

YOUR TRUSTWORTHY INSURANCE PARTNER

Allied World Assurance Company Holdings, AG, through its subsidiaries and brand known as Allied World, is a global provider of innovative property, casualty and specialty insurance and reinsurance solutions. Allied World offers superior client service through a global network of offices and branches.

With a wide range of customers in the Asia Pacific region and excellent financial ratings, Allied World offers a meaningful combination of global strength and local expertise for both individual and corporate clients.

All of Allied World's rated insurance and reinsurance subsidiaries are rated A (Excellent) by A.M. Best Company, A by Standard & Poor's, and A2 by Moody's.

ALLIED WORLD DISCLAIMER

This information is provided as a general overview for agents and brokers. Coverage will be underwritten by the Hong Kong branch office of Allied World Assurance Company, Ltd, which is regulated by the Hong Kong Office of the Commissioner of Insurance, the Singapore branch office of Allied World Assurance Company, Ltd, which is regulated by the Monetary Authority of Singapore, and/or the Australian branch office of Allied World Assurance Company, Ltd, as relevant. All of Allied World Assurance Company Holdings, AG's rated insurance subsidiaries are currently rated A by Standard & Poor's. Coverage is only offered subject to local regulatory requirements and through licensed agents and brokers. Actual coverage may vary and is subject to policy language as issued.

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Allied World Assurance Company, Ltd (incorporated in Bermuda with limited liability)

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TRAVEL PROTECTOR



www.awac.com

TRAVEL PROTECTOR

Travel Protector is a comprehensive plan that you can count on for all your travels. Now you can choose from two available options, Option (A), our standard policy without excess or Option (B), the same policy with an excess of \$300 in aggregate (per claim) and with a premium reduction of 30% compared to Option (A).

COVERAGE INCLUDES

- Accidental Burns and Fractures
- Credit Card Indemnity due to Accidental Death and Permanent Total Disability
- TCM (Traditional Chinese Medicine)
- Rehabilitation Counselling
- Any number of friends or relatives for Emergency Travel and Compassionate Visit
- Travel Postponement, Rearrangement, Curtailment, Delay and Diversion due to:
 - Natural Disasters
 - Epidemic or pandemic as declared by the World Health Organisation
 - Strike, Civil Unrest, Riot or Commotion leading to airspace or multiple airport closures
- Overbooking of Voyage and Train in addition to Flights
- Delayed Baggage whilst overseas or back in Singapore
- Jewellery and Money
- Pet Care for delay in returning to Singapore
- Loss of Use of Entertainment Ticket
- Terrorism

ENHANCED BENEFITS

- Full Benefit Coverage for adults aged below 75 years old
- Travel inconvenience pays for every subsequent hour after the first 6 hours
- Coverage for Leisure Sports such as Skiing, Scuba Diving, Trekking
- Free Automatic Extension of coverage due to Travel Delay
- Children travelling with any adult supervision or guardian e.g school trips
- Travel Postponement, Rearrangement or Curtailment pays for travel booking from personal loyalty or rewards programme.

DETAILS TO KNOW

The insurance covers 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 covers you for unlimited number of trips (each trip shall not exceed 90 days) you make within the period of insurance.

In respect of a Family Plan under a Single Trip Policy, a maximum of 2 Adults named in the Policy will be covered.

Child(ren) means any legal child(ren), including step child(ren) and legally adopted child(ren) of an Insured Person who is

- unmarried, and
- between 6 months and 18 years of age or up to 25 years of age if in full-time education or has been accepted and is awaiting enrolment as a full time student in a recognized tertiary institution, and
- not engaged or serving in full-time national service

Excluded Countries

- | | | |
|--|-----------------------------|------------------------|
| 1. Afghanistan | 8. Iraq | 14. Republic of Guinea |
| 2. Belarus | 9. Ivory Coast | 15. Somalia |
| 3. Democratic Republic of the Congo | 10. Lebanon | 16. Sudan |
| 4. Egypt | 11. Liberia | 17. Syria |
| 5. Eritrea | 12. Libya | 18. Tunisia |
| 6. Federal Republic of Yugoslavia & Serbia | 13. North Korea (Democratic | 19. Zimbabwe |
| 7. Iran | People's Republic of Korea) | |

OPTION A: STANDARD POLICY WITHOUT EXCESS*

Travel Protector Premium Table

Length of trip (days)	ASEAN					
	Brunei, Cambodia, Indonesia, Laos, Malaysia, Philippines, Thailand and Vietnam					
	Plan 1		Plan 2		Plan 3	
	Individual	Family	Individual	Family	Individual	Family
1 – 3	\$26	\$54	\$33	\$75	\$46	\$99
4 – 6	\$33	\$72	\$42	\$96	\$58	\$133
7 – 10	\$41	\$90	\$55	\$119	\$76	\$168
11 – 14	\$52	\$113	\$69	\$159	\$96	\$221
15 – 18	\$63	\$137	\$83	\$192	\$116	\$269
19 – 22	\$75	\$154	\$95	\$230	\$133	\$307
23 – 27	\$83	\$174	\$105	\$255	\$147	\$340
28 – 31	\$94	\$188	\$114	\$275	\$160	\$385
Each additional week	\$22	\$43	\$26	\$58	\$37	\$79
Annual Plan	NA	NA	NA	NA	NA	NA

Length of trip (days)	ASIA PACIFIC					
	ASEAN countries and Australia, Bangladesh, China, Hong Kong, India, Japan, South Korea, Macau, Mongolia, New Zealand, Pakistan, Sri Lanka, Taiwan					
	Plan 1		Plan 2		Plan 3	
	Individual	Family	Individual	Family	Individual	Family
1 – 3	\$33	\$74	\$43	\$93	\$60	\$130
4 – 6	\$41	\$99	\$55	\$119	\$76	\$168
7 – 10	\$51	\$123	\$68	\$149	\$95	\$209
11 – 14	\$65	\$156	\$86	\$189	\$120	\$264
15 – 18	\$78	\$172	\$104	\$228	\$145	\$320
19 – 22	\$89	\$196	\$119	\$262	\$167	\$366
23 – 27	\$99	\$217	\$131	\$289	\$184	\$405
28 – 31	\$107	\$234	\$142	\$313	\$199	\$437
Each additional week	\$26	\$53	\$33	\$71	\$45	\$97
Annual Plan	NA	NA	\$284	\$512	\$418	\$788

Length of trip (days)	WORLDWIDE					
	ASEAN and Asia Pacific countries and the rest of the world excluding Excluded Countries					
	Plan 1		Plan 2		Plan 3	
	Individual	Family	Individual	Family	Individual	Family
1 – 3	\$44	\$97	\$59	\$135	\$82	\$181
4 – 6	\$62	\$136	\$75	\$165	\$105	\$231
7 – 10	\$78	\$170	\$89	\$206	\$124	\$274
11 – 14	\$98	\$214	\$112	\$261	\$158	\$346
15 – 18	\$118	\$261	\$129	\$300	\$181	\$398
19 – 22	\$135	\$298	\$147	\$342	\$206	\$455
23 – 27	\$149	\$329	\$164	\$380	\$228	\$503
28 – 31	\$162	\$356	\$177	\$410	\$247	\$543
Each additional week	\$33	\$74	\$40	\$98	\$56	\$124
Annual Plan	NA	NA	\$392	\$706	\$549	\$989

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

OPTION B: STANDARD POLICY WITH AN EXCESS* OF \$300 IN AGGREGATE – PREMIUM SAVINGS OF 30% COMPARED TO OPTION A.

Travel Protector Premium Table

Length of trip (days)	ASEAN					
	Brunei, Cambodia, Indonesia, Laos, Malaysia, Philippines, Thailand and Vietnam					
	Plan 1		Plan 2		Plan 3	
	Individual	Family	Individual	Family	Individual	Family
1 – 3	\$19	\$38	\$24	\$53	\$33	\$70
4 – 6	\$24	\$51	\$30	\$68	\$41	\$94
7 – 10	\$29	\$63	\$39	\$84	\$54	\$118
11 – 14	\$37	\$80	\$49	\$112	\$68	\$155
15 – 18	\$45	\$96	\$59	\$135	\$82	\$189
19 – 22	\$53	\$108	\$67	\$161	\$94	\$215
23 – 27	\$59	\$122	\$74	\$179	\$103	\$238
28 – 31	\$66	\$132	\$80	\$193	\$112	\$270
Each additional week	\$16	\$31	\$19	\$41	\$26	\$56
Annual Plan	NA	NA	NA	NA	NA	NA

Length of trip (days)	ASIA PACIFIC					
	ASEAN countries and Australia, Bangladesh, China, Hong Kong, India, Japan, South Korea, Macau, Mongolia, New Zealand, Pakistan, Sri Lanka, Taiwan					
	Plan 1		Plan 2		Plan 3	
	Individual	Family	Individual	Family	Individual	Family
1 – 3	\$24	\$52	\$31	\$66	\$42	\$91
4 – 6	\$29	\$70	\$39	\$84	\$54	\$118
7 – 10	\$36	\$87	\$48	\$105	\$67	\$147
11 – 14	\$46	\$110	\$61	\$133	\$84	\$185
15 – 18	\$55	\$121	\$73	\$160	\$102	\$224
19 – 22	\$63	\$138	\$84	\$184	\$117	\$257
23 – 27	\$70	\$152	\$92	\$203	\$129	\$284
28 – 31	\$75	\$164	\$100	\$220	\$140	\$306
Each additional week	\$19	\$38	\$24	\$50	\$32	\$68
Annual Plan	NA	NA	\$199	\$359	\$293	\$552

Length of trip (days)	WORLDWIDE					
	ASEAN and Asia Pacific countries and the rest of the world excluding Excluded Countries					
	Plan 1		Plan 2		Plan 3	
	Individual	Family	Individual	Family	Individual	Family
1 – 3	\$31	\$68	\$42	\$95	\$58	\$127
4 – 6	\$44	\$96	\$53	\$116	\$74	\$162
7 – 10	\$55	\$119	\$63	\$145	\$87	\$192
11 – 14	\$69	\$150	\$79	\$183	\$111	\$243
15 – 18	\$83	\$183	\$91	\$210	\$127	\$279
19 – 22	\$95	\$209	\$103	\$240	\$145	\$319
23 – 27	\$105	\$231	\$115	\$266	\$160	\$353
28 – 31	\$114	\$250	\$124	\$287	\$173	\$381
Each additional week	\$24	\$52	\$28	\$69	\$40	\$87
Annual Plan	NA	NA	\$275	\$495	\$385	\$693

*Excess – this is the amount the insured person shall bear in respect of each and every incident resulting in a claim.

TRAVEL PROTECTOR – SUMMARY OF BENEFITS		MAXIMUM BENEFITS (S\$)		
PERSONAL ACCIDENT BENEFITS		Plan 1	Plan 2	Plan 3
1	Personal Accident – Insured Person (under age 75 years) – Insured Person (from age 75 years to age 80 years) – Insured Child	150,000 37,500 75,000	250,000 62,500 125,000	500,000 125,000 250,000
2	Personal Accident on Public Conveyance – Insured Person (under age 75 years) – Insured Person (from age 75 years to age 80 years) – Insured Child	300,000 75,000 150,000	500,000 125,000 250,000	1,000,000 250,000 500,000
3	Child Education Benefit Pays for each dependent child as a result of Insured's Death and Permanent Disability	5,000	5,000	5,000
MEDICAL AND TRAVEL BENEFITS				
4	Overseas Medical Expenses – Insured Person (under age 75 years) – Insured Person (from age 75 years to age 80 years) – Insured Child	200,000 50,000 100,000	500,000 125,000 250,000	500,000 125,000 250,000
5	Post Journey Medical Expenses – Insured Person (under age 75 years) – Insured Person (from age 75 years to age 80 years) – Insured Child	10,000 2,500 5,000	30,000 7,500 15,000	50,000 12,500 25,000
6	Traditional Chinese Medicine and Physician 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 overseas	500	1,000	1,000
9	Emergency Medical Evacuation Covers Medical Evacuation expenses	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 Charges Reimburses for telephone charges incurred	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 avoidably delayed	Yes	Yes	Yes

TRAVEL PROTECTOR – SUMMARY OF BENEFITS		MAXIMUM BENEFITS (S\$)		
MEDICAL AND TRAVEL BENEFITS		Plan 1	Plan 2	Plan 3
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
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 or theft or burglary (max \$300 for loss of money) – Unauthorised charges on stolen credit card	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

TRAVEL PROTECTOR – SUMMARY OF BENEFITS		MAXIMUM BENEFITS (S\$)		
BONUS BENEFITS		Plan 1	Plan 2	Plan 3
32	Golf Benefit – Hole In One – Loss Of Use on green fees, hire fees of equipment or tuition fees for coaching	50 50	150 150	250 250
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 rental vehicle whilst overseas	250	500	750
35	Pet Care Pays \$50 for each and full 6 consecutive hours of delay in 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	Terrorism (excluding Nuclear; Chemical or Biological Events)	Yes	Yes	Yes
38	Quarantine Allowance (outside of Singapore) (\$50 each day)	No	300	500
39	Quarantine Allowance (inside of Singapore) (\$50 each day)	No	300	500
40	Travel Cancellation Due To Insolvency Of Licensed Travel Agent	1,000	3,000	5,000

Major Exclusions

- Pre-existing medical or physical conditions
- Adults above 80 years of age
- War; hostilities, rebellion and the like
- HIV, Aids, childbirth, pregnancy, self-injury, suicide
- On duty in a manual occupation or flying as aircrew, cabin crew and technical crew, tour guide or tour leader
- Participation in competitive or professional sports
- Extreme sports such as bungee jumping, parachuting, sky diving, rock/mountain climbing, abseiling, hang gliding, caving, racing other than on foot, and any other similar activities or sports
- Flying other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft
- Terrorism caused by Nuclear; Chemical or Biological events

Additional Notes:

TRAVEL PROTECTOR PROPOSAL FORM

Pursuant to Section 25(5) of the Insurance Act (Cap.142), you are to disclose in this Proposal Form, fully & faithfully, all the facts which you know or ought to know, otherwise the policy issued hereunder may be void.

TYPE OF COVERAGE

Individual Single Trip Annual Option A: Standard Policy **without** Excess
 Option B: Standard Policy **with Excess** of S\$300

Family Single Trip Annual No. of Children

Choice of Plan Plan 1 Plan 2 Plan 3

TRAVEL REGION

ASEAN Asia Pacific Worldwide Country(ies) you are travelling to:

PERIOD OF INSURANCE

Policy Start Date: Policy End Date:

Duration: Days (Inclusive of start and end dates)

PREMIUM PAYABLE

S\$ (No GST required)

INSURED'S PERSONAL PARTICULARS

Name as in NRIC/Passport:

NRIC/Passport No: Nationality:

Date of Birth (DD/MM/YYYY): Marital Status:

Gender: M F Occupation/Type of Business:

Correspondence Address:

Tel (H): Tel (O):

Mobile:

Email:

INSURED TRAVEL PARTNER'S PARTICULARS

(Applicable to family coverage only)

Name as in NRIC/Passport:

Relationship: Date of Birth (DD/MM/YYYY):

NRIC/Passport No: Gender: M F

Nationality:

DECLARATION

I/We declare to the best of my/our knowledge and belief that:

- all the answers given in this Proposal are true;
- all material information affecting the assessment of the risk have been disclosed;
- all persons proposed are residents of Singapore
- all persons proposed are in good health, free from any physical defect or infirmity, are not receiving medical treatment of any kind and are not suffering nor have suffered from a recurring illness.

I/We agree that this Proposal and Declaration shall be deemed incorporated in such contract, subject to the Terms and Conditions of the Policy. No insurance will be in force until this Proposal has been accepted by Allied World Assurance Company, Ltd (Singapore Branch).

I/We further declare that I/we are not travelling contrary to the advice of a Medical Practitioner, or for the purpose of obtaining medical treatment. If this Proposal has not been completed by me personally, I declare also that I have read the completed form and accept full responsibility for the answers.

I consent to Allied World Assurance Company, Ltd (Singapore Branch) collecting, using, processing and disclosing my personal data in accordance with the Allied World Singapore Personal Data Protection Policy available at www.awac.com/apacretailproducts including disclosing my personal data to Allied World Singapore's third party service providers and agents, transferring personal data outside of Singapore.

I consent to Allied World sending me marketing, promotional or other messages via telephone:

Voice call Text message

Please note if you decide you no longer wish to receive offers from us via telephone and/or text message, you can opt out at any time by submitting a request via our website at www.awac.com/apacretailproducts. For further information, please contact our Data Protection Officer via sg.customerservice@awac.com or on (65) 6423 0888.

Signature of Proposer/Authorised Representative

Date

PAYMENT INSTRUCTION

BY CREDIT CARD

Please charge S\$ to my **Visa/MasterCard**

Card No:

CVV2 No. (last 3 digits behind Credit Card on the signature panel):

Name of Issuing Bank: Expiry Date:

(If the Proposer is not the Cardholder, the Cardholder has to fully complete and sign this portion of the form.)

Name of Cardholder: (if different from insured)

Signature: (as on your credit card)

I/We agree to pay the premium and hereby authorise Allied World Assurance Company, Ltd (Singapore Branch) to charge the state premium to the above credit card/bank account. Where a third party credit card is used, I/we declare that the Cardholder has authorised and consented to its use.

I/We understand and agree that in the event of refund from the Company, payment will be made to the Insured/Policyholder stated in the Policy.

BY CHEQUE

I enclose my Cheque / Bank No. for S\$
crossed and made payable to **Allied World Assurance Company, Ltd.**

INTERMEDIARY NAME/CODE