

Unisure Leisure Travel



Benefits At A Glance

- **Accidental Death and Permanent Disablement**

We will pay you or your estate the benefits according to the plan selected for death or permanent disablement arising from an accident.

NEW!

- **Scheduled Public Conveyance Double Indemnity**

We will pay your estate the benefits according to the plan selected for death arising from an accident while you are travelling in a scheduled public conveyance.

Enhanced

- **Medical, Dental and Other Expenses Incurred Overseas**

We will reimburse you for medical, hospital treatment and emergency dental expenses including additional accommodation and transportation expenses incurred by you to remain behind upon written advice of a Qualified Medical Practitioner, necessarily incurred within 12 months from the date of incident.

Enhanced

- **Follow-up Medical Expenses Incurred Upon Return to Singapore**

We will reimburse you for necessary follow-up medical, hospital and treatment expenses reasonably incurred by you in Singapore within 31 days after your return from overseas, including an allowance for each complete day you are hospitalised.

- **Traditional Chinese Medicine Expenses**

We will reimburse you for medical expenses incurred of which you had sought treatment from a Qualified Medical Practitioner of Traditional Chinese Medicine.

- **Emergency Mobile Phone Charges**

We will reimburse you for your mobile phone charges for emergency medically related services incurred while overseas in contacting International SOS.

- **Hospital Confinement Allowance While Overseas**

We will pay you an allowance for each complete day you are hospitalised overseas (in a hospital licensed for surgery) due to an accident or illness sustained abroad during the period of insurance.

- **Emergency Medical Evacuation and Repatriation**

We will pay the costs of emergency medical evacuation and/or repatriation recommended by International SOS.

- **Repatriation Expenses for Mortal Remains**

We will pay for the burial or cremation costs incurred overseas or reasonable costs of transporting the mortal remains back to Singapore.

- **Compassionate Visit by a Relative or Friend**

We will reimburse you for the reasonable accommodation and transportation expenses necessarily incurred by one relative or friend who on written advice of a Qualified Medical Practitioner, to remain behind with or travel to be with you, or in the event of the Insured Person's death there is no adult member of his/her immediate family to assist in the funeral arrangement overseas.



- **Child Help**

We will reimburse you for the reasonable accommodation and transportation expenses necessarily incurred by one relative or friend to accompany the child back to Singapore if there is no other adult travelling with the child in the event you are hospitalised overseas, within 6 months from the date of incident giving rise to the claim as a direct result of an accident or serious illness sustained by you while overseas.

- **Loss of Deposit or Cancellation**

We will reimburse you for irrecoverable deposits or charges paid in advance for trips cancelled due to serious medical or compassionate reasons, strike/riots, natural disaster which has catastrophic consequences, or bankruptcy or insolvency of travel agency in Singapore.

- **Flight Deviation**

We will pay you a cash benefit for each full 6 consecutive hours of delay if your flight has been diverted to another destination while overseas due to adverse weather conditions.



- **Trip Curtailment**

We will reimburse you for the proportional return of irrecoverable prepaid costs if it is necessary for you to curtail your trip due to strike/riot, serious injury/illness, natural disaster which has catastrophic consequences, or hijacking of the scheduled public conveyance in which you are travelling on.

- **Travel Delay**

We will pay you a cash benefit for each full 6 consecutive hours of delay if the scheduled public conveyance that you had arranged to travel is delayed due to industrial action, adverse weather conditions or mechanical breakdown from the time specified in the itinerary.

- **Travel Misconnection**

We will pay you a cash benefit when you miss your confirmed connection for an onward journey due to delay of your incoming scheduled public conveyance.

- **Overbooked Scheduled Public Conveyance**

We will reimburse you for the expenses incurred for reasonable hotel accommodation, meals or refreshment if it is not provided or compensated by the airline or any third party in the event you fail to board the scheduled public conveyance due to an overbooking in which you have a confirmed reservation from the travel agent or transport operator.

- **Baggage and Personal Effects**

We will reimburse you for the loss of or damage to baggage (including clothing and personal effects) owned or which you are responsible.

- **Baggage Delay**

We will pay you a cash benefit if your checked-in baggage is delayed, misdirected or temporarily misplaced for more than 6 consecutive hours.

- **Personal Money and Travel Documents**

We will reimburse you for the loss of money and the replacement cost of travel documents (including reasonable additional accommodation and travelling expenses necessarily incurred for the purpose of obtaining the replacement of travel documents) in your personal custody arising from out of robbery, burglary or theft while overseas.





- **Credit Card Indemnity**

We will indemnify you for the financial loss as a result of fraudulent usage of your credit or charge card being lost or stolen overseas.

- **Personal Liability**

We will indemnify you for your legal liability to third party arising from injury and accidental loss of or damage to property including third party's costs and expenses recoverable from you and your costs and expenses incurred while overseas.



- **Hijacking**

We will pay you an allowance if the scheduled public conveyance in which you are travelling is hijacked for each full 6 consecutive hours.

- **HomeSure**

We will indemnify you for the loss of or damage to your household contents caused by fire or burglary (forcible entry only) when your principal residence in Singapore is left vacant while you are overseas.

- **Rental Vehicle Excess**

We will reimburse you for the excess or deductible which you become legally liable to pay for loss of or damage to the rental vehicle caused by an accident during the rental period while overseas.

- **Terrorism**

We will indemnify you for loss or damage arising from terrorism excluding any act of terrorism involving the use or release or the threat of any nuclear weapon or device or chemical or biological agent.

The above is provided for general information only and is not a contract of insurance. Full details of the terms, conditions and exclusions of the insurance are provided in the policy contract and will be sent to you upon acceptance of your application by United Overseas Insurance Limited ("UOI").

You may wish to seek advice from a qualified advisor before making a commitment to purchase the product. In the event that you choose not to seek advice from a qualified adviser, you should consider carefully whether this product is suitable for you.

For more information, please call UOI at 6222 7733 during business hours.

Policy Owners' Protection Scheme

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 your insurer or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg)

United Overseas Insurance Limited

3 Anson Road
#28-01 Springleaf Tower
Singapore 079909
Tel : (65) 6222 7733
Fax : (65) 6327 3869/6327 3872
Email : contactus@uoi.com.sg
Website : uoi.com.sg
Co. Reg. No. 197100152R

United Overseas Insurance Limited,
a member of the United Overseas Bank Group
was incorporated in Singapore in 1971
and is listed on the Singapore Exchange since 1978.

Agent's Stamp

		Maximum Limit Per Insured Person	
		GOLD	SILVER
1	Accidental Death and Permanent Disablement a) Adult below 70 years old b) Adult 70 years old and above c) Child as Defined	S\$250,000 S\$125,000 S\$50,000	S\$150,000 S\$75,000 S\$25,000
2	Scheduled Public Conveyance Double Indemnity  a) Adult below 70 years old b) Adult 70 years old and above c) Child as Defined	S\$500,000 No Cover S\$100,000	S\$300,000 No Cover S\$50,000
3	Medical, Dental and Other Expenses Incurred Overseas  a) Adult below 70 years old b) Adult 70 years old and above (limit inclusive for Emergency Medical Evacuation and Repatriation) c) Child as Defined	S\$500,000 S\$150,000 S\$250,000	S\$250,000 S\$75,000 S\$125,000
4	Follow-up Medical Expenses Incurred Upon Return to Singapore  Sub-limit for Hospital Confinement Allowance in Singapore - S\$100 each complete day	S\$30,000 S\$1,000	S\$15,000 S\$500
5	Traditional Chinese Medicine Expenses	S\$300	S\$200
6	Emergency Mobile Phone Charges	S\$200	S\$100
7	Hospital Confinement Allowance While Overseas Limit per person for each complete day	S\$10,000 S\$200	S\$5,000 S\$100
8	Emergency Medical Evacuation and Repatriation a) Adult below 70 years old b) Adult 70 years old and above (limit inclusive for Medical, Dental and Other Expenses Incurred Overseas) c) Child as Defined	Unlimited S\$150,000 Unlimited	Unlimited S\$75,000 Unlimited
9	Repatriation Expenses for Mortal Remains	Unlimited	Unlimited
10	Compassionate Visit by a Relative or Friend	S\$5,000	S\$3,000
11	Child Help	S\$5,000	S\$3,000
12	Loss of Deposit or Cancellation  Sub-limit for Trip Postponement Sub-limit for Cancellation due to bankruptcy or insolvency of travel agency	S\$10,000 S\$1,000 S\$5,000	S\$5,000 S\$500 S\$2,500

		Maximum Limit Per Insured Person	
		GOLD	SILVER
13	Flight Deviation Limit for each full 6 consecutive hours	S\$1,000 S\$100	S\$1,000 S\$100
14	Trip Curtailment 	S\$10,000	S\$5,000
15	Travel Delay Limit for each full 6 consecutive hours	S\$1,000 S\$100	S\$500 S\$100
16	Travel Misconnection	S\$200	S\$100
17	Overbooked Scheduled Public Conveyance	S\$100	S\$100
18	Baggage and Personal Effects Limit per set or pair of article	S\$5,000 S\$800	S\$3,000 S\$800
19	Baggage Delay Limit for each full 6 consecutive hours of delay while overseas Limit for each full 6 consecutive hours of delay upon return to Singapore	S\$1,000 S\$200 S\$100	S\$500 S\$100 S\$50
20	Personal Money and Travel Documents Sub-limit for Personal Money	S\$5,000 S\$500	S\$3,000 S\$300
21	Credit Card Indemnity 	S\$1,000	S\$500
22	Personal Liability	S\$1,000,000	S\$500,000
23	Hijacking 	S\$5,000 S\$250	S\$3,000 S\$250
24	HomeSure (per household) Sub-limit for burglary	S\$5,000 S\$1,000	S\$3,000 S\$500
25	Rental Vehicle Excess	S\$500	No Cover
26	Terrorism Covers all Sections up to the maximum benefit amount, excluding nuclear, chemical and biological terrorism	Yes	Yes

LEGEND:



New Benefit



Enhanced Benefit

Premium(S\$) (Valid from 1st January 2012)

ASEAN		Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand and Vietnam		
Trip Duration	Gold Plan	Silver Plan		
	Individual Only	Individual	Family	
1 - 3 days	34	25	63	
4 - 6 days	38	31	78	
7 - 10 days	55	38	95	
11 - 14 days	71	52	130	
15 - 18 days	87	64	160	
19 - 22 days	99	75	188	
23 - 27 days	108	87	218	
28 - 31 days	120	92	230	
Each additional week or part	23	20	50	
Annual Multi-Trip	Not Available	Not Available	Not Available	

ASIA		Australia, Bhutan, China, Hong Kong, India, Japan, Korea, Macau, Mongolia, Nepal, New Zealand, Pakistan, Papua New Guinea, Sri Lanka, Taiwan, Tibet and ASEAN countries.		
Trip Duration	Gold Plan	Silver Plan		
	Individual Only	Individual	Family	
1 - 3 days	44	30	75	
4 - 6 days	54	38	95	
7 - 10 days	74	49	123	
11 - 14 days	90	65	163	
15 - 18 days	104	76	190	
19 - 22 days	115	86	215	
23 - 27 days	132	101	253	
28 - 31 days	140	106	265	
Each additional week or part	30	23	58	
Annual Multi-Trip	318	Not Available	Not Available	

WORLDWIDE		Anywhere in the World		
Trip Duration	Gold Plan	Silver Plan		
	Individual Only	Individual	Family	
1 - 3 days	63	48	120	
4 - 6 days	80	62	155	
7 - 10 days	92	76	190	
11 - 14 days	118	99	248	
15 - 18 days	138	112	280	
19 - 22 days	155	135	338	
23 - 27 days	170	154	385	
28 - 31 days	184	160	400	
Each additional week or part	37	27	68	
Annual Multi-Trip	418	Not Available	Not Available	

Important Details

Eligibility for Cover

- Singapore Citizens, Permanent Residents of Singapore, Employment Pass/Work Permit/Dependent Pass/Student Pass Holders
- The Insured Person must be domiciled in Singapore
- The trip must not be for the purpose of seeking medical treatment
- Child means a fully dependent child under the age of eighteen (18) years or up to twenty-three (23) years who is studying full-time in a recognised institution of higher learning and is not married nor in employment at the time of purchase of this Certificate of Insurance and/or Policy.
- Family refers to you and your spouse with any number of dependent Child
- Annual Multi-Trip plan is not available for Child
- Maximum enrolment age for Annual Multi-Trip plan is 60 yrs old

Commencement of Coverage

- All trips must start and end in Singapore
- Cover must be incepted before commencement of trip from Singapore

Maximum Duration of Trip(s)

- Single Trip: up to 185 days
- Annual Multi-Trip: Multi-trips, subject to maximum 90 days per trip

Premium Discount for Child

- 25% off premiums for all Single Trips for Gold and Silver Plans, provided the Child is travelling with an insured adult for the entire trip.

Calculation of Premium

If the same trip involves travel to a few countries and to different zones, the premium to be charged shall be based on the furthest zone.

Refund and Cancellation Policy

No refund of premium is allowed for the Single Trip Plan once the Certificate of Insurance and/or Policy has been issued.

Main Exclusions

- 1) War and kindred risks and government acts
- 2) Nuclear/Chemical/ Biological Terrorism Exclusion (LSW 1176)
- 3) Nuclear hazards
- 4) Self-inflicted injury or illness
- 5) AIDS or AIDS related illnesses
- 6) Pre-existing medical conditions
- 7) Pregnancy including childbirth, caesarean operation, abortion, miscarriage (and all complications thereon) except miscarriage due to an accident.

For the full list of Exclusions, you can request a copy of the specimen Policy from United Overseas Insurance Limited.

Statement pursuant to Section 25(5) of the Insurance Act, you are to disclose in this application form, fully and faithfully, all the facts that you know or ought to know, otherwise this Policy issued hereunder may be void.

Plan Selected: Tick appropriate box (✓) Gold Plan Individual

Silver Plan Individual Silver Plan Family

1

Name: _____

Relationship (Family Plan only) _____

NRIC/Passport No. _____

Date of Birth: / / Premium: _____

Address in Singapore: _____

_____ Tel (H): _____

Tel (O): _____ Tel (M): _____

Email: _____

2

Name: _____

Relationship (Family Plan only) _____

NRIC/Passport No. _____

Date of Birth: / / Premium: _____

TRAVEL INFORMATION & DURATION OF COVERAGE Tick appropriate box (✓)

SINGLE TRIP: For trip up to 185 days

No. of days from / /

ANNUAL MULTI-TRIP: Multi-trips, subject to maximum 90 days per Trip

Effective Date (DD/MM/YY) Expiry Date (DD/MM/YY)

/ / / /

3

Name: _____

Relationship (Family Plan only) _____

NRIC/Passport No. _____

Date of Birth: / / Premium: _____

GEOGRAPHICAL AREA ASEAN ASIA WORLDWIDE

Please debit from my AMEX/MasterCard/VISA Credit/Debit Card.

Card No. _____

4

Name: _____

Relationship (Family Plan only) _____

NRIC/Passport No. _____

Date of Birth: / / Premium: _____

Expiry Date (MM/YY) Verification Code

/

This Policy is subject to Payment Before Cover Warranty, ie, full premium payment must be made before inception at the time of documentation. No refund of premium is allowed for the Single Trip Plan once the Certificate of Insurance and/or Policy is issued.

5

Name: _____

Relationship (Family Plan only) _____

NRIC/Passport No. _____

Date of Birth: / / Premium: _____

WARRANTY

- Pre-existing medical conditions are not covered by the Policy.
- The trip must not be for the purpose of seeking medical attention.
- The Insured Person(s) must be domiciled in Singapore.

DECLARATION

I/We hereby declare that I am/we are in good health and am/are aware of and agree to abide by the Policy's Terms, Conditions and Exclusions. I/We also understand that the issuance of the policy is based on all statements and answers set out in this Application Form which are complete and true. I am/We are aware that I/we can seek advice from a qualified adviser before making a commitment to purchase the product. In the event that I/we choose not to seek advice from a qualified adviser, I/we take sole responsibility to ensure that this product is appropriate for financial needs and insurance objectives.

Total Premium S\$

Signed by or on behalf of the Insured Person(s) Date