



Now with COVID-19 coverage!

AIG Travel is a member company of American International Group, Inc., and Travel Guard® is the marketing name for its portfolio of travel insurance and travel-related services, including 24/7 travel assistance, emergency medical and security services. AIG Travel offers the industry's most complete array of 24/7 worldwide and multilingual travel assistance services through an international network of full-service contact centres. Globally, AIG Travel covers 20+ million travellers each year.

Why Travel Guard



COVID-19 Cover

AIG covers up to S\$300,000 in medical overseas, overseas quarantine allowance of up to 14 days and travel inconvenience benefits as a result of COVID-19 diagnosis.



Reliable and responsive claims

We pay S\$30,000 in travel claims every working day. File online or call our claims hotline – our experts are ready to assist you.



Highest overseas medical coverage

Our Premier plan covers you for up to S\$2,500,000 in overseas medical expenses - the highest in the market.



24/7 in-house global assistance

AIG is one of the leading travel insurers in Singapore with its own global assistance service centre. With eight locations worldwide, help is always at hand.



CHOOSE THE BEST PLAN FOR YOUR TRAVEL NEEDS

Summary of Coverage

		SUM INSURED (\$\$)		
		BASIC	MOST POPULAR	HIGHLY RECOMMENDED
SECTION	COVERAGE	CLASSIC	SUPERIOR	PREMIER
COVID-19 COVERAGE				
	Medical Expenses Incurred Overseas, Emergency Medical Evacuation and Repatriation	<ul style="list-style-type: none"> Insured Person (under age 70 years) 100,000 Insured Person (age 70 years or older) 50,000 Insured Child in a Family Plan 50,000 	250,000	300,000
	Travel Cancellation	2,500	5,000	7,500
	Travel Postponement	500	1,000	1,500
	Travel Curtailment	2,500	5,000	7,500
	Travel Interruption	2,500	5,000	7,500
	Out-of-country COVID-19 Diagnosis Quarantine Allowance	100 per Day, up to 14 Days	100 per Day, up to 14 Days	100 per Day, up to 14 Days
MEDICAL AND TRAVEL BENEFITS				
1	Medical Expenses Incurred Overseas	<ul style="list-style-type: none"> Insured Person (under age 70 years) 200,000 Insured Person (age 70 years or older) 50,000 Insured Child in a Family Plan 200,000 	1,000,000	2,500,000
2	Post-Trip Medical Expenses Incurred in Singapore			
2A	For Injury Sustained Overseas and for Sickness Sustained Overseas Where We Evacuated You	<ul style="list-style-type: none"> Insured Person (under age 70 years) 10,000 Insured Person (age 70 years or older) 1,000 Insured Child in a Family Plan 10,000 	25,000	50,000
2B	For Sickness Sustained Overseas Without Evacuation	<ul style="list-style-type: none"> Insured Person (under age 70 years) 2,000 Insured Person (age 70 years or older) 1,000 Insured Child in a Family Plan 1,000 	5,000	10,000
3	Mobility Aid Reimbursement	N/A	1,000	2,000
4	Pregnancy Expenses	2,000	5,000	8,000
5	Treatment by Physician	N/A	500	750
6	Overseas Hospital Income	Maximum Amount Payable 10,000 Amount Per Day 200	30,000	50,000
7	Hospital Income in Singapore	Maximum Amount Payable 500 Amount Per Day 100	1,000	1,500
8	Emergency Medical Evacuation	500,000	UNLIMITED	UNLIMITED
9	Repatriation	UNLIMITED	UNLIMITED	UNLIMITED
	Repatriation due to Pre-existing Medical Conditions	<ul style="list-style-type: none"> Insured Person (under age 70 years) 150,000 Insured Person (age 70 years or older) 75,000 Insured Child in a Family Plan 100,000 	150,000	150,000
10	Direct Repatriation	UNLIMITED	UNLIMITED	UNLIMITED
	Direct Repatriation due to Pre-existing Medical Conditions	<ul style="list-style-type: none"> Insured Person (under age 70 years) 150,000 Insured Person (age 70 years or older) 75,000 Insured Child in a Family Plan 100,000 	150,000	150,000
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	INCLUDED	INCLUDED	INCLUDED
PERSONAL ACCIDENT BENEFIT				
16	Accidental Death and Permanent Disablement	<ul style="list-style-type: none"> Insured Person (under age 70 years) 100,000 Insured Person (age 70 years or older) 50,000 Insured Child in a Family Plan 50,000 	200,000	300,000
17	Common Carrier / Natural Disaster Double Cover	<ul style="list-style-type: none"> Insured Person (under age 70 years) N/A Insured Person (age 70 years or older) N/A Insured Child in a Family Plan N/A 	400,000	600,000

SECTION	COVERAGE		BASIC	MOST POPULAR	HIGHLY RECOMMENDED
			CLASSIC	SUPERIOR	PREMIER
			SUM INSURED (\$\$)		
18	Child Education Grant	Maximum Amount Payable	N/A	20,000	20,000
		Amount Per Day	N/A	5,000	5,000
TRAVEL INCONVENIENCE BENEFITS					
19	Travel Cancellation		5,000	10,000	15,000
20	Travel Postponement		500	1,000	2,000
21	Replacement of Traveller		N/A	500	1,000
22	Travel Cancellation Due to Insolvency		1,000	3,000	5,000
23	Travel Curtailment and Travel Interruption				
23A	Travel Curtailment		5,000	10,000	15,000
23B	Travel Interruption		3,500	7,000	10,000
24	Fraudulent Credit Card Usage		1,000	2,000	3,000
25	Personal Baggage including Laptop Computer	Maximum Amount Payable	3,000	5,000	10,000
		Limit Per Article	500	500	500
		Limit per Laptop Computer (Per Policy)	1,000	1,000	1,000
26	Jewellery Coverage		100	500	1,000
27	Baggage Delay	• Individual – S\$200 for every 6 hours to Maximum Amount Payable	1,000	1,200	1,600
		• Family – S\$500 for every 6 hours to Maximum Amount Payable	2,500	3,000	4,000
28	Travel Documents and Personal Money	Maximum Amount Payable	1,000	5,000	8,000
		Limit for Loss of Cash, Travellers' Cheques or Banknotes	100	200	300
29	Travel Delay (Including Flight Diversion)	• Individual – S\$100 for every 6 hours to Maximum Amount Payable	1,000	2,000	3,000
		• Family – S\$250 for every 6 hours to Maximum Amount Payable	2,500	5,000	7,500
30	Flight Overbooking		N/A	200	200
31	Kidnap and Hostage	S\$250 for every 24 hours to Maximum Amount Payable	3,000	5,000	10,000
32	Hijack of Common Carrier	S\$250 for every 24 hours to Maximum Amount Payable	3,000	5,000	10,000
33	Personal Liability Abroad		1,000,000	1,000,000	1,000,000
SUPPLEMENTARY BENEFITS					
34	Golf Advantage	Maximum Amount Payable	N/A	1,000	1,500
34A	Damage or Loss of Golfing Equipment	Limit Per Article for Golfing Equipment	N/A	500	500
34B	Hole-in-One		N/A	250	250
34C	Loss of use of Green Fees		N/A	250	250
35	Loss of Sporting Equipment	Maximum Amount Payable	N/A	1,000	2,000
		Limit Per Article for Sporting Equipment	N/A	500	500
36	Home Guard		N/A	5,000	5,000
37	Car Rental Excess Charges and Return	Car Rental Excess Charges	N/A	1,000	1,500
		Return of Rental Vehicle	N/A	1,000	1,500
38	Pet Care	S\$50 for every 6 hours	N/A	500	750
39	Disruption Benefits		100	500	750
40	Cover in the event of Terrorism		N/A	INCLUDED	INCLUDED
41	Assistance Services		INCLUDED	INCLUDED	INCLUDED


*Note: The Summary of Coverage above sets out the maximum amounts We will pay each Insured Person for each Trip under the applicable plan. Sub-limits and cover restrictions may apply. Please refer to the Policy Wording for the full terms, conditions and exclusions of your Travel Guard plan.

AIG TRAVEL GLOBAL SERVICE CENTRES




No matter where you are and the hour of the day, AIG Travel is ready to help you in your time of need. Operating 24 hours a day, 7 days a week, in 8 locations across the globe, AIG Travel Global Service Centre representatives are ready to take care of your travel needs. Our expertise means you are in safe hands, wherever you are.

AIG Travel's Global Assistance Network

8 Centres, 24/7 Emergency Assistance



- STEVENS POINT
Wisconsin
- HOUSTON
Texas
- MEXICO CITY
Mexico
- SHOREHAM
United Kingdom
- SOFIA
Bulgaria
- KUALA LUMPUR
Malaysia
- OKINAWA
Japan
- GUANGZHOU
China

-  **8** Wholly owned service-centres
-  **100%** Active, certified medical staff
-  **24/7/365** Travel assistance coordinators



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

Travel Claims Hotline

Call **+65 6224 3698** to get answers, updates and help in settling your claim.

AIG's 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.

Online Claims Submission



Policy Wording



This policy 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 websites (www.aig.sg or www.gia.org.sg or www.sdic.org.sg).

Producer Stamp:

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.

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