

# TRAVELSMART PREMIER

Great is going on a worry-free journey



**On your travels, a complete cover is all you need for an amazing journey. Whether it is a short getaway or a long haul destination, rest assured that the only surprises you encounter will be pleasant ones.**

With the 24-hour Emergency Assistance Services Hotline and medical coverage, TravelSmart Premier provides medical assistance with just a phone call. The comprehensive medical coverage includes hospitalisation benefits, alternative treatment by Traditional Chinese Medicine and emergency dental treatment overseas.

If you're in for an adventure, don't fret over the extent of your insurance coverage. Go ahead and indulge in exciting sporting activities such as scuba diving for an eye-opening experience. If you are on a golfing vacation, simply golf with your best clubs as TravelSmart Premier covers loss or damage to the golf equipment. Wherever you go, go with all your heart and trust that your home contents will also be protected while you are away.

With TravelSmart Premier, all that matters to you in a vacation is completely worry-free!

**With TravelSmart Premier, you'll travel with ease of mind**

To contact us:

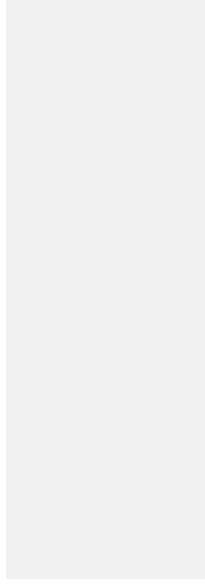


+65 6248 2888



greasteerngeneral.com

gicare-sg@greasteerngeneral.com



**Important Notes:**

1. This brochure is for general information only. It is not a contract of Insurance. Please refer to the Policy documents for the precise terms and conditions of the insurance plan.
2. This Policy is subject to the Premium Before Cover Warranty Clause, which requires the premium to be paid and received on or before the inception date of the Policy.
3. This plan 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 us or visit the General Insurance Association (GIA) or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).
4. TravelSmart Premier is underwritten by Great Eastern General Insurance Limited, a wholly-owned subsidiary of Great Eastern Holdings Limited and a member of the OCBC Group.

Information correct as at 1 July 2017.

No	Coverage	Maximum Limit of Benefits		
		Elite	Classic	Basic
<b>Travel Inconvenience Cover</b>				
12	<b>Hospital Visitation/Compassionate Visit</b> Pays travelling and hotel accommodation expenses incurred by one Relative/friend if the Insured Person is Hospitalised for more than five (5) days or is deceased whilst Overseas Maximum Aggregate Limit for Family Cover	\$S\$10,000 \$S\$25,000	\$S\$6,000 \$S\$15,000	\$S\$1,500 \$S\$4,000
13	<b>Child Companion</b> Pays travelling and hotel accommodation expenses incurred by one Relative/friend to accompany the Insured Person's children home following the Hospitalisation of the Insured Person whilst Overseas Maximum Aggregate Limit for Family Cover	\$S\$10,000 \$S\$25,000	\$S\$6,000 \$S\$15,000	\$S\$1,500 \$S\$4,000
14	<b>Emergency Telephone Charges</b> Pays actual mobile phone charges incurred for engaging the services of our Appointed Assistance Company for which a claim has been admitted under Section 1, 2, 9 or 10 of the Policy Maximum aggregate limit for Sections 9 to 14	\$S\$200	\$S\$150	\$S\$100
15	<b>Trip Cancellation</b> Maximum Aggregate Limit for Family Cover	\$S\$1,000,000 \$S\$15,000 \$S\$50,000	\$S\$1,000,000 \$S\$10,000 \$S\$25,000	\$S\$100,000 \$S\$2,000 \$S\$5,000
16	<b>Trip Postponement</b> Maximum Aggregate Limit for Family Cover	\$S\$2,000 \$S\$5,000	\$S\$1,000 \$S\$2,500	\$S\$500 \$S\$1,250
17	<b>Trip Interruption</b> Maximum Aggregate Limit for Family Cover	\$S\$7,500 \$S\$15,000	\$S\$5,000 \$S\$10,000	\$S\$1,000 \$S\$2,000
18	<b>Trip Curtailment</b> Maximum Aggregate Limit for Family Cover	\$S\$15,000 \$S\$50,000	\$S\$10,000 \$S\$25,000	\$S\$2,000 \$S\$5,000
19	<b>Overbooked Flight</b> Each Insured Person Maximum Aggregate Limit for Family Cover	\$S\$300 \$S\$1,000	\$S\$250 \$S\$600	Not Covered Not Covered
20	<b>Travel Missed Connection</b> Maximum Aggregate Limit for Family Cover	\$S\$300 \$S\$1,000	\$S\$250 \$S\$600	Not Covered Not Covered
21	<b>Flight Diversion</b> Insured Person's flight is diverted due to named events which prevents the Insured Person from continuing his/her Journey and the Insured Person is delayed from arriving at his/her planned destination by at least six (6) consecutive hours	\$S\$100 every 6 hours Max. \$S\$800	\$S\$100 every 6 hours Max. \$S\$500	\$S\$50 every 6 hours Max. \$S\$250
22	<b>Travel Delay</b> Insured Person's flight is delayed due to named events which prevents the Insured Person from continuing his/her Journey and the Insured Person is delayed from arriving at his/her planned destination by at least six (6) consecutive hours while Overseas	\$S\$100 every 6 hours Max. \$S\$1,200	\$S\$100 every 6 hours Max. \$S\$1,200	\$S\$50 every 6 hours Max. \$S\$1,000
B	<b>Flight Delay</b> Flight delay by at least six (6) consecutive hours while in Singapore	Max. \$S\$500	Max. \$S\$500	Max. \$S\$500
23	<b>Delay Due To Hijack: -</b> Insured Person's flight is delayed due to Hijack which prevents the Insured Person from continuing his/her Journey and the Insured Person is delayed from arriving at his/her planned destination by at least six (6) consecutive hours	\$S\$500 every 6 hours Max. \$S\$5,000	\$S\$500 every 6 hours Max. \$S\$5,000	\$S\$200 every 6 hours Max. \$S\$2,500
B	<b>Maximum aggregate limit for Sections 17 to 23</b> Each Insured Person Maximum Aggregate Limit for Family Cover	\$S\$15,000 \$S\$50,000	\$S\$10,000 \$S\$25,000	\$S\$2,000 \$S\$5,000
24	<b>Personal Liability</b> Maximum Aggregate Limit for Family Cover	\$S\$1,000,000	\$S\$1,000,000	\$S\$500,000

Notes

- 1) With the exception of Sections 1, 2, 8, 21, 22, 23, 28, 29, 31 and 37, claims under all other Sections are payable on a reimbursement basis.
- 2) Where a claim under Section 1 and Section 2, results from the same occurrence, this Policy will only pay for the claim under either Section, but not both.
- 3) Where a claim under Section 15 or Section 16 results from the same occurrence, this Policy will only pay for the claim under either Section, but not both.
- 4) This Policy will only pay for a claim under any one of the Sections 17, 18, 19, 20, 21, 22 or 23 if the claim results from the same occurrence.
- 5) Where a claim under Section 25 and Section 35 results from the same occurrence, this Policy will only pay for the claim under either Section, but not both.
- 6) Payment for claim under Section 28 shall be deducted from the amount payable under Section 25 if the baggage later proves to be permanently lost.

Please refer to the Policy for full details.

## Your benefits at a glance:

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No	Coverage	Maximum Limit of Benefits		
		Elite	Classic	Basic
<b>Personal Effects And Supplementary Benefits</b>				
25	<b>Baggage Loss</b> Covers loss or damage to baggage, clothing and personal effects. Maximum S\$500 for any one article or a pair or a set of articles; S\$1,000 for laptop computer, netbook and tablet; S\$500 in aggregate for handphones and spectacles Maximum Aggregate Limit for Family Cover	S\$5,000	S\$5,000	S\$2,500
26	<b>Personal Money And Travel Documents</b> Pays the replacement costs for passports, travel tickets and other relevant travel documents Maximum Aggregate Limit for Family Cover	S\$10,000	S\$7,500	S\$5,000
A		S\$5,000	S\$5,000	S\$2,500
B	Cover loss of money due to robbery, burglary, theft or natural disasters Maximum Aggregate Limit for Family Cover	S\$500	S\$250	S\$100
27	<b>Jewellery Cover</b> Pays for loss of Jewellery due to robbery, theft or burglary whilst travelling Overseas. Maximum Aggregate Limit for Family Cover	S\$5,000	S\$100	Not Covered
	<b>Maximum aggregate limit for Sections 25 to 27</b> Each Insured Person	S\$11,000	S\$200	Not Covered
	Maximum Aggregate Limit for Family Cover	S\$5,000	S\$5,000	S\$2,500
28	<b>Baggage Delay</b> Insured Person's checked-in baggage is delayed whilst Overseas for at least six (6) consecutive hours	S\$10,000	S\$7,500	S\$5,000
A		S\$200 every 6 hours Max. S\$1,200	S\$200 every 6 hours Max. S\$1,000	S\$200 every 6 hours Max. S\$200
B	Maximum Aggregate Limit for Family Cover	S\$200 every 6 hours Max. S\$2,500	S\$200 every 6 hours Max. S\$2,000	S\$200 every 6 hours Max. S\$400
	Insured Person's checked-in baggage is delayed whilst in Singapore for at least six (6) consecutive hours	Max. S\$200	Max. S\$200	Max. S\$200
29	<b>Kidnap And Hostage</b> Pays for every six (6) hours if the Insured Person is kidnapped whilst travelling Overseas Maximum Aggregate Limit for Family Cover	Max. S\$200	Max. S\$200	Max. S\$200
	Maximum Aggregate Limit for Family Cover	Max. S\$200	Max. S\$200	Max. S\$200
30	<b>Home Contents</b> Pays up to the sum insured for each legitimate Child and to a maximum of 4 legitimate Children if an indemnity becomes payable upon Insured Person's Accidental death whilst Overseas	S\$250 every 6 hours Max. S\$5,000	S\$250 every 6 hours Max. S\$5,000	Not Covered
31	<b>Child Education Grant</b> Pays the financial loss whilst Overseas due to unauthorized charges being made from the Insured Person's Payment Card	Max. S\$12,500	Max. S\$12,500	Not Covered
32	<b>Fraudulent Credit Card Usage</b> Pays the financial loss whilst Overseas due to unauthorized charges being made from the Insured Person's Payment Card	S\$10,000	S\$7,500	Not Covered
33	<b>Domestic Pet Cat And Dog Cover</b> Pays for Insured Person's pet dog or cat's continued stay at the pet hotel / kennel or cattery if Insured Person is unable to return to Singapore on the scheduled return date due to injury or illness or delay of the Public Transport	S\$1,000	S\$1,000	Not Covered
34	<b>Rental Vehicle Excess</b> Damage or loss of golf equipment	S\$250	S\$100	Not Covered
35	<b>Golfer's Cover</b> Unused green fees due to Insured Person's injury or illness	S\$800	S\$750	Not Covered
A		S\$500	S\$500	S\$500
B		S\$250	S\$250	S\$250
C		S\$250	S\$250	S\$250
36	<b>Automatic Extension Of Cover</b> Applies to Section 1, 2, 3, 4, 5, 6, 7, 9, 15, 16 and 18 only if they occur as a result of terrorism (excluding use of biological, chemical agents or nuclear devices)	Up to 30 days	Up to 30 days	Not Covered
37	<b>Leisure Adventurous Activities Cover</b> Cover activities listed in the Policy	S\$100,000	S\$100,000	S\$100,000
38		Covered	Covered	Not Covered

Exclusions include but not limited to: War and Nuclear Risk, Terrorism (except as provided in the Terrorism Extension), Suicide or Self-inflicted Injury, Pre-existing Medical Conditions, Misuse of Alcohol and Drugs, Epidemic, AIDS and AIDS-related Complications, Military Training, Childbirth, Pregnancy or Miscarriage, Travelling against Medical Practitioner's advice, Any sport or sporting activities that require a high level of skill or expertise, or other activities that require exceptional physical exertion, highly specialised gear or stunts) and Professional Sports and any prohibition or regulation by any government. For full list of exclusions, please refer to the Policy.

## See table below for affordable premium rates to suit your travel plans:

Duration Days	TravelSmart Premier - Elite Premium (with GST)					
	Area 1		Area 2		Area 3	
	Individual	Family	Individual	Family	Individual	Family
1-4	S\$43	S\$113	S\$72	S\$144	S\$35	S\$50
5-7	S\$58	S\$152	S\$91	S\$200	S\$50	S\$75
8-12	S\$88	S\$218	S\$124	S\$282	S\$75	S\$105
13-18	S\$114	S\$284	S\$158	S\$389	S\$105	S\$129
19-23	S\$139	S\$348	S\$187	S\$437	S\$129	S\$154
24-28	S\$151	S\$402	S\$216	S\$521	S\$154	S\$183
Each Additional week	S\$30	S\$78	S\$42	S\$110	S\$33	S\$45
One-way Trip	S\$43	S\$113	S\$72	S\$144	S\$35	S\$50
Annual	S\$360	S\$720	S\$468	S\$936	S\$248	S\$495

Duration Days	TravelSmart Premier - Classic Premium (with GST)					
	Area 1		Area 2		Area 3	
	Individual	Family	Individual	Family	Individual	Family
1-4	S\$36	S\$90	S\$60	S\$132	S\$36	S\$50
5-7	S\$50	S\$120	S\$77	S\$166	S\$50	S\$75
8-12	S\$72	S\$180	S\$103	S\$227	S\$75	S\$105
13-18	S\$94	S\$234	S\$138	S\$290	S\$105	S\$129
19-23	S\$114	S\$284	S\$156	S\$343	S\$129	S\$154
24-28	S\$132	S\$314	S\$186	S\$396	S\$154	S\$183
Each Additional week	S\$25	S\$62	S\$36	S\$79	S\$33	S\$45
One-way Trip	S\$36	S\$90	S\$60	S\$132	S\$36	S\$50
Annual	S\$300	S\$600	S\$390	S\$780	S\$248	S\$495

Duration Days	TravelSmart Premier - Basic Premium (with GST)					
	Area 1		Area 2		Area 3	
	Individual	Family	Individual	Family	Individual	Family
1-4	S\$14	S\$14	S\$14	S\$35	S\$14	S\$14
5-7	S\$20	S\$20	S\$20	S\$50	S\$20	S\$20
8-12	S\$30	S\$30	S\$30	S\$75	S\$30	S\$30
13-18	S\$42	S\$42	S\$42	S\$105	S\$42	S\$42
19-23	S\$52	S\$52	S\$52	S\$129	S\$52	S\$52
24-28	S\$62	S\$62	S\$62	S\$154	S\$62	S\$62
Each Additional week	S\$13	S\$13	S\$13	S\$33	S\$13	S\$13
One-way Trip	S\$14	S\$14	S\$14	S\$35	S\$14	S\$14
Annual	S\$248	S\$248	S\$248	S\$495	S\$248	S\$248

Area Type	Countries
Area 1	Australia, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Korea, Laos, Macau, Malaysia, Myanmar, New Zealand, Philippines, Taiwan, Thailand and Vietnam
Area 2	Worldwide, including countries under Area 1
Area 3	Batam, Bintan, Malaysia and local cruise within Singapore Waters



## Indulge in every adventure for a truly fulfilling holiday!



- Coverage for accidental death and disablement of up to S\$300,000
- Twice the amount of coverage<sup>1</sup> when accidental death and disablement happens on Public Transport
- Up to S\$500,000 for medical expenses and hospitalisation
- Comprehensive medical coverage extending to Traditional Chinese Medical Treatment and Emergency Dental Treatment<sup>1</sup> overseas
- 24-hour International Emergency Assistance Services, including up to S\$1 million for emergency evacuation
- Expenses cover in case of Overbooked Flight/Misconnection, Trip Cancellation, Trip Postponement, Trip Curtailment and Trip Interruption (even due to the insolvency of the travel agent); including unused entertainment tickets
- S\$200 payout for every full 6 consecutive hours of delay of baggage
- Up to S\$5,000 in case of loss of baggage or travel documents.
- Automatic travel extension of up to 30 days<sup>1</sup> due to specified circumstances
- Home Contents coverage<sup>1</sup> of up to S\$10,000 while you are on your travels
- Leisure Adventurous Activities<sup>1</sup> cover for sporting activities
- Monetary coverage for loss of jewellery<sup>1</sup>, golfing equipment and credit card frauds<sup>1</sup>
- Pregnancy-related medical benefits<sup>1</sup> whilst overseas

<sup>1</sup> Not applicable to Basic plan.

No	Coverage	Maximum Limit of Benefits		
		Elite	Classic	Basic
<b>Personal Accident Benefits</b>				
1	Accidental Death and Permanent Total Disablement Each Adult Insured Person age below 70 years Each Adult Insured Person age 70 years and above Each Child Insured Person Maximum Aggregate Limit for Family Cover	S\$300,000 S\$150,000 S\$100,000 S\$75,000 S\$150,000	S\$200,000 S\$100,000 S\$75,000 S\$50,000 S\$250,000	S\$100,000 S\$50,000 S\$30,000 S\$25,000 S\$250,000
2	Public Transport Double Indemnity Each Adult Insured Person age below 70 years Each Adult Insured Person age 70 years and above Each Child Insured Person Maximum Aggregate Limit for Family Cover	S\$600,000 S\$300,000 S\$200,000 S\$150,000 S\$1,500,000	S\$400,000 S\$200,000 S\$150,000 S\$100,000 S\$1,000,000	Not Covered Not Covered Not Covered Not Covered Not Covered
<b>Medical Reimbursement</b>				
3	Medical Expenses Incurred Overseas Each Adult Insured Person age below 70 years Each Adult Insured Person age 70 years and above Each Child Insured Person Maximum Aggregate Limit for Family Cover	S\$500,000 S\$150,000 S\$100,000 S\$60,000 S\$2,000,000	S\$300,000 S\$100,000 S\$60,000 S\$200,000 S\$1,000,000	S\$100,000 S\$30,000 S\$60,000 S\$300,000
4	Medical Expenses Incurred In Singapore Each Adult Insured Person age below 70 years Each Adult Insured Person age 70 years and above Each Child Insured Person Maximum Aggregate Limit for Family Cover	S\$25,000 S\$7,500 S\$15,000 S\$10,000 S\$100,000	S\$15,000 S\$5,000 S\$10,000 S\$5,000 S\$50,000	S\$5,000 S\$1,500 S\$3,000 S\$2,000
5	Traditional Chinese Medical Treatment (TCM) Each Insured Person in respect of TCM visit	S\$600	S\$500	S\$350
6	Emergency Dental Treatment Overseas Each Insured Person	S\$5,000	S\$2,000	Not Covered
7	Medical Treatment Overseas - Pregnancy-Related Sickness Each Female Insured Person	S\$5,000	S\$2,000	Not Covered
<b>Hospitalisation Benefits</b>				
8	Hospital Cash Each Insured Person in respect of each full day of Hospital Confinement	S\$500,000 S\$150,000 S\$100,000 S\$60,000 S\$200,000 S\$2,000,000	S\$300,000 S\$100,000 S\$30,000 S\$60,000 S\$200,000 S\$300,000	S\$100,000 S\$30,000 S\$60,000 S\$300,000
A	Hospital Confinement Overseas Each Insured Person in respect of each full day of Hospital Confinement	S\$200 per day Max. S\$40,000 S\$200 per day Max. S\$60,000	S\$200 per day Max. S\$30,000 S\$200 per day Max. S\$60,000	S\$200 per day Max. S\$5,000 S\$200 per day Max. S\$10,000
B	Hospital Confinement in Singapore upon immediate return from Overseas Each Insured Person in respect of each full day of Hospital Confinement	S\$100 per day Max. S\$1,000 S\$100 per day Max. S\$2,000	S\$100 per day Max. S\$1,000 S\$100 per day Max. S\$2,000	Not Covered Not Covered Not Covered Not Covered
<b>Overseas Assistance Benefits</b>				
9	Emergency Medical Evacuation: Covers all Appointed Assistance Company emergency medical evacuation expenses	S\$1,000,000	S\$1,000,000	S\$100,000
10	Repatriation Of Mortal Remains: Covers all Appointed Assistance Company expenses incurred in returning the remains of the Insured Person, who suffered loss of life during the Trip back to Singapore Maximum Aggregate Limit for Family Cover	S\$100,000	S\$50,000	S\$10,000
11	Funeral Expenses Pay the reasonable expenses incurred for the funeral If the Insured Person suffers injury during the Journey which within ninety (90) days of its happening is the sole cause of his/her death Maximum Aggregate Limit for Family Cover	S\$3,500 S\$10,000	S\$2,000 S\$5,000	Not Covered Not Covered