hour Travel Advice Hotline</b>	Included	Included
	<b>Automatic Extension of cover</b>	N.A	Included

#### Important Notes:

1. The policy excludes all claims of any kind directly or indirectly arising from, relating to or in any way connected with COVID-19 (or any mutation or variation thereof or any related strain) and/or its outbreak.
2. The benefit amount listed above is the maximum coverage payable for each Benefit.
3. Benefit items are on reimbursement basis where you will be reimbursed for the expenses incurred except for Benefit items 1, 2, 3, 7, 8, 9, 10, 23, 25, 26 and 27.
4. Pre-existing Condition will not be covered.
5. Please refer to the Policy Wording for full exclusions, terms and conditions.