

UOI TRAVEL

Table of Benefits (With effect from 18 May 2022)

Benefits	Maximum Limit Per Plan unless otherwise stated		
	Silver (\$)	Gold (\$)	Platinum (\$)
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 Limit for Per Individual 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

Benefits	Maximum Limit Per Plan unless otherwise stated		
	Silver (S\$)	Gold (S\$)	Platinum (S\$)
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 (b) Adult Age 70 years old and above (c) Child (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 (b) Adult Age 70 years old and above (c) 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
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

Benefits	Maximum Limit Per Plan unless otherwise stated		
	Silver (S\$)	Gold (S\$)	Platinum (S\$)
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 Assist	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
SE 2 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 Area

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. 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 Schedule.
- 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 Schedule.
- 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

- 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,
- 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 wish to cancel the Single Trip Plan policy after successful payment, 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 shall not make pay any claims 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.
- While You are engaged in naval, military, air force service or operations, or testing of any kind of conveyance, offshore or mining, aerial photography or handling in explosives.
- War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), a Civil War, rebellion, revolution, insurrection, military or usurped power
- Nuclear, Chemical and Biological Agent Terrorism.
- Sanction Limitation and Exclusion Clause.

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).