

For details on UOI Travel



For more information, please visit
uoi.com.sg



Call us at 6222 7733 or your
Insurance Adviser

For Authorised Insurance Agent/Broker use:



United Overseas Insurance Limited

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Co. Reg. No. 197100152R

United Overseas Insurance Limited, a member of the United Overseas Bank Group was incorporated in Singapore in 1971.

TABLE OF BENEFITS

Benefits		Maximum Limit Per Plan unless otherwise stated		
		Silver (S\$)	Gold (S\$)	Platinum (S\$)
1	Accidental Death and Permanent Total Disablement (a) Adult Age below 70 years old (b) Adult Age 70 years old and above (c) Child (d) Aggregate Limit for Family Plan	100,000 50,000 50,000 300,000	200,000 75,000 75,000 550,000	300,000 100,000 100,000 800,000
2	Personal Accident Double Indemnity while on Public Conveyance or Natural Disaster event (a) Adult Age below 70 years old (b) Adult Age 70 years old and above (c) Child (d) Aggregate Limit for Family Plan	200,000 No cover 100,000 600,000	400,000 No cover 150,000 1,100,000	600,000 No cover 200,000 1,600,000
3	Child's Education Fund For each Child	No cover No cover	20,000 5,000	20,000 5,000
4	Medical and Accidental Dental Expenses Incurred Overseas (a) Adult Age below 70 years old (b) Adult Age 70 years old and above (c) Child (d) Aggregate Limit for Family Plan	250,000 100,000 100,000 900,000	500,000 150,000 150,000 1,450,000	700,000 200,000 200,000 1,900,000
5	Medical Expenses Incurred Upon Return to Singapore (a) Adult Age below 70 years old (b) Adult Age 70 years old and above (c) Child (d) Aggregate Limit for Family Plan	10,000 5,000 7,500 65,000	20,000 10,000 15,000 90,000	30,000 15,000 20,000 120,000
6	Traditional Chinese Medicine and/or Chiropractic Treatment Expenses Aggregate Limit for Family Plan	200 800	300 1,200	500 2,000
7	Emergency Mobile Phone Charges	100	200	300
8	Hospital Confinement Allowance (Overseas and in Singapore) Limit for each Insured Person for each complete day Aggregate Limit for Family Plan	5,000 100 15,000	10,000 200 30,000	12,500 250 37,500
9	Emergency Medical Evacuation and Repatriation (a) Adult Age below 70 years old (b) Adult Age 70 years old and above (c) Child	Unlimited 100,000 Unlimited	Unlimited 150,000 Unlimited	Unlimited 200,000 Unlimited
10	Repatriation Expenses for Mortal Remains (a) Repatriation of mortal remains or funeral expenses excluding Pre-existing Condition (i) Adult Age below 70 years old (ii) Adult Age 70 years old and above (iii) Child (b) Repatriation of mortal remains or funeral expenses arising out of, from or due to Pre-existing Condition (i) Adult Age below 70 years old (ii) Adult Age 70 years old and above (iii) Child	Unlimited Unlimited Unlimited No Cover No Cover No Cover	Unlimited Unlimited Unlimited 25,000 No Cover 25,000	Unlimited Unlimited Unlimited 50,000 No Cover 50,000
11	Compassionate Visit	3,000	5,000	7,500
12	Child Assistance	3,000	5,000	7,500
13	Trip Cancellation Sub-limit for Trip Postponement Sub-limit for Unutilised Entertainment Ticket Sub-limit for Cancellation due to bankruptcy or insolvency of Travel Agent Aggregate Limit for Family Plan	2,500 500 200 2,500 7,500	5,000 1,000 500 5,000 15,000	10,000 1,500 1,000 10,000 30,000

Benefits		Maximum Limit Per Plan unless otherwise stated		
		Silver (S\$)	Gold (S\$)	Platinum (S\$)
14	Trip Curtailment Sub-limit for Unutilised Entertainment Ticket Aggregate Limit for Family Plan	2,500 200 7,500	5,000 500 15,000	10,000 1,000 30,000
15	Trip Disruption Aggregate Limit for Family Plan	1,000 3,000	1,500 4,500	3,000 9,000
16	Travel Delay (a) While Overseas - Delay for each full 6 consecutive hours (i) For Per Individual (ii) For Family Plan (b) Upon Return to Singapore - Lump Sum for Delay more than full 6 consecutive hours (i) For Per Individual (ii) For Family Plan Aggregate Limit for Family Plan	1,000 50 150 50 150 2,500	1,200 100 250 100 250 3,000	1,600 100 250 100 250 4,000
17	Flight Deviation Limit for each full 6 consecutive hours	500 50	1,000 100	1,500 100
18	Travel Misconnection Aggregate limit per Family Plan	50 100	100 250	200 500
19	Overbooked Scheduled Public Conveyance	50	100	200
20	Baggage and Personal Effects Limit for Single/Pair or Set of Article Limit for Laptop Computer and Mobile Device Aggregate Limit for Family Plan	3,000 500 1,000 7,500	5,000 800 1,000 12,500	8,000 800 1,000 20,000
21	Baggage Delay (a) While Overseas - Delay for each full 6 consecutive hours (i) For Per Individual (ii) For Family Plan (b) Upon Return to Singapore - Lump Sum for Delay more than full 6 consecutive hours (i) For Per Individual (ii) For Family Plan Aggregate Limit for Family Plan	1,000 100 150 100 150 2,500	1,200 150 200 150 200 3,000	2,000 200 250 200 250 5,000
22	Personal Money and Travel Documents Sub-limit for Personal Money	3,000 250	5,000 500	5,000 500
23	Fraudulent Credit Card Usage	250	350	500
24	Personal Liability	500,000	1,000,000	1,000,000
25	Hijack Limit for each full 12 consecutive hours	3,000 100	4,500 150	6,000 200
26	Kidnap and Hostage Limit for each full 12 consecutive hours	3,000 100	4,500 150	6,000 200
27	Home Protection (per household) Sub-limit for Single/Pair or Set of Article Sub-limit for burglary	3,000 500 500	5,000 500 1,000	7,500 500 1,000
28	Rental Vehicle Excess	No Cover	500	1,000
29	Terrorism Covers all Sections up to the maximum benefit amount, excluding nuclear, chemical and biological terrorism	Covered	Covered	Covered
30	Travel Assistance	Referral Services provided by UOI appointed assistance company		

SPECIAL EXTENSIONS (SE)- COVID-19 COVER

Benefits		Maximum Limit Per Plan unless otherwise stated		
		Silver (S\$)	Gold (S\$)	Platinum (S\$)
SE1	Trip Cancellation due to COVID-19 Maximum Limit for Family Plan Sub-limit for Trip Postponement Aggregate Limit for Family Plan	1,500 3,750 250 500	2,500 6,500 500 1,250	5,000 12,500 750 1,500
SE2	Medical Expenses Incurred Overseas due to COVID- 19 (a) Adult Age below 70 years old (b) Adult Age 70 years old and above (c) Child (d) Aggregate Limit for Family Plan	100,000 50,000 50,000 300,000	150,000 75,000 75,000 450,000	200,000 100,000 100,000 600,000
SE3	Emergency Medical Evacuation/Repatriation due to COVID-19 (a) Adult Age below 70 years old (b) Adult Age 70 years old and above (c) Child (d) Aggregate Limit for Family Plan	100,000 50,000 50,000 300,000	150,000 75,000 75,000 450,000	200,000 100,000 100,000 600,000
SE4	Overseas Hospital Confinement Allowance due to COVID-19 Limit for each complete Hospital Day stay Maximum number of Day stay Aggregate Limit for Family Plan	700 50 14 2,800	1,400 100 14 5,600	2,100 150 14 8,400
SE5	Overseas Quarantine Confinement Allowance due to COVID-19 Limit for each complete Day stay Maximum number of Day stay Aggregate Limit for Family Plan	700 50 14 2,800	1,400 100 14 5,600	2,100 150 14 8,400
SE6	Trip Curtailment due to COVID-19 Aggregate Limit for Family Plan	1,000 2,000	1,500 3,000	2,500 5,000
SE7	Get Well Benefit Aggregate Limit for Family Plan	100 500	200 1,000	200 1,000
SE8	Bereavement Benefit due to COVID-19 Aggregate Limit for Family Plan	3,000 12,000	5,000 20,000	10,000 40,000

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").

GEOGRAPHICAL AREAS

For Single Trip Plan

Area 1 Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand and Vietnam

Area 2 Asia countries excluding Middle East countries, Central Asia countries and Russian Federation. Australia and New Zealand are included under Area 2

Area 3 Anywhere in the world

Annual Multi-Trip Plan

Area 4 ASEAN, Asia countries excluding Middle East countries, Central Asia countries and Russian Federation. Australia and New Zealand are included under Area 4

Area 5 Anywhere in the world

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. All family members 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 employment on the start date of the Period of Insurance stated in the Certificate of Insurance.
- 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.
- 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.

UOI 24-hour Emergency Assist hotline: +65 6222 7737

A 24-hour emergency telephone hotline is operated for the benefit of the Insured Person so that in the event of an emergency medical problem covered by this insurance, help and advice will be given by UOI appointed assistance company and if necessary, Emergency Medical Evacuation and Repatriation will be provided.

Commencement of Coverage

- Travel Insurance must be purchased before commencement of trip from Singapore.
- All trips must start and end in Singapore.
- The period of insurance must be for the entire duration of the trip. Inadequate period of insurance for Single Trip may prejudice the validity of the insurance cover.

Maximum Duration of Trip(s)

- Single Trip: Up to 185 days.
- Annual Multi-Trip Plan: Multi trips, up to 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 wish to cancel the Single Trip Plan policy after successful payment and before commencement of trip, it will be subjected to an administrative charge of S\$25 per Insured Person for Individual Plan and S\$25 per Family Plan. There will not be any refund for amount less than S\$5.

For Annual Multi-Trip Plan, it will be subjected to the short-term rate as stated in the Policy Wording.

Major Exclusions

We will not make any claim payment under this Policy arising from:

- Pre-existing Conditions;
- Known Event;
- Pregnancy including childbirth, caesarean operation, abortion, miscarriage and all related complications except miscarriage due to an Accident;
- Engagement in naval, military, air force service or operations, or testing of any kind of conveyance, offshore or mining, aerial photography or handling in explosives;
- Participation in hazardous activity;
- War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), a Civil War, rebellion, revolution, insurrection, military or usurped power;
- Terrorism act using nuclear, chemical and biological agent.

For full list of Exclusions, to refer to the Policy Wording.

Important Notice and Disclaimers

The product 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 or SDIC websites (www.gia.org.sg or www.sdic.org.sg).