

IMPORTANT NOTICE AND DISCLAIMERS

The brochure 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 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 adviser 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.

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).



Call us at 6222 7733 or your Insurance Adviser



For more information, please visit uoi.com.sg

For Authorised Insurance Agent / Broker use:

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UNISURE LEISURE TRAVEL



Setting your mind at ease with our travel insurance



MEMBER OF THE UOB GROUP

Unisure Leisure Travel is a comprehensive travel insurance coverage for leisure or a business trip overseas. Select your choice from our array of plans and extensive benefits.

Highlights of the Travel Coverage

- Platinum, Gold or Silver plans to suit your needs.
- 24/7 Worldwide travel and medical assistance helpline manned by International SOS.
- 5 days post return medical treatment if initial treatment is not sought overseas.
- Covers loss of deposit or cancellation due to bankruptcy or financial insolvency of travel agency registered in Singapore.
- Covers leisure amateur sports such as skiing, scuba diving, trekking and hiking.
- Availability of Annual Multi-trip Plans for Individual and Family.

Eligibility for Cover

- The applicant must be domiciled in Singapore.
- The applicant must be a Singapore Citizen or Permanent Resident of Singapore or has a valid Employment Pass or Work Permit to work in Singapore or has a Dependent Pass or Long Term Visit Pass.
- Family Plan consists of you and your spouse with any number of your children. The family must be travelling together throughout the same travel period.
- Child means a fully dependent child under the age of 18 years or up to 23 years who is studying full-time in a recognised institution of higher learning and is not married nor in any employment at the time of purchase of this Certificate of Insurance and/or Policy.
- The trip must not be for the purpose of seeking medical treatment.

Other Enrolment Information

- Age shall mean the age of the Insured or Insured Person on his/her next birthday on the start date of the Period of Insurance stated in the Certificate of Insurance and/or Policy.
- An adult shall mean a person who is age 18 years old and above at the commencement of the Trip.
- Male who is serving National Service or waiting for enlistment is construed as an Adult.
- Annual Multi-Trip Individual Plan is available for Insured Person who is above the age of 21 years old and up to 65 years old.

Commencement of Coverage

- All trips must start and end in Singapore.
- Travel Insurance must be purchased before commencement of trip from Singapore.

Maximum Duration of Trip(s)

- Single Trip: Up to 185 days.
Inadequate period of insurance for Single Trip Plan may prejudice the validity of insurance cover.
- Annual Multi-Trip: Multi-trips, subject to maximum 90 days per 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

In the event the Insured wishes to cancel the policy after successful payment, it will be subject to an administrative charge of S\$25 for each Insured Person for Individual Plan and S\$25 for each Family Plan. For Annual Multi-Trip Plan, it will be subject to the short term rate as stated in the policy wording.

Major Exclusions

- (1) Participation in any professional sports or in games whereby the Insured Person would earn remunerations sponsorship or income of any kind.
- (2) Pregnancy including childbirth, caesarean operation, abortion, miscarriage (and all complications thereon) except miscarriage due to an accident.
- (3) Mental illness or psychiatric disorder, AIDS or related diseases, self-inflicted injury or illness.
- (4) Pre-existing Condition unless specifically covered
- (5) War and kindred risks and government acts.
- (6) Nuclear/Chemical/Biological Terrorism Exclusion (LSW 1176).
- (7) Exposure to nuclear hazards.

For the full list of Exclusions, you can request a copy of the specimen Policy from UOI.

Table of Benefits (with effect from 10 September 2018)

Maximum Limit Per Plan unless otherwise stated

Benefits		Platinum (S\$)	Gold (S\$)	Silver (S\$)
1	Accidental Death and Permanent Total Disablement			
	(a) Adult age below 70 years old	350,000	250,000	150,000
	(b) Adult age 70 years old and above	125,000	100,000	75,000
	(c) Child	100,000	100,000	50,000
	(d) Aggregate Limit for Family Plan	1,000,000	750,000	400,000
2	Personal Accident Double Indemnity while on Public Conveyance or Natural Disaster event			
	(a) Adult age below 70 years old	700,000	500,000	300,000
	(b) Adult age 70 years old and above	250,000	200,000	150,000
	(c) Child	200,000	200,000	100,000
	(d) Aggregate Limit for Family Plan	2,000,000	1,500,000	800,000
3	Child's Education Fund	20,000	20,000	No Cover
	Benefit for Each Child	5,000	5,000	No Cover
4	Medical and Accidental Dental Expenses Incurred Overseas			
	(a) Adult age below 70 years old	750,000	500,000	250,000
	(b) Adult age 70 years old and above	200,000	150,000	75,000
	(c) Child	200,000	200,000	150,000
	(d) Aggregate Limit for Family Plan	2,000,000	1,500,000	750,000
5	Medical Expenses Incurred Upon Return to Singapore			
	(a) Adult age below 70 years old	35,000	20,000	10,000
	(b) Adult age 70 years old and above	15,000	10,000	5,000
	(c) Child	35,000	20,000	10,000
	(d) Aggregate Limit for Family Plan	100,000	50,000	30,000
6	Traditional Chinese Medicine and/or Chiropractic Treatment Expenses			
	Limit for Per Individual	500	300	200
	Aggregate Limit for Family Plan	1,000	600	400
7	Emergency Mobile Phone Charges	300	200	100
8	Hospital Confinement Allowance (Overseas and Singapore)	25,000	20,000	15,000
	Limit for each Insured Person for each complete day	250	200	150
9	Emergency Medical Evacuation and Repatriation			
	(a) Adult age below 70 years old	Unlimited	Unlimited	Unlimited
	(b) Adult age 70 years old and above	150,000	150,000	75,000
	(c) Child	Unlimited	Unlimited	Unlimited
10	Repatriation Expenses for Mortal Remains			
	(I) Repatriation of mortal remains or funeral expenses excluding Pre-existing Condition			
	(a) Adult age below 70 years old	Unlimited	Unlimited	Unlimited
	(b) Adult age 70 years old and above	Unlimited	Unlimited	Unlimited
	(c) Child	Unlimited	Unlimited	Unlimited
	(II) Repatriation of mortal remains or funeral expenses arising out of, from or due to Pre-existing Condition			
(a) Adult age below 70 years old	50,000	50,000	No Cover	
(b) Adult age 70 years old and above	35,000	35,000	No Cover	
	(c) Child	50,000	50,000	No Cover
11	Compassionate Visit	10,000	5,000	3,000
12	Child Help	10,000	5,000	3,000
13	Trip Cancellation	15,000	10,000	5,000
	Sub-limit for Trip Postponement	2,000	1,000	500
	Sub-limit for Unutilised Entertainment Tickets	1,000	500	200
	Sub-limit for Cancellation due to bankruptcy or insolvency of Travel Agent	5,000	3,000	1,500
14	Trip Curtailment	15,000	10,000	5,000
	Sub-limit for Unutilised Entertainment Tickets	1,000	500	200

Maximum Limit Per Plan unless otherwise stated

Benefits		Platinum (S\$)	Gold (S\$)	Silver (S\$)
15	Travel Delay			
	(a) While Overseas – Delay for each full 6 consecutive hours			
	(i) For Per Individual	100	100	100
	(ii) For Family Plan	250	250	250
	(b) Upon Return to Singapore – Lump Sum for Delay more than 6 consecutive hours			
(i) For Per Individual	100	100	100	
(ii) For Family Plan	250	250	250	
Maximum Limit for Per Individual	1,600	1,200	1,000	
Maximum Limit for Family Plan	4,000	3,000	2,500	
16	Flight Deviation	1,000	1,000	1,000
	Limit for each full 6 consecutive hours	100	100	100
17	Travel Misconnection	300	200	100
18	Overbooked Scheduled Public Conveyance	200	150	100
19	Baggage and Personal Effects	8,000	5,000	3,000
	Limit for Single / Pair or Set of Article	800	800	500
	Limit for Laptop and Mobile Device	1,000	1,000	1,000
20	Baggage Delay			
	(a) While Overseas – Delay for each full 6 consecutive hours			
	(i) For Per Individual	200	200	100
	(ii) For Family Plan	400	400	200
	(b) Upon Return to Singapore – Lump Sum for Delay more than 6 consecutive hours			
(i) For Per Individual	200	200	100	
(ii) For Family Plan	400	400	200	
Maximum Limit for Per Individual	1,200	1,200	1,000	
Maximum Limit for Family Plan	2,400	2,400	2,000	
21	Personal Money and Travel Documents	7,000	5,000	3,000
	Sub-limit for Personal Money	500	500	300
22	Fraudulent Credit Card Usage	500	500	250
23	Personal Liability	1,000,000	1,000,000	500,000
24	Hijack	10,000	5,000	3,000
	Limit for each full 12 consecutive hours	250	250	150
25	Kidnap and Hostage	10,000	5,000	3,000
	Limit for each full 12 consecutive hours	250	250	150
26	HomeSure (per household)	5,000	5,000	3,000
	Sub-limit for Single / Pair or Set of Article	500	500	500
	Sub-limit for burglary	1,000	1,000	500
27	Rental Vehicle Excess	1,000	500	No Cover
28	Terrorism Covers all Sections up to the maximum benefit amount, excluding nuclear, chemical and biological terrorism	Covered	Covered	Covered

All amounts shown in Singapore Dollars (SGD).

The summary of coverage 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 and will be sent to you upon acceptance of your application by United Overseas Insurance Limited ("UOI").

Premium Table for Individual Plan (S\$)

Area 1	Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand and Vietnam		
Trip Duration	Platinum	Gold	Silver
1 - 3 days	49	35	26
4 - 6 days	62	44	33
7 - 10 days	81	58	40
11 - 14 days	105	75	54
15 - 18 days	126	90	67
19 - 22 days	140	100	75
23 - 27 days	157	112	90
28 - 31 days	168	120	97
Each add'l week	34	24	20

Area 2	Asia countries excluding Middle East countries, Central Asia countries and Russian Federation. Australia and New Zealand are included under Area 2		
Trip Duration	Platinum	Gold	Silver
1 - 3 days	66	47	34
4 - 6 days	77	55	42
7 - 10 days	108	77	54
11 - 14 days	132	94	68
15 - 18 days	151	108	79
19 - 22 days	164	117	86
23 - 27 days	190	136	102
28 - 31 days	200	143	107
Each add'l week	46	33	25
Annual Multi-trip	473	338	NA

Area 3	Anywhere in the World		
Trip Duration	Platinum	Gold	Silver
1 - 3 days	92	66	48
4 - 6 days	118	84	64
7 - 10 days	136	97	78
11 - 14 days	175	125	104
15 - 18 days	196	140	112
19 - 22 days	221	158	128
23 - 27 days	245	175	158
28 - 31 days	266	190	164
Each add'l week	55	39	28
Annual Multi-trip	613	438	NA

Premium Table for Family Plan (S\$)

Area 1	Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand and Vietnam		
Trip Duration	Platinum	Gold	Silver
1 - 3 days	127	91	65
4 - 6 days	160	114	82
7 - 10 days	211	151	98
11 - 14 days	273	195	136
15 - 18 days	328	234	170
19 - 22 days	364	260	188
23 - 27 days	408	291	226
28 - 31 days	437	312	240
Each add'l week	87	62	50

Area 2	Asia countries excluding Middle East countries, Central Asia countries and Russian Federation. Australia and New Zealand are included under Area 2		
Trip Duration	Platinum	Gold	Silver
1 - 3 days	171	122	84
4 - 6 days	200	143	106
7 - 10 days	280	200	135
11 - 14 days	342	244	173
15 - 18 days	393	281	200
19 - 22 days	426	304	216
23 - 27 days	495	354	257
28 - 31 days	521	372	265
Each add'l week	120	87	65
Annual Multi-trip	852	608	NA

Area 3	Anywhere in the World		
Trip Duration	Platinum	Gold	Silver
1 - 3 days	240	172	120
4 - 6 days	306	218	160
7 - 10 days	353	252	197
11 - 14 days	455	325	262
15 - 18 days	510	364	295
19 - 22 days	575	411	325
23 - 27 days	637	455	395
28 - 31 days	692	494	415
Each add'l week	142	101	70
Annual Multi-trip	1104	788	NA